



2015 Limits on Tax-Saving Accounts

Health Savings Account

	If your base salary is \$75,000 or less		If your base salary is \$75,000 or more	
	Employee-Only Coverage	Other Coverage Levels	Employee-Only Coverage	Other Coverage Levels
BMC Contributes	\$750	\$1,500	\$500	\$1,000
You Contribute	Up to \$2,600	Up to \$5,150	Up to \$2,850	Up to \$5,650
Total contribution the IRS allows (yours + BMC's)	\$3,350	\$6,650	\$3,350	\$6,650
Catch-up contribution (if age 55 or older)	\$1,000	\$1,000	\$1,000	\$1,000

401(k) Plan

Limit	If you are under age 50	If you are age 50 or older
Your before-tax or Roth 401(k) limit	\$18,000	Additional \$6,000 in catch-up contributions, for a maximum of \$24,000
Limit on total contributions (your before-tax, after-tax, and Roