

The annual limits listed below are established by the Internal Revenue Service (IRS) and are calendar limits.

BENEFIT LIMITS			
PRODUCT	Calendar 2018	Calendar 2019	Calendar 2020
403(b) Voluntary Supplemental Retirement Plan	\$18,500.00	\$19,000.00	\$19,500.00
If you are age 50 or over, you are eligible for an additional	\$6,000.00	\$6,000.00	\$6,500.00
457 Deferred Compensation Program	\$18,500.00	\$19,000.00	\$19,500.00
If you are age 50 or over, you are eligible for an additional	\$6,000.00	\$6,000.00	\$6,500.00
Health Savings Account*			
Individual Coverage	\$3,450.00	\$3,500.00	\$3,550.00
Family Coverage	\$6,900.00	\$7,000.00	\$7,100.00
If you are age 55 or over, you are eligible for an additional	\$1,000.00	\$1,000.00	\$1,000.00
Medical Flexible Spending Account**	\$2,650.00	\$2,700.00	\$2,750.00
Dependent Care Flexible Spending Account***	\$5,000.00	\$5,000.00	\$5,000.00

*The amount that you receive from the Public Employees Benefits Program (PEBP) is included in these limits. You should reduce your maximum contribution by the PEBP contribution applicable to your insurance coverage.

**If you have a Health Savings account, you can only use your Medical Flexible Spending Account (FSA) for dental and vision expenses.

***This amount is reduced to \$2,500 for married employees filing separate returns.