

The IRS Health and Welfare Account Limits for 2019

DECEMBER 5, 2018

The Internal Revenue Service (IRS) published account limits for 2019 in [Revenue Procedure 2018-57](#). Below we have outlined health and welfare plan limits for 2019 and the changes in those limits from 2018.

ACCOUNT	2018	2019	CHANGE FROM 2018 TO 2019
Health Care Flexible Spending Account			
Maximum Contribution Amount per Employee	\$2,650	\$2,700	Increase of \$50
Dependent Care Flexible Spending Account			
Maximum Contribution Amount per individual or married couples filing Jointly	\$5,000	\$5,000	No Change
Maximum Contribution Amount per individual or married couple filing separately	\$2,500	\$2,500	No Change

ACCOUNT	2018	2019	CHANGE FROM 2018 TO 2019
Adoption Assistance			
The amount that can be excluded from an employee's gross income for the adoption of a child with special needs. The amount excludable from an employee's gross income begins to phase out for taxpayers with modified adjusted gross income in excess of \$211,160 and is completely phased out for taxpayers with modified adjusted gross income of \$251,160 or more	\$13,810	\$14,080	Increase of \$270
Commuter Benefits			
The aggregate fringe benefit exclusion amount for transportation in a commuter highway vehicle, transit pass, and qualified parking	\$260 per month	\$265 per month	Increase of \$5 per month or \$60 per year
Consumer Directed Accounts			
High Deductible Health Plan (HDHP)			
<i>HDHP – Minimum annual deductible:</i>			
Self-only coverage	\$1,350	\$1,350	No Change
Family coverage	\$2,700	\$2,700	No Change
Maximum out-of-pocket amounts (This includes deductibles, co-payments and co-insurance, but not premiums)			

ACCOUNT	2018	2019	CHANGE FROM 2018 TO 2019
Self-only coverage	\$6,650	\$6,750	Increase of \$100
Family coverage	\$13,300	\$13,500	Increase of \$200
Health Savings Accounts (HSA)			
<i>HSA– Annual contribution limit:</i>			
Self-only coverage	\$3,450	\$3,500	Increase of \$50
Family coverage	\$6,900	\$7,000	Increase of \$100
Catch-up contributions (age 55 or older)	\$1,000	\$1,000	No Change

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