



Health and Welfare 2020-2021 Annual Benefit Limits

High Deductible Health Plan (HDHP) and Health Savings Account (HSA)		
Qualifying High Deductible Health Plan (HDHP) Item	2020	2021
Minimum annual deductible (plan year):		
Self-only coverage	\$1,400	\$1,400
Family coverage	\$2,800	\$2,800
Maximum out-of-pocket (plan year):		
Self-only coverage	\$6,900	\$7,000
Family coverage	\$13,800	\$14,000
Maximum HSA Contribution:		
Self-only HDHP coverage	\$3,550	\$3,600
Family HDHP coverage	\$7,100	\$7,200
Catch-up if age 55 or older	\$1,000	\$1,000

Affordable Care Act		
Item	2020	2021
Maximum out-of-pocket (plan year):		
Self-only coverage	\$8,150	\$8,550
Family coverage	Individual: \$8,150 Family: \$16,300	Individual: \$8,550 Family: \$17,100
Health Flexible Spending Account (HFSA):		
Maximum elective contribution (plan year)	\$2,750	\$2,750
Maximum allowable carryover	\$550	\$550
Employer shared responsibility (ESR):		
§ 4980H(a) penalty	\$2,570	\$2,700
§ 4980H(b) penalty	\$3,860	\$4,060
Affordability percentage	9.78%	9.83%
Patient-Centered Outcome Research (PCORI) Fee:		
	Plan year ends between 10/1/19 and 9/30/20: \$2.54	Plan year ends between 10/1/20 and 9/30/21: TBD

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Miscellaneous		
Item	2020	2021
Excepted Benefits Health Reimbursement Arrangement (EBHRA):		
	\$1,800	\$1,800
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA):		
Employee only	\$5,250	\$5,300
Employee and family	\$10,600	\$10,700
Small Employer Health Credit: Average Wage Phase-Out:		
	\$27,600	\$27,800
Qualified Transportation Fringe Benefits (§ 132(f)):		
Parking	\$270 per month	\$270 per month
Vanpooling/Mass Transit	\$270 per month	\$270 per month

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Contact Us With Any Questions

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