### 2019 Annual Benefit Plan Amounts

<table>
<thead>
<tr>
<th>Contribution &amp; Benefit Limits</th>
<th>2018 Limit</th>
<th>2019 Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 401(k), 403(b), or 457(b) annual deferral</td>
<td>$18,500</td>
<td>$19,000</td>
</tr>
<tr>
<td>SIMPLE plan annual deferral</td>
<td>$12,500</td>
<td>$13,000</td>
</tr>
<tr>
<td>Section 415 maximums</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Annual benefit from defined benefit plan</td>
<td>$220,000</td>
<td>$225,000</td>
</tr>
<tr>
<td>• Annual additions to defined contribution plan</td>
<td>$55,000</td>
<td>$56,000</td>
</tr>
<tr>
<td>Maximum IRA contribution</td>
<td>$5,500</td>
<td>$6,000</td>
</tr>
<tr>
<td>Catch-up contribution limits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Retirement plan</td>
<td>$6,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>• SIMPLE plan</td>
<td>$3,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>• IRA</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

### Compensation Amounts

- Annual compensation limit: $275,000
- Grandfathered governmental plan participants: $405,000

Highly compensated employees:
- any employee*: $120,000**
- 5 percent owner: no minimum

* Employer may elect to limit to top-paid 20%

** Due to the look-back rule, applies in determining HCEs during following year

Key employees:
- officer: $175,000
- 1 percent owner: $150,000
- 5 percent owner: no minimum

Small Employer Health Insurance Credit Average Wage Phase-Out: $26,700

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<table>
<thead>
<tr>
<th>Social Security/Medicare</th>
<th>2018 Limit</th>
<th>2019 Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>OASDI taxable wage base</td>
<td>$128,400</td>
<td>$132,900</td>
</tr>
<tr>
<td>OASDI tax rate - employer</td>
<td>6.2%</td>
<td>6.2%</td>
</tr>
<tr>
<td>OASDI tax rate - employee</td>
<td>6.2%</td>
<td>6.2%</td>
</tr>
<tr>
<td>Medicare tax rate - employer</td>
<td>1.45%</td>
<td>1.45%</td>
</tr>
<tr>
<td>Medicare tax rate - employee</td>
<td>1.45%^</td>
<td>1.45%^</td>
</tr>
</tbody>
</table>

Maximum income without reducing Social Security retirement benefits:
- SSRA* or over: no limit
- year individual attains SSRA*: $45,360/yr.  
  $46,920/yr.  
- under SSRA*: $17,040/yr.  
  $17,640/yr.

Employer must withhold additional 0.9% from compensation in excess of $200,000 (single, head of household with qualifying person, or qualifying widow with dependent child), $250,000 (married filing jointly), $125,000 (married filing separate).

Social Security Retirement Age (age at which an individual may receive an unreduced monthly benefit):
- No limit on earnings beginning the month an individual attains SSRA

### Health Plan Limits

- Maximum Health FSA:
  - employee deferral: $2,650
  - carryover: $500

- Maximum HSA contribution:
  - individual: $3,450
  - family: $6,900
  - catch-up: $1,000

- Minimum HDHP deductible:
  - individual: $1,350
  - family: $2,700

- Maximum HDHP out-of-pocket:
  - individual: $6,650
  - family: $13,300

- Maximum out-of-pocket (non-grandfathered plans):
  - individual: $7,350
  - family: $14,700

- Transitional Reinsurance Fee (per person): Only paid through the 2016 plan year.

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