

Healthcare FSA

Per IRS regulations, pretax employee contributions to Health Flexible Savings Accounts (FSAs) contribution limit for 2022 is \$2,850. Health FSA rollover maximum \$570 for 2022.

Health FSA	2021	2022
Maximum Annual Contribution Limit	\$2,750	\$2,850

Dependent and/or Child Daycare Expenses – No Change

The 2022 cafeteria plan daycare contribution limit is \$5,000 for a married couple filing a joint return, or for a single parent filing as “Head of Household.” For a married couple filing separate returns, the limit is \$2,500 each.

Dependent Care FSA	2021	2022
Maximum Annual Contribution Limit; married and filing jointly or single parent	\$5,000	\$5,000
Maximum Annual Contribution Limit; married and filing separate	\$2,500	\$2,500

Health Savings Account (HSA)

For calendar year 2022, the annual limitation on deductions for an individual with self-only coverage under a high deductible health plan is \$3,650 and for an individual with family coverage it is \$7,300.

The “high deductible health plan” annual deductible cannot be less than \$1,400 for self-only coverage or \$2,800 for family coverage, and the annual out-of-pocket expenses cannot exceed \$7,050 for self-only coverage or \$14,100 for family coverage.

Health Savings Account	2021	2022
Minimum deductible amounts for the qualifying high deductible health plan (HDHP)		
Individual coverage	\$1,400	\$1,400
Family coverage	\$2,800	\$2,800
Maximum contribution levels		
Individual coverage	\$3,600	\$3,650
Family coverage	\$7,200	\$7,300
Catch up allowed for those 55 and over	\$1,000	\$1,000
Maximums for HDHP out-of-pocket expenses		
Individual coverage	\$7,000	\$7,050
Family coverage	\$14,000	\$14,100



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