

## EMPLOYEE BENEFITS ALERT

### CHANGES IN 2019 ANNUAL RETIREMENT AND RELATED BENEFIT LIMITS

The IRS recently announced the annual qualified retirement and related benefit limits for 2019. The following is a Desk Reference Summary of the most common limits and how they compare with the limits for 2017 and 2018.

	<b>2017</b>	<b>2018</b>	<b>2019</b>
Dollar Limit for Defined Benefit Plans	\$215,000	\$220,000	\$225,000
Dollar Limit for Defined Contribution Plans	54,000	55,000	56,000
401(k) and 403(b) Maximum Deferral	18,000	18,500	19,000
Catch-up Contribution for Participants Aged 50 or over (401(k) and 403(b))	6,000	6,000	6,000
Social Security Taxable Wage Base	127,200	128,400	132,900
Maximum Compensation Allowable for Benefit Purposes	270,000	275,000	280,000
Maximum Compensation to Determine Highly Compensated Status	120,000	120,000	125,000
SIMPLE Maximum Deferral	12,500	12,500	13,000
SIMPLE Catch-up Contribution for Participants Aged 50 or over	3,000	3,000	3,000
457 Maximum Deferral	18,000	18,500	19,000
HSA Contribution Limit – Self Only	3,400	3,450	3,500
HSA Contribution Limit – Family	6,750	6,900	7,000
HDHP Minimum Deductibles – Self Only	1,300	1,350	1,350
HDHP Minimum Deductibles – Family	2,600	2,700	2,700
HDHP Out-of-Pocket Maximum – Self Only	6,550	6,650	6,750
HDHP Out-of-Pocket Maximum – Family	13,100	13,300	13,500

*The Employee Benefits Alert is intended to keep readers current on matters affecting employee benefits, and is not intended to be legal advice. If you have any questions, please call William S. Carter at 412.566.6016, Kathryn A. English at 412.566.1226, Heather Stone Fletcher at 412.566.6112, Michael J. Herzog at 412.566.6130, Sandra R. Mihok at 412.566.1903, Paul M. Yenerall at 412.566.1944, or any other attorney with whom you have been working.*