

## Summary Of Selected Health & Welfare Benefit Plan Limits

	2017	2018	2019	2020	2021	2022	2023	2024
<b>Health Savings Account (HSA) Contributions<sup>1</sup></b>								
Contribution limit – individual coverage	3,400	3,450	3,500	3,550	3,600	3,650	3,850	<b>4,150</b>
Contribution limit – family coverage	6,750	6,900	7,000	7,100	7,200	7,300	7,750	<b>8,300</b>
Catch-up contributions (≥ age 55)	1,000	1,000	1,000	1,000	1,000	1,000	1,000	<b>1,000</b>
<b>High-Deductible Health Plan (HDHP): Minimum Deductible<sup>1</sup></b>								
Individual coverage	1,300	1,350	1,350	1,400	1,400	1,400	1,500	<b>1,600</b>
Family coverage	2,600	2,700	2,700	2,800	2,800	2,800	3,000	<b>3,200</b>
<b>HDHP – Out-Of-Pocket Maximum<sup>1</sup></b>								
Individual coverage	6,550	6,650	6,750	6,900	7,000	7,050	7,500	<b>8,050</b>
Family coverage	13,100	13,300	13,500	13,800	14,000	14,100	15,000	<b>16,100</b>
<b>Health Flexible Spending Arrangements (FSAs)<sup>2</sup></b>								
Contribution limit	2,600	2,650	2,700	2,750	2,750	2,850	3,050	<b>3,200</b>
Maximum carryover limit	500	500	500	550	550	570	610	<b>640</b>
<b>Affordable Care Act</b>								
<b>PCORI Fee<sup>3</sup></b>								
	2.26 pp	2.39 pp	2.45 pp	2.54 pp	2.66 pp	2.79 pp	3.00 pp	<b>3.22 pp</b>
<b>ACA Employer Shared Responsibility Payments (a.k.a. “assessable payments” or penalties)<sup>4</sup></b>								
Code § 4980H(a)	2,260	2,320	2,500	2,570	2,700	2,750	2,880	<b>2,970</b>
Code § 4980H(b)	3,390	3,480	3,750	3,860	4,060	4,120	4,320	<b>4,460</b>
<b>Out-of-Pocket Limit (Non-Grandfathered)<sup>5</sup></b>								
Individual	7,150	7,350	7,900	8,150	8,550	8,700	9,100	<b>9,450</b>
Family	14,300	14,700	15,800	16,300	17,100	17,400	18,200	<b>18,900</b>
<b>Group Health Plan Affordability</b>								
Federal Poverty Line (FPL) <sup>6</sup> – Single Individual <sup>6</sup>	11,880	12,060	12,140	12,490	12,760	12,880	13,590	<b>14,580</b>
Affordability Percentage <sup>7</sup> **	9.69%	9.56%	9.86%	9.78%	9.83%	9.61%	9.12%	<b>8.39%</b>

<sup>1</sup> HDHPs must comply with both the ACA and HDHP limits.

<sup>2</sup> FPL for mainland United States (does not include AK or HI).

<sup>3</sup> Applies to determining the affordability of offered minimum essential coverage using household income or an affordability safe harbor.

Sources: <sup>1</sup> Rev. Proc. 2023-23, <sup>2</sup> Rev. Proc. 2023-34, <sup>3</sup> Rev. Proc. 2023-70 <sup>4</sup> Rev. Proc. 2023-17 <sup>5</sup> HHS Notice of Benefit and Payment Parameters (12/12/2022) <sup>6</sup> HHS Poverty Guidelines <sup>7</sup> Rev. Proc. 2023-29