

Salary Deferral (pretax) Limits	2022	2021	IRC Ref.
§401(k)/§403(b)/SEP/§501(c)(18)(D)	\$20,500	\$19,500	§402(g)(1)
SIMPLE Plans	\$14,000	\$13,500	§408(p)(2)(E)
State/Local gov't; tax exempts	\$20,500	\$19,500	§457(E)(15)
401(k) catch-up contributions	\$6,500	\$6,500	§414(v)(2)(B)(i)
Other catch-up contributions	\$3,000	\$3,000	§414(v)(2)(B)(i)
Section 415 Annual Benefits Limits	2022	2021	IRC Ref.
Defined benefit plans	\$245,000	\$230,000	§415(b)(1)(A)
Defined contribution plans	\$61,000	\$58,000	§415(c)(1)(A)
Compensation Limits	2022	2021	IRC Ref.
Qualified plans	\$305,000	\$290,000	§401(a)(17)
Collectively bargained	\$305,000	\$290,000	§401(a)(17)
Governmental plans	\$450,000	\$430,000	§401(a)(17)
Highly Compensated Levels	2022	2021	IRC Ref.
At any time 5% owner			§414(q)1(A)
Any employee	\$135,000	\$130,000	§414(q)1(B)
One of top-paid employees			§414(q)1(B)
Key Employee Levels	2022	2021	IRC Ref.
Highly Compensated employee/officer	\$200,000	\$185,000	§416(i)(1)(A)(i)
10 highest paid employees with largest interest			§416(i)(1)(A)(ii)
5% owner			§416(i)(1)(A)(iii)
1% owner			§416(i)(1)(A)(iv)
SEP Plans	2022	2021	IRC Ref.
Mandatory plan participation	\$650	\$650	§408(k)(2)(C)
Compensation amount	\$305,000	\$290,000	§408(k)(3)(C)
Collectively bargained	\$305,000	\$290,000	§408(k)(3)(C)
ESOP	2022	2021	IRC Ref.
Threshold for exception to 5-yr distribution requirement	\$1,230,000	\$1,165,000	§409(o)(1)(C)(ii)
Incremental amount for distribution	\$245,000	\$230,000	§409(o)(1)(C)(ii)
Control Employees	2022	2021	IRC Ref.
Private sector			§416(i)(1)(A)(i)
Board or shareholder-appointed or elected official	\$115,000	\$115,000	§416(i)(1)(A)(ii)
Any employee	\$245,000	\$230,000	§416(i)(1)(A)(iii)
Governmental employee			§416(i)(1)(A)(iv)

Federal Minimum Wage Rates 2022				
\$7.25 / hr (as of 7/24/2009)				
Social Security (OASDI) & Medicare (HI) Tax				
Year	Fund	Wage Limit	Rate	Max Tax
2022	EE OASDI	\$147,000	6.20%	\$9,114.00
	EE HI	Above \$200,000	2.35%	No Limit
	EE HI	Up to \$200,000	1.45%	No Limit
2021	EE HI	All Wages	1.45%	No Limit
	EE OASDI	\$142,800	6.20%	\$8,853.60
	EE HI	Above \$200,000	2.35%	No Limit
	EE HI	Up to \$200,000	1.45%	No Limit
	EE HI	All Wages	1.45%	No Limit

Tax Free Commuting Benefits (per month)		
	2022	2021
Employee Parking	\$280	\$270
Transit Passes	\$280	\$270
Van Pools	\$280	\$270
Bicycle	N/A	N/A

Federal Unemployment				
Year	Wage Limit	Rate	Max Credit	Deposit Rate
2022	\$7,000.00	6.00%	5.40%	0.60%
2021	\$7,000.00	6.00%	5.40%	0.60%

Federal Mileage Rates		
	2022	2021
Business Mileage	\$0.585	\$0.56
Relocation	\$0.18	\$0.16
Charitable	\$0.14	\$0.14
Medical	\$0.18	\$0.16

