

BENEFIT LIMITS

Tax-Advantaged Plan Limits and Thresholds

	2021	2020	2019
Flexible Spending Accounts (FSA)			
Health FSA Maximum Election	\$2,750	\$2,750	\$2,700
Dependent Care FSA Maximum Election	\$5,000	\$5,000	\$5,000
<i>Transportation Benefits</i>			
Parking Account	\$270/mo.	\$270/mo	\$265 /mo
Transit Account	\$270/mo.	\$270/mo	\$265 /mo
Health Savings Accounts (HSA)			
Minimum Annual Deductible — Single	\$1,400	\$1,400	\$1,350
Minimum Annual Deductible — Family	\$2,800	\$2,800	\$2,700
Out-of-Pocket Maximum — Single	\$7,000	\$6,900	\$6,750
Out-of-Pocket Maximum — Family	\$14,000	\$13,800	\$13,500
HSA Maximum Contribution Limit — Single	\$3,600	\$3,550	\$3,500
HSA Maximum Contribution Limit — Family	\$7,200	\$7,100	\$7,000
HSA Catch-Up Contribution Limit (age 55+)	\$1,000	\$1,000	\$1,000
<i>*Reverted back to 6900 04/27/18, per IRS</i>			
Qualified Small Employer HRA (QSEHRA)			
Single	\$5,300 \$441.67/mo	\$5,250 \$437.50/mo	\$5,150 \$429/mo
Family	\$10,700 \$891.67/mo	\$10,000 \$883.33/mo	\$10,450 \$870/mo

ACA Limits, Taxes, Fees, and Penalties

	2021	2020	2019
PCORI Fee (fee is per member, not per employee, per year)			
	TBD	\$2.54	\$2.45
Plan Out-Of-Pocket Maximums			
Single	\$8,550	\$8,150	\$7,900
Family	\$17,100	\$16,300	\$15,800
Cadillac Tax Thresholds (aka, 40% Excise Tax on High Cost Employer-Provided Coverage) — on hold until 2022			
Single	TBD	TBD	Amounts over \$10,200
Family	TBD	TBD	Amounts over \$27,500
Employer Shared Responsibility “Pay or Play” Penalties — only applies to Applicable Large Employers			
Penalty is the LESSER of the two below:			
1.) Employer not offering coverage to at least 95% of full-time (FT) employees and their dependents (calculation = # FT employees employed each month (minus up to 30))			
	TBD	\$2,570/FT employee/year	\$2,500/FT employee/year
	TBD	\$214.16/FT employee/mo	\$208.33/FT employee/mo
OR			
2.) Offering coverage that is not “affordable**” or doesn’t provide Minimum Value (calculation = # FT employees who receive a premium tax credit x # of months)			
	TBD	\$3,860/FT employee/year	\$3,750/FT employee/year
	TBD	\$321.66/FT employee/mo	\$312.50/FT employee/mo
**Affordability thresholds for lowest-cost self-only option	TBD	9.78%	9.86%

Employer Size Limits

Employee Headcount	Applicable Guidelines
2-50	Defined as Small Group
51-99	Defined as Large Group
<20	Medicare pays primary to employer plan when applicable
20+	<ul style="list-style-type: none">• Employer plan subject to COBRA• Employer plan pays primary to Medicare
50	If 50+ employees reside within a 75-mile radius of the headquarters, the employer is subject to Family Medical Leave (FML) rules.
50 Full-Time Equivalents	If group is an Applicable Large Employer as defined by ACA rules, group is subject to ACA Employer Reporting and coverage rules or penalties.