



2017 Annual Benefit Plan Amounts

Contribution & Benefit Limits	2016 Limit	2017 Limit
Section 401(k), 403(b), or 457(b) annual deferral	\$18,000	\$18,000
SIMPLE plan annual deferral	\$12,500	\$12,500
Section 415 maximums		
Annual benefit from defined benefit plan	\$210,000	\$210,000
Annual additions to defined contribution plan	\$53,000	\$54,000
Maximum IRA contribution	\$5,500	\$5,500
Catch-up contribution limits		
Retirement plan	\$6,000	\$6,000
SIMPLE plan	\$3,000	\$3,000
IRA	\$1,000	\$1,000
Compensation Amounts		
Annual compensation limit	\$265,000	\$265,000
Grandfathered governmental plan participants	\$395,000	\$395,000
Highly compensated employees		
any employee*	\$120,000**	\$120,000**
5 percent owner	no minimum	no minimum
<i>* Employer may elect to limit to top-paid 20%</i>		
<i>** Due to the look-back rule, applies in determining HCEs during following year</i>		
Key employees		
officer	\$170,000	\$175,000
1 percent owner	\$150,000	\$150,000
5 percent owner	no minimum	no minimum
Small Employer Health Insurance Credit Average Wage Phase-Out	\$25,900	\$25,900

This information is brought to you by your Partner Firm of United Benefit Advisors, the nation's leading employee benefits advisory organization with more than 200 offices throughout the United States, Canada and the United Kingdom.



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Social Security/Medicare	2016 Limit	2017 Limit
OASDI taxable wage base	\$118,500	\$127,200
OASDI tax rate - employer	6.2%	6.2%
OASDI tax rate - employee	6.2%	6.2%
Medicare tax rate - employer	1.45%	1.45%
Medicare tax rate - employee	1.45% ^{>}	1.45% ^{>}
Maximum income without reducing Social Security retirement benefits		
SSRA* or over	no limit	no limit
year individual attains SSRA*	\$41,880/yr. [^]	\$41,880/yr. [^]
under SSRA*	\$15,720/yr.	\$16,920/yr.
<i>> Employer must withhold additional 0.9% from compensation in excess of \$200,000.</i>		
<i>* Social Security Retirement Age (age at which an individual may receive an unreduced monthly benefit).</i>		
<i>^ No limit on earnings beginning the month an individual attains SSRA.</i>		
Health Plan Limits		
Maximum Health FSA		
employee deferral	\$2,550	\$2,600
carryover	\$500	\$500
Maximum HSA contribution		
individual	\$3,350	\$3,400
family	\$6,750	\$6,750
catch-up	\$1,000	\$1,000
Minimum HDHP deductible		
individual	\$1,300	\$1,300
family	\$2,600	\$2,600
Maximum HDHP out-of-pocket		
individual	\$6,550	\$6,550
family	\$13,100	\$13,100
Maximum out-of-pocket (non-grandfathered plans)		
individual	\$6,850	\$7,150
family	\$13,700	\$14,300
Transitional Reinsurance Fee (per person)	\$27/yr.	Only paid through the 2016 plan year