



For your reference 2021

Key benefit facts

What we do matters

Buck is focused on helping our clients realize the best organizational performance for their business while driving positive health, wealth, and career outcomes for their people. Driven by best-in-class technology and leading analytics capabilities, our easy-to-use administration platform and consulting solutions are helping the world's most forward-thinking companies re-envision and re-design the way that employees work and live.

	2021	2020	2019	2018
IRS Dollar Limits				
401(k) / 403(b) Plan Elective Deferral Limit	\$19,500	\$19,500	\$19,000	\$18,500
Defined Contribution Plan Maximum Annual Addition	58,000	57,000	56,000	55,000
Defined Benefit Plan Maximum Annual Pension	230,000	230,000	225,000	220,000
Qualified Plan Annual Compensation Limit	290,000	285,000	280,000	275,000
Highly-Compensated Employee Limit	130,000	130,000	125,000	120,000
457(b) Nonqualified Deferred Compensation Limit	19,500	19,500	19,000	18,500
Catch-Up Contribution Limit (age 50 and older)	6,500	6,500	6,000	6,000
Qualified Transportation (monthly)				
Commuter / Transit / Parking	270	270	265	260
Health Savings Accounts				
HDHP Minimum Deductible Amount				
Individual	\$1,400	\$1,400	\$1,350	\$1,350
Family	2,800	2,800	2,700	2,700
HDHP Maximum Out-of-Pocket Amount				
Individual	7,000	6,900	6,750	6,650
Family	14,000	13,800	13,500	13,300
HSA Statutory Contribution Maximum				
Individual	3,600	3,550	3,500	3,450
Family	7,200	7,100	7,000	6,900
Catch-up contribution (age 55 and older)	1,000	1,000	1,000	1,000
Social Security / Medicare				
Cost-of-Living Adjustment*	1.3%	1.6%	2.8%	2.0%
Taxable Wage Base				
Social Security	\$142,800	\$137,700	\$132,900	\$128,400
Medicare	Unlimited	Unlimited	Unlimited	Unlimited
Medicare Part A Deductible	1,484	1,408	1,364	1,340
Medicare Part A (uninsured) Monthly Premium	471	458	437	422
Medicare Part B Deductible	203	198	185	183
Medicare Part B Standard Monthly Premium**	148.50	144.60	135.50	134.00
*Applies to December benefits first payable in January.				
**Actual premiums for some individuals may be less due to Social Security "hold harmless" provision or may be more due to income level.				
ACA Indexed Dollar Amounts				
FSA Limit*	\$2,750	\$2,750	\$2,700	\$2,650
PCORI Fee*	NA	2.66	2.54	2.45
Self-only OOP Maximum*	8,550	8,150	7,900	7,350
Family OOP Maximum*	17,100	16,300	15,800	14,700
Employer 4980H(a) Assessment	2,700	2,570	2,500	2,320
Employer 4980H(b) Assessment	4,060	3,860	3,750	3,480
*Applies to plan year.				
PBGC				
Flat-Rate Premium				
Single-Employer	\$86	\$83	\$80	\$74
Multiemployer	31	30	29	28