



2016 Plan Maximums

November 3rd, 2015

The Internal Revenue Service (IRS) has released the cost of living adjustments for 2016. If you would like to increase your plan to any of these new maximums, please make sure it is noted on your renewal and change paperwork form when your plan renews. Please send all changes to enrollments@benstrat.com

Flexible Spending Account (FSA)- Reminder on Maximums

Health FSA- The 2016 annual election cap is \$2550.

Dependent Care FSA- The annual election cap is \$5,000 per family or \$2,500 if filing separately.

Please note: If your Health FSA maximum is less than \$2,550 and you wish to increase it for 2016, please indicate the change on your renewal paperwork and return to Benefit Strategies, LLC. If you have already sent in your renewal paperwork please send the request to your account manager or enrollments@benstrat.com.

Health Savings Account (HSA)- New Annual Maximum

	Coverage Level	2015	2016
HSA Contribution Amounts	Individual	\$3,350	\$3,350
	Family	\$6,650	\$6,750
	>55 Catch-up	\$1,000	\$1,000
Min HDHP	Individual	\$1,300	\$1,300

Deductible Amounts	Family	\$2,600	\$2,600
Max Out of Pocket	Individual	\$6,450	\$6,550
HDHP Amounts	Family	\$12,900	\$13,100

Commuter Choice Account- New Pre-Tax Maximum

Parking Accounts- The annual amount has increased. The monthly election cap is \$255 per employee.

Transit Accounts- No Change. The monthly election cap is \$130 per employee.

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