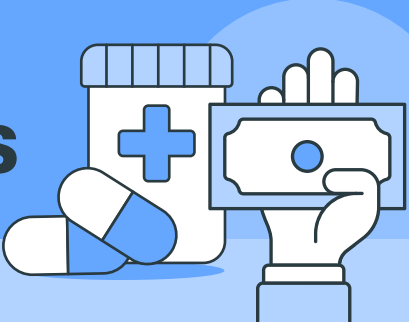


HR Cheat Sheet: Numbers You Need to Know for the 2023 Plan Year



Health Benefits



HSA

- \$3,850**
HSA contribution limit for individuals
- \$7,750**
HSA contribution limit for families
- \$1,000**
HSA catch-up contributions for employees 55 and older

HDHP

- \$1,500**
HDHP minimum deductible limit for individuals
- \$3,000**
HDHP minimum deductible limit for families
- \$7,500**
HDHP out-of-pocket maximum limit for individuals
- \$15,000**
HDHP out-of-pocket maximum limit for families

Health Care FSA

- \$3,050**
Health Care FSA contribution limit
- \$610**
Health Care FSA carryover amount limit

DCFSA

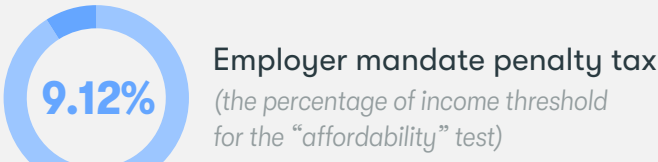
- \$5,000**
Dependent Care FSA contribution limit for single taxpayers and married couples filing jointly
- \$2,500**
Dependent Care FSA contribution limit for married couples filing separately

QSEHRA

- \$5,850**
Maximum payments and reimbursements through a Qualified Small Employer HRA (QSEHRA) for individuals
- \$11,800**
Maximum payments and reimbursements through a Qualified Small Employer HRA (QSEHRA) for families

MISC.

- \$1,950**
Maximum amount made newly available for excepted benefit HRA



Retirement Benefits



401(k)/403(b)/457(b)

- \$22,500**
401(k)/403(b)/457(b) employee contribution limit
- \$7,500**
401(k)/403(b)/457(b) employee catch-up contribution limit for individuals aged 50 and older

Comp

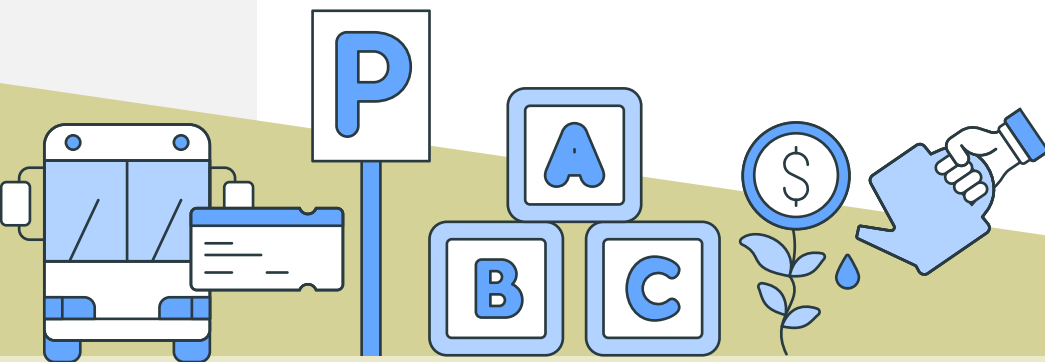
- \$150,000**
Highly compensated employee threshold for nondiscrimination testing
(an employee is highly compensated in 2023 if they earned \$150,000 or more in 2022)
- \$215,000**
Key employee/officer compensation threshold for Top-Heavy plan testing
(an employee/officer is a key employee if they earned \$215,000 or more in the current year (2023))

IRA

- \$6,500**
IRA individual contribution limit
- \$1,000**
IRA individual catch-up contribution limit for individuals aged 50 and older



Other Benefits



Transit/Parking

- \$300**
Transit and Parking monthly benefit contribution limit

Adoption Assistance

- \$15,950**
Adoption assistance tax credit, per child
- \$239,230**
Adoption assistance income threshold phase-out begins
- \$279,230**
Adoption assistance threshold phase-out ends

Eligible Long-Term Care Premiums

Attained Age Before the Close of the Taxable Year

40 or less	\$480
More than 40 but not more than 50	\$890
More than 50 but not more than 60	\$1,790
More than 60 but not more than 70	\$4,770
More than 70	\$5,960

Limitation on Premiums

Sources:

- <https://www.irs.gov/newsroom/401k-limit-increases-to-22500-for-2023-ira-limit-rises-to-6500>
- <https://www.irs.gov/pub/irs-drop/rp-22-24.pdf>
- <https://www.irs.gov/pub/irs-drop/rp-22-38.pdf>