

Federal Employee Benefits Plan Limits for 2022

December 1, 2021

Background

Federal law sets annual limits on various tax-preferred employee benefit plans. The following chart compares the 2021 and 2022 limits for the most common types of plans and benefits:

Benefits Plan Limits Comparison				
Taxable Wage Base	2022		2021	
Social Security (Old Age Survivors Disability Insurance (OASDI))	\$147,000		\$142,800	
Medicare (Part A, hospitalization)	Unlimited		Unlimited	
Health Flexible Spending Accounts (Health FSA)	2022		2021	
Health FSA Maximum Contribution (per plan year)	\$2,850		\$2,750	
Health Savings Accounts (HSA)	2022		2021	
	Self-Only	Family	Self-Only	Family
HSA Maximum Contribution	\$3,650	\$7,300	\$3,600	\$7,200
HSA Maximum "Catch-Up" Contribution (age 55 or older)	\$1,000	\$1,000	\$1,000	\$1,000
High-Deductible Health Plan (HDHP) Minimum Deductible	\$1,400	\$2,800	\$1,400	\$2,800
HDHP Maximum Out-of-Pocket	\$7,050	\$14,100	\$7,000	\$14,000
Qualified Transportation Benefits	2022		2021	
Parking	\$280/month		\$270/month	
Transit Pass / Commuter Vehicle	\$280/month		\$270/month	
Retirement / Savings	2022		2021	
Maximum Salary Deferral (§401(k) / §403(b) / §457)	\$20,500		\$19,500	
Maximum "Catch-Up" Salary Deferral (age 50 or older)	\$6,500		\$6,500	
Compensation Limit (§401(a))	\$305,000		\$290,000	
Maximum Defined Benefit Limit	\$245,000		\$230,000	
Defined Contribution Annual Additions Limit (§415)	\$61,000		\$58,000	
"Key Employee" Compensation Limit	\$200,000		\$185,000	
"Highly Compensated Employee" Limit	\$135,000		\$130,000	

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