



2016 IRS BENEFIT LIMITS SAN FRANCISCO HEALTH CARE SECURITY ORDINANCE (SFHCSO) CONTRIBUTION REQUIREMENTS

| Retirement Plans | 2015 | 2016 |
|---|--------------------------|--------------------------|
| 401(k) Employee Deferral Limit | \$18,000 | \$18,000 |
| Defined Contribution Dollar Limit 415(c) | \$53,000 | \$53,000 |
| Annual Compensation Limit 401(a), 404(l), 408(k)(3), 408(k)(6) | \$265,000 | \$265,000 |
| Age 50+ Catch-up Contribution 401(k), 403(b) | \$6,000 | \$6,000 |
| Key Employee Officer (Compensation) 416(i) | \$170,000 | \$170,000 |
| Highly Compensated Employee/HCE Income Limit 414(q) | \$120,000 | \$120,000 |
| Defined Benefit Plan Dollar Limit 415(b) | \$210,000 | \$210,000 |
| Government / Tax Exempt Deferral Limit 457(e) | \$18,000 | \$18,000 |
| IRA/Roth IRA Accounts 219(b) | \$5,500 | \$5,500 |
| IRA/Roth IRA Age 50+ Catch-up 219(b) | \$1,000 | \$1,000 |
| Social Security Taxable Wage Base | \$118,500 | \$118,500 |
| Employee Health and Welfare Plans | 2015 | 2016 |
| Self-only Coverage Maximum Out-of-Pocket [1] | \$6,600 | \$6,850 |
| Family Coverage Maximum Out-of-Pocket [1] | \$13,200 | \$13,700 |
| HSA HDHP Self-only Coverage Minimum Deductible | \$1,300 | \$1,300 |
| HSA HDHP Family Coverage Minimum Deductible | \$2,600 | \$2,600 |
| HSA HDHP Self-only Coverage Maximum Out-of-Pocket | \$6,450 | \$6,550 |
| HSA HDHP Family Coverage Maximum Out-of-Pocket | \$12,900 | \$13,100 |
| HSA Self-only Coverage Maximum Contribution | \$3,350 | \$3,350 |
| HSA Family Coverage Maximum Contribution | \$6,650 | \$6,750 |
| HSA Age 55+ Catch-Up Contribution | \$1,000 | \$1,000 |
| Healthcare Flexible Spending Account | \$2,550 | \$2,550 |
| Dependent Care Flexible Spending Account | \$5,000 | \$5,000 |
| Monthly Qualified Transportation Fringe Exclusion Limit 132(f) | \$130/\$250 (parking) | \$130/\$255 (parking) |
| SFHCSO Employer Contribution Requirements [2] | 2015 | 2016 |
| All Employers with 100+ employees | \$2.48/hour payable | \$2.53/hour payable |
| Businesses with 20-99 employees Non-Profits with 50-99 employees | \$1.65/hour payable | \$1.68/hour payable |
| Businesses with < 20 employees Non-Profits with < 50 employees | Exempt | Exempt |

[1] Applies to all in-network services for non-grandfathered plans

[2] Covered employers are required to make a minimum health care expenditure for most of their employees who work at least 8 hours per week within the geographic boundaries of the City

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The information contained in this Burnham Benefits Update contains emerging health care news from a limited perspective and does not encompass all views. The information was assembled from a wide range of sources selected on the basis of their potential impact on Employers and/or their Employee Benefits Plans. Please contact your Burnham Benefits representative for more information.