

Health and Welfare Benefit Plan Annual Limits

<i>LIMITS</i>	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Health Care FSA-Maximum Employee Contributions	3,200	3,050	2,850	2,750	2,750	2,700	2,650	2,600	2,550	2,550
HSA-Maximum Annual Contribution										
Self-Only [223(b)(2)(A)]	4,150	3,850	3,650	3,600	3,550	3,500	3,450	3,400	3,350	3,350
Family [223(b)(2)(B)]	8,300	7,750	7,300	7,200	7,100	7,000	6,850	6,750	6,750	6,650
HSA-HDHP Minimum Deductible										
Self Only [223(c)(2)(A)]	1,600	1,500	1,400	1,400	1,400	1,350	1,350	1,300	1,300	1,300
Family	3,200	3,000	2,800	2,800	2,800	2,700	2,700	2,600	2,600	2,600
HSA-HDHP Maximum Out-of-Pocket Expense										
Self-Only [223(c)(2)(A)(ii)(I)]	8,050	7,500	7,050	7,000	6,900	6,750	6,650	6,550	6,550	6,450
Family [223(c)(2)(A)(ii)(II)]	16,100	15,000	14,100	14,000	13,800	13,500	13,300	13,100	13,100	12,900
HSA-Catch-Up Contribution Limit	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
ACA-Maximum Out-of-Pocket Expense										
Self Only	9,450	9,100	8,700	8,550	8,150	7,900	7,350	7,150	6,850	6,600
Family	18,900	18,200	17,400	17,100	16,300	15,800	14,700	14,300	13,700	13,200
ACA- 4980H(b) Affordability Threshold	8.39%	9.12%	9.61%	9.83%	9.78%	9.86%	9.56%	9.69%	9.66%	9.56%
ACA-Employer Mandate Penalties										
4980H(a) Penalty	2,970	2,880	2,750	2,700	2,570	2,500	2,320	2,260	2,160	2,000
4980H(b) Penalty	4,460	4,320	4,120	4,060	3,860	3,750	3,480	3,390	3,240	3,000
ACA- Patient-Centered Outcomes Research Institute (PCORI) Fees										
Per "covered life"; plan and policy years ending on or after 10/1 of applicable year	3.22	3.00	2.79	2.66	2.54	2.45	2.39	2.26	2.17	2.08
Adoption Assistance										
Program [137(a)(2) & 137(b)(1)]	--	--	--	--	14,300	14,080	13,810	13,570	13,460	13,400
Credit [23(a)(3) & 23(b)(1)]	16,810	15,950	14,890	14,440	14,300	14,080	13,810	13,570	13,460	13,400