Disability Wage Bases		
	2022	2021
California	\$145,600	\$128,298
Hawaii (wkly)	\$1,200.30	\$1,102.90
New Jersey	\$151,900	\$138,200
Connecticut	\$147,000	\$142,800
Rhode Island	\$81,500	\$74,000
Massachusetts	\$147,000	\$142,800

Information Aids	Internal Revenue Service (IRS)		US Citizenship & Immigration	
	General Info	1-800-829-1040	Website	www.uscis.gov
	Forms	1-800-829-3676	General Info	1-800-375-5283
	American Payroll Association			
	Assistance for Businesses	1-800-829-4933	Website	www.americanpayroll.org
	EFTPS Customer Service	1-800-555-4477	General Info	1-210-226-4601 (SA Office)
	Batch Customer Service	1-800-945-0966	US Immigration & Customs Enforcement	
	Website	www.irs.gov	Website	www.ice.gov
	Office of Child Support Enforcement			
	General Info	1-800-772-1213	Website	www.acf.hhs.gov/css
Department of Health & Human Services				
Employer Reporting Center	1-800-772-6270	Website	www.hhs.gov	
Website	www.ssa.gov	Website	www.hhs.gov	
Reporting Website	ssa.gov/employer	Website	www.hhs.gov	

Employee Benefit Limits	
Flexible Spending Account for Dependent Care:	Maximum Election is \$5,000
Flexible Spending Account for Medical Reimbursement:	Maximum Limit is \$2,850
Health Savings Account (HSA) Contributions:	The maximum annual HSA contribution is the lesser of 100% of the deductible under the high deductible health plan (HDHP) or \$3,650 for self-only coverage and \$7,300 for family coverage.
Health Savings Savings Account (HSA) catch up contributions:	Individuals who have attained age 55 by the end of the taxable year are eligible for a \$1,000 catch up contribution.
Do you know your potential COBRA liability?	<ul style="list-style-type: none"> <li>• IRS penalty: \$100 per day violation, \$200 per day per family</li> <li>• ERISA penalty: \$110 per day, per violation</li> <li>• Claims penalty: Employer must pay claims to "make the person whole"</li> <li>• Damage Levied by a judge in litigation</li> <li>• Attorney Fees: awarded by the judge</li> <li>• Avg. cost to defend COBRA Litigation is \$45,000</li> </ul>

## January 2022

Su	Mo	Tu	We	Th	Fr	Sa
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5

## February 2022

Su	Mo	Tu	We	Th	Fr	Sa
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	1	2	3	4	5
6	7	8	9	10	11	12

## March 2022

Su	Mo	Tu	We	Th	Fr	Sa
27	28	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2
3	4	5	6	7	8	9

## April 2022

Su	Mo	Tu	We	Th	Fr	Sa
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
1	2	3	4	5	6	7

## May 2022

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4
5	6	7	8	9	10	11

## June 2022

Su	Mo	Tu	We	Th	Fr	Sa
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2
3	4	5	6	7	8	9

## July 2022

Su	Mo	Tu	We	Th	Fr	Sa
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

## August 2022

Su	Mo	Tu	We	Th	Fr	Sa
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3
4	5	6	7	8	9	10

## September 2022

Su	Mo	Tu	We	Th	Fr	Sa
28	28	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	1
2	3	4	5	6	7	8

## October 2022

Su	Mo	Tu	We	Th	Fr	Sa
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5

## November 2022

Su	Mo	Tu	We	Th	Fr	Sa
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	1	2	3
4	5	6	7	8	9	10

## December 2022

Su	Mo	Tu	We	Th	Fr	Sa
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

Dark Blue Calendar Dates **25** Denotes National/Bank Holiday. Allow an extra day for Direct Deposit and Tax Filing.

Jan 01: New Year's Day  
 Jan 17: MLK Jr Day  
 Feb 21: Presidents' Day

May 30: Memorial Day  
 June 19: Juneteenth  
*(Observed June 20)*

July 04: Independence Day  
 Sept 05: Labor Day  
 Oct 10: Columbus Day

Nov 11: Veterans Day  
 Nov 24: Thanksgiving  
 Dec 25: Christmas Day

*(Observed December 26)*  
 Jan 01/23: New Year's Day  
*(Observed January 2)*