

Health and Welfare Benefit Plans

	2021 Limit	2020 Limit	Difference
Health Care Flexible Spending Account (Health FSA) and Limited Scope FSA- Maximum Deferral	\$2,750	\$2,750	Unchanged
Health FSA and Limited Scope FSA- Carryover	\$550	\$550* *Raised mid-year from \$500	Unchanged
Dependent Care Assistance Program (DCAP)	\$5,000 - Married \$2,500 - Single	\$5,000 - Married \$2,500 - Single	Unchanged Unchanged
Health Savings Account (HSA) Contributions	\$3,600 - Employee Only \$7,200 - Family	\$3,550 - Employee Only \$7,100 - Family	↑\$50 ↑\$100
Health Savings Account (HSA) Catch-Up Contributions	\$1,000	\$1,000	Unchanged
HDHP Out-of-Pocket Maximum	\$7,000 - Employee Only \$14,000 - Family	\$6,900 - Employee Only \$13,800 - Family	↑\$100 ↑\$200
HDHP Minimum Deductible	\$1,400 - Employee Only \$2,800 - Family	\$1,400 - Employee Only \$2,800 - Family	Unchanged
ACA Out-of-Pocket Maximum	\$8,550 - Employee Only \$17,100 - Family	\$8,150 - Employee Only \$16,300 - Family	↑\$400 ↑\$800
Adoption Assistance Programs	\$14,400	\$14,300	↑\$100
Monthly Commuter Benefits	\$270	\$270	Unchanged

Retirement Plans

	2021 Limit	2020 Limit	Difference
401(k)/403(b)/457(b) Employee Contributions	\$19,500	\$19,500	Unchanged
Age 50 Catch-Up Contributions	\$6,500	\$6,500	Unchanged
Defined Contribution Plan Maximum Contribution	\$58,000	\$57,000	↑\$1,000
Highly Compensated Employee Compensation Threshold	\$130,000	\$130,000	Unchanged
Key Employee Determination Compensation Threshold	\$185,000	\$185,000	Unchanged
Annual Compensation Limit	\$290,000	\$285,000	↑\$5,000
Defined Benefit Annual Limit	\$230,000	\$230,000	Unchanged
Social Security Taxable Wage Base	\$142,800	\$137,700	↑\$5,100
ESOP 5-Year Distribution Threshold	\$1,165,000	\$1,150,000	↑\$15,000
ESOP Additional Year Threshold	\$230,000	\$230,000	Unchanged