

## Plan Limitations *Quick Reference Guide*

DESCRIPTION OF LIMIT	2022	2021	2020
Deferral limit (401(k), 403(b) and 457, not counting catch-ups)	\$20,500	\$19,500	\$19,500
401(k), 403(b) and 457 catch-up if over 50 years of age	\$6,500	\$6,500	\$6,500
Deferral limit (SIMPLE plans, not counting catch-ups)	\$14,000	\$13,500	\$13,500
SIMPLE catch-up if over 50 years of age	\$3,000	\$3,000	\$3,000
Deferral limit (SAR-SEP, not counting catch-ups)	\$20,500	\$19,500	\$19,500
SAR-SEP catch-up if over 50 years of age	\$6,500	\$6,500	\$6,500

## Health Savings Account Limits

2022	Self-only	Family
Contribution limit	\$3,650	\$7,300
Maximum out-of-pocket	\$7,050	\$14,100
Minimum deductible	\$1,400	\$2,800
Catch-up contribution limit	\$1,000	

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DESCRIPTION OF LIMIT	2022	2021	2020
Defined contribution plan limit (lesser of)	\$61,000 or 100% of comp	\$58,000 or 100% of comp	\$57,000 or 100% of comp
Defined benefit plan dollar limit	\$245,000	\$230,000	\$230,000
Eligible compensation	\$305,000	\$290,000	\$285,000
HCE in following year if wages exceed	\$135,000	\$130,000	\$130,000
SEP coverage (employees with compensation less than limit can be ignored for SEP purposes)	\$650	\$650	\$600
Social Security wage base	\$147,000	\$142,800	\$137,700
IRA contribution limit (not counting catch-ups)	\$6,000	\$6,000	\$6,000
IRA catch-up if over 50 years of age	\$1,000	\$1,000	\$1,000