

2022 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 2022			
Your contribution limit	Up to \$2,900	Up to \$5,800	Up to \$3,150	Up to \$6,300
Total contribution the IRS allows (yours + BMC's)	\$3,650	\$7,300	\$3,650	\$7,300

If you are age 55 or better any time during 2022, 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	\$20,500*	Additional \$6,500 in catch-up contributions, for a maximum of \$27,000
Limit on total contributions (your before-tax, after-tax, and Roth 401(k) contributions, plus BMC's matching contributions)	\$61,000*	\$67,500 (\$61,000 + \$6,500 catch-up contributions)
Limit on maximum amount of eligible compensation (base pay, bonuses, overtime and commissions)	\$305,000*	\$305,000*

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.

* *projected*