

2022 Benefit Plan Limits & Thresholds Chart

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401(k) Plan Limits

Defined Contribution Plans	2022	2021	Change
Maximum employee elective deferral (age 49 or younger) ¹	\$20,500	\$19,500	+\$1,000
Employee catch-up contribution (age 50 or older by year-end) ²	\$6,500	\$6,500	no change
Maximum employee elective deferral plus catch-up contribution (age 50 or older)	\$27,000	\$26,000	+\$1,000

Defined contribution maximum limit, employee + employer (age 49 or younger) ³	\$61,000	\$58,000	+\$3,000
Defined contribution maximum limit (age 50 or older), all sources + catch-up	\$67,500	\$64,500	+\$3,000
Employee compensation limit for calculating contributions	\$305,000	\$290,000	+\$15,000
Key employees' compensation threshold for top-heavy plan testing ⁴	\$200,000	\$185,000	+\$15,000
Highly compensated employees' threshold for nondiscrimination testing ⁵	\$135,000	\$130,000	+\$5,000

¹ The \$20,500 elective deferral limit is also known as the 402(g) limit, after the relevant tax code section. Participants' annual contributions may not exceed 100% of their compensation.

² The \$6,500 catch-up contribution limit for participants age 50 or older applies from the start of the year for those turning 50 at any time during the year.

³ Total contributions from all sources may not exceed 100% of a participant's compensation.

⁴ Includes officers of the company sponsoring the plan.

⁵ For the 2022 plan year, an employee who earned more than \$135,000 in 2021 is an HCE.

Source: IRS Notice 2021-61.

HSA and HDHP Limits

Health Savings Accounts (HSAs) and High-	2022	2021	Change
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Deductible Health Plans (HDHPs)

HSA contribution limit (employer + employee)	Self-only: \$3,650 Family: \$7,300	Self-only: \$3,600 Family: \$7,200	Self-only: +\$50 Family: +\$100
HSA catch-up contributions (age 55 or older)	\$1,000	\$1,000	no change
HDHP minimum deductibles	Self-only: \$1,400 Family: \$2,800	Self-only: 1,400 Family: \$2,800	no change no change
HDHP maximum out-of-pocket amounts (deductibles, co-payments and other amounts, but not premiums)	Self-only: \$7,050 Family: \$14,100	Self-only: \$7,000 Family: \$14,000	Self-only: +50 Family: +\$100

Source: IRS Revenue Procedure 2021-25.

Health FSA Limits

Health Care Flexible Spending Accounts (Health FSAs) and Limited-Scope (Vision/Dental) FSAs	2022	2021	Change
Maximum salary deferral	\$2,850	\$2,750	+\$100
Maximum rollover amount	\$570	\$550 (as indexed, but carryover of full unused balance allowed) ¹	+\$20 (indexed amount)

¹ The [Consolidated Appropriations Act, 2021](#), gave employers that sponsor health FSAs the option of letting participants carry over all unused amounts in these accounts from 2020 to 2021 and from

2021 to 2022, although the indexed carryover amount was \$550 for both years. [IRS Notice 2021-15](#), issued February 2021, addressed implementation of this relief.

Source: IRS Revenue Procedure 2021-45.

Dependent Care FSA Limits

Dependent Care FSAs (DC-FSAs) also called Dependent Care Assistance Plans (DCAPs)	2022	2021	Change
Maximum salary deferral (single taxpayers and married couples filing jointly)	\$5,000	\$5,000 (as indexed, but raised to \$10,500) ¹	no change (indexed amount)
Maximum salary deferral (married couples filing separately)	\$2,500	\$2,500 (as indexed, but raised to \$5,250) ¹	no change (indexed amount)

¹ The [American Rescue Plan Act](#), signed into law on March 11, 2021, raised allowable pretax contribution limits for DC-FSAs for calendar year 2021 only. The higher limits applied to the plan year beginning after Dec. 31, 2020 and before Jan. 1, 2022.

Additionally, while an FSA carryover usually only applies to health FSAs, COVID-19 relief permitted a carryover of unused balances for DC-FSAs into the next plan year for plan years 2020 and 2021.

Source: IRS Revenue Procedure 2021-45.

QSEHRA Limits

Qualified Small Employer Health Reimbursement Arrangements (QSEHRAs)	2021	2021	Change
Maximum payments and reimbursements through the QSEHRA	Self-only: \$5,450	Self-only: \$5,300	Self-only: +\$150
	Family: \$11,050	Family: \$10,700	Family: +\$350

Source: IRS Revenue Procedure 2021-45.

Commuter Transit and Parking Limits

Qualified Transportation Benefit (monthly limits)	2022	2020	Change
Transit passes and van pool services (employer + employee)	\$280	\$270	+\$10
Qualified parking	\$280	\$270	+\$10

Source: IRS Revenue Procedure 2021-45.

Adoption Assistance

Adoption Benefits (Annual limits)	2022	2021	Change
Excludable Amount	\$14,890	\$14,440	+\$450
Phase-out income thresholds:			
Phase-out begins	\$223,410	\$216,660	+\$6,750

Phase-out complete	\$263,410	\$256,660	+\$6,750
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Source: IRS Revenue Procedure 2021-45.

Earnings Subject to Social Security Payroll Tax

Social Security (FICA) Payroll Tax	2022	2020	Change
Maximum earnings subject to Social Security 12.4% FICA payroll tax (6.2% paid by employer and 6.2% paid by employee)	\$147,000	\$142,800	+\$4,200

Source: Social Security Administration.

Article Source: <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/irs-benefits-contributions-limits-chart-2022.aspx>