



2021 Internal Revenue Service (IRS) Benefit Limits San Francisco Health Care Security Ordinance (SFHCSO) Contribution Requirements

Retirement Plans	2021	2020
401(k) Employee Deferral Limit (402(g))	\$19,500	\$19,500
Defined Contribution Dollar Limit (415(c))	\$58,000	\$57,000
Annual Compensation Limit (401(a)(17), 404(l), 408(k)(3), 408(k)(6))	\$290,000	\$285,000
Age 50+ Catch-up Contribution (for 401(k), 403(b) plans)	\$6,500	\$6,500
Key Employee Compensation Limit (416(i))	\$185,000	\$185,000
Highly Compensated Employee Compensation Limit (414(q))	\$130,000	\$130,000
Defined Benefit Plan Dollar Limit (415(b))	\$230,000	\$230,000
Government / Tax Exempt Deferral Limit (457(e)(15))	\$19,500	\$19,500
Social Security Taxable Wage Base	\$142,800	\$137,700
Employee Health and Welfare Plans	2021	2020
HDHP Self-only Coverage ACA Maximum Out-of-Pocket	\$8,550	\$8,150
HDHP Family Coverage ACA Maximum Out-of-Pocket	\$17,100	\$16,300
HSA HDHP Self-only Coverage Minimum Deductible	\$1,400	\$1,400
HSA HDHP Family Coverage Minimum Deductible	\$2,800	\$2,800
HSA HDHP Self-only Coverage Maximum Out-of-Pocket	\$7,000	\$6,900
HSA HDHP Family Coverage Maximum Out-of-Pocket	\$14,000	\$13,800
HSA Self-only Coverage Maximum Contribution	\$3,600	\$3,550
HSA Family Coverage Maximum Contribution	\$7,200	\$7,100
HSA Age 55+ Catch-Up Contribution	\$1,000	\$1,000
Excepted Benefit HRA	\$1,800	\$1,800
Qualified Small Employer HRA Contribution	\$5,300/\$10,700	\$5,250/\$10,600
Healthcare Flexible Spending Account	\$2,750 (\$550 carryover)	\$2,750 (\$550 carryover)
Dependent Care Flexible Spending Account	\$5,000	\$5,000
Monthly Qualified Transportation Fringe Exclusion Limit (132(f))	\$270 (transit/parking)	\$270 (transit/parking)
Adoption Assistance	\$14,440	\$14,300
ACA Employer Shared Responsibility	2021	2020
ACA Shared Responsibility Penalty— 4980H(a)	\$2,700 (\$225.00/mo.)	\$2,570 (\$214.17/mo.)
ACA Shared Responsibility Penalty— 4980H(b)	\$4,060 (\$338.33/mo.)	\$3,860 (\$321.67/mo.)
ACA Affordability Percentage	9.83%	9.78%
SFHCSO Employer Contribution Requirements [1]	2021	2020
All employers with 100+ employees	\$3.18/ hr. payable (\$1,640.88/qtr.)	\$3.08/ hr. payable (\$1,589.28/qtr.)
Businesses with 20-99 employees Non-Profits with 50-99 employees	\$2.12/ hr. payable (\$1,093.92/qtr.)	\$2.05/ hr. payable (\$1,057.80/qtr.)
Businesses with < 20 employees Non-Profits with <50 employees	Exempt	Exempt

[1] 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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