

Benefit Plan Limits for 2017 & 2018

Retirement and Welfare Benefit Plans

The following chart shows the major 2017 and 2018 benefit plan limits and thresholds.
If the applicable limit/threshold increased for 2018, the 2018 amount is shown in boldface.

Limit or Threshold	2017	2018
Maximum salary-reduction contribution for an individual to a 401(k) plan or a 403(b) plan or to most 457 plans	\$18,000	\$18,500
Maximum catch-up contribution for an individual age 50 or older, to a 401(k) plan or 403(b) plan or to most 457 plans	6,000	6,000
Maximum annual benefit under a qualified defined benefit plan	215,000	220,000
Maximum "annual addition" under a qualified defined contribution plan	54,000	55,000
Maximum compensation for an individual that can be taken into account under a qualified plan	270,000	275,000
Maximum compensation for an individual that can be taken into account under certain governmental plans	400,000	405,000
Minimum annual compensation for an individual to be treated as a "highly compensated employee" for the following year	120,000	120,000
Minimum annual compensation for an officer to be treated as a "key employee" as to a qualified plan	175,000	175,000
Dollar amount for determining the maximum account balance in an employee stock ownership plan subject to a five-year distribution period	1,080,000	1,105,000
Dollar amount used to determine the lengthening of the five-year distribution period under an employee stock ownership plan	215,000	220,000
Maximum salary-reduction contribution for an individual to a SIMPLE retirement plan	12,500	12,500
Maximum catch-up contribution for an individual age 50 or older to a SIMPLE retirement plan	3,000	3,000
Limit on voluntary employee salary-reduction contributions to a health flexible-spending arrangement under a cafeteria plan	2,600	2,650
Maximum annual contribution for an individual with self-only coverage under a high-deductible health plan (HDHP)	3,400	3,450
Maximum annual contribution for an individual with family coverage under an HDHP	6,750	6,900
Minimum annual deductible under an HDHP with self-only coverage	1,300	1,350
Minimum annual deductible under an HDHP with family coverage	2,600	2,700
Maximum out-of-pocket expense limit under an HDHP with self-only coverage	6,550	6,650
Maximum out-of-pocket expense limit under an HDHP with family coverage	13,100	13,300