

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

<b>BENEFIT LIMITS</b>			
<b>PRODUCT</b>	<b>Calendar 2019</b>	<b>Calendar 2020</b>	<b>Calendar 2021</b>
<b>403(b) Voluntary Supplemental Retirement Plan</b>	\$19,000.00	\$19,500.00	\$19,500.00
If you are age 50 or over, you are eligible for an additional	\$6,000.00	\$6,500.00	\$6,500.00
<b>457 Deferred Compensation Program</b>	\$19,000.00	\$19,500.00	\$19,500.00
If you are age 50 or over, you are eligible for an additional	\$6,000.00	\$6,500.00	\$6,500.00
<b>Health Savings Account*</b>			
Individual Coverage	\$3,500.00	\$3,550.00	\$3,600.00
Family Coverage	\$7,000.00	\$7,100.00	\$7,200.00
If you are age 55 or over, you are eligible for an additional	\$1,000.00	\$1,000.00	\$1,000.00
<b>Medical Flexible Spending Account</b>	\$2,700.00	\$2,750.00	\$2,750.00
<b>Limited Scope Flexible Spending Account**</b>	\$2,700.00	\$2,750.00	\$2,750.00
<b>Dependent Care Flexible Spending Account***</b>	\$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 Flexible Spending Account for dental and vision expenses. The account is referred as a Limited Scope Flexible Spending Account.

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

