

## 2021 Limits on Tax-Saving Accounts

### Health Savings Account

	If your base salary is \$75,000 or below		If your base salary is above \$75,000	
	Employee-Only Coverage	Other Coverage Levels	Employee-Only Coverage	Other Coverage Levels
BMC flat seed	\$200 in January and July for a total of \$400		\$0	\$0
BMC matches your contributions (dollar-for-dollar)	Up to \$350	Up to \$1,100	Up to \$500	Up to \$1,000
	BMC will match your HSA contributions each pay period in 2021			
Your contribution limit	Up to \$2,850	Up to \$5,700	Up to \$3,100	Up to \$6,200
Total contribution the IRS allows (yours + BMC's)	<b>\$3,600</b>	<b>\$7,200</b>	<b>\$3,600</b>	<b>\$7,200</b>

If you are age 55 or better anytime during 2021, you can contribute an additional \$1,000 to your HSA.

### 401(k) Plan

Limit	Under age 50	Age 50 or better
Your before-tax or Roth 401(k) limit	\$19,500	Additional \$6,500 in catch-up contributions, for a maximum of \$26,000
Limit on total contributions (your before-tax, after-tax, and Roth 401(k) contributions, plus BMC's matching contributions)	\$58,000*	\$64,500 (\$58,000 + \$6,500 catch-up contributions)
Limit on maximum amount of eligible compensation (base pay, bonuses, overtime and commissions)	\$290,000*	\$290,000*

### Flexible Spending Accounts

Account	Annual Contribution Limit
Health Care or Limited Care FSA	\$240 to \$2,750; carry over up to \$550 from year-to-year
Dependent Care FSA	\$240 to \$5,000

### Commuter Account

Contribute up to \$130 a month to pay for eligible transit and vanpool expenses from your paycheck on a before-tax basis.

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