Health and Welfare Benefit Plan Annual Limits

LIMITS	**2027**	2026	2025	2024	2023	2022	2021	2020	2019	2018
Health Care FSA-Maximum Employee Contributions	**3,500**	3,400	3,300	3,200	3,050	2,850	2,750	2,750	2,700	2,650
HSA–Maximum Annual Contribution										
Self-Only *[223(b)(2)(A)]*	**4,500**	4,400	4,300	4,150	3,850	3,650	3,600	3,550	3,500	3,450
Family *[223(b)(2)(B)]*	**9,000**	8,750	8,550	8,300	7,750	7,300	7,200	7,100	7,000	6,900
HSA–HDHP Minimum Deductible										
Self Only *[223(c)(2)(A)]*	**1,750**	1,700	1,650	1,600	1,500	1,400	1,400	1,400	1,350	1,350
Family	**3,500**	3,400	3,300	3,200	3,000	2,800	2,800	2,800	2,700	2,700
HSA–HDHP Maximum Out-of-Pocket Expense										
Self-Only *[223(c)(2)(A)(ii)(I)]*	**8,700**	8,500	8,300	8,050	7,500	7,050	7,000	6,900	6,750	6,650
Family *[223(c)(2)(A)(ii)(II)]*	**17,400**	17,000	16,600	16,100	15,000	14,100	14,000	13,800	13,500	13,300
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	**12,000**	10,600	9,200	9,450	9,100	8,700	8,550	8,150	7,900	7,350
Family	**24,000**	21,200	18,400	18,900	18,200	17,400	17,100	16,300	15,800	14,700
ACA- 4980H(b) Affordability Threshold	**10.22%**	9.96%	9.02%	8.39%	9.12%	9.61%	9.83%	9.78%	9.86%	9.56%
ACA-Employer Mandate Penalties										
4980H(a) Penalty (annual)	**3,780**	3,340	2,900	2,970	2,880	2,750	2,700	2,570	2,500	2,320
4980H(b) Penalty (annual)	**5,670**	5,010	4,350	4,460	4,320	4,120	4,060	3,860	3,750	3,480
ACA- Patient-Centered Outcomes Research Institute (PCORI) Fees *Per "covered life"; plan and policy years ending after 9/30 of the prior year*	**TBD (pending)**	3.84	3.47	3.22	3.00	2.79	2.66	2.54	2.45	2.39
Adoption Assistance										
Program *[137(a)(2) & 137(b)(1)]*	**18,250**				--	--	--	14,300	14,080	13,810
Credit *[23(a)(3) & 23(b)(1)]*	**18,250**	17,670	17,280	16,810	15,950	14,890	14,440	14,300	14,080	13,810