

COLA 2019

Health & Welfare Cost-of-Living Adjustments

TRI-AD presents the *Cost-of-Living Adjustments* (COLAs) for 2019. These limits are provided each year by the Internal Revenue Service and are effective as of **January 1, 2019**.

Maximum Dollar Limitations

	2019	2018	2017	2016
Health Care Reimbursement Accounts in a Cafeteria Plan				
Maximum Contribution	\$2,700	2,650	2,600	2,550
Dependent Care Reimbursement Accounts in a Cafeteria Plan				
Maximum Contribution	\$5,000	5,000	5,000	5,000
Maximum Contribution if Married Filing Separately	\$2,500	2,500	2,500	2,500
Dependent Care Tax Credit on Personal Tax Return¹				
1 Qualifying Individual	\$3,000	3,000	3,000	3,000
2 or more Qualifying Individuals	\$6,000	6,000	6,000	6,000
Qualified Relative Income Allowance				
Maximum Amount a qualified relative can earn and still be considered a dependent for tax purposes	\$4,200	4,150	4,050	4,050
Qualified Transportation Plan				
Parking – Monthly Limit	\$265	260	255	255
Transit Passes and Vanpooling (Combined) – Monthly Limit	\$265	260	255	255
Bicycle benefit (Employer-funded) – Monthly Limit	\$20	20	20	20
Adoption Assistance Program²				
Maximum Exclusion for Employer-Provided Program ³	\$14,080	13,810	13,570	13,460
Adoption Tax Credit Limit	\$14,080	13,810	13,570	13,460
Modified Adjusted Gross Income Limits for Employer-Provided Adoption Assistance Program and Tax Credit				
Full credit if adjusted gross income below	\$211,160	207,140	203,540	201,920
Phased credit if adjusted gross income between	\$211,160 -\$251,160	207,140 -247,140	203,540 - 243,540	201,920 - 241,920
No credit allowed for adjusted gross income above	\$251,160	247,140	243,540	241,920
Educational Assistance Programs				
Maximum nontaxable educational assistance benefit	\$5,250	5,250	5,250	5,250
Health Savings Accounts				
Contribution Limit per Individual	\$3,500	3,450	3,400	3,350
Contribution Limit per Family	\$7,000	6,900	6,750	6,750
Catch-up Contribution for Age 55 and Older	\$1,000	1,000	1,000	1,000
Out-of-pocket Maximum per Individual	\$6,750	6,650	6,550	6,550
Out-of-pocket Maximum per Family	\$13,500	13,300	13,100	13,100
Minimum Deductible per Individual	\$1,350	1,350	1,300	1,300
Minimum Deductible per Family	\$2,700	2,700	2,600	2,600
Highly Compensated Employee Compensation Exceeding	\$125,000	120,000	120,000	120,000
Key Employee Officer Compensation	\$180,000	175,000	175,000	170,000
Key Employee 1% Owner	\$150,000	150,000	150,000	150,000

¹ Credit may be adjusted based on the level of the taxpayer's adjusted gross income and is reduced by amounts excluded from income under a Dependent Care Reimbursement Account plan sponsored by an employer.

² An employer-sponsored Adoption Assistance Program may be a stand-alone program or contained in a Cafeteria Plan.

³ If employer-sponsored Adoption Assistance Program is contained in a Cafeteria Plan, this is the maximum limit within the plan year.



For more information, please visit www.tri-ad.com or call (800) 733-7555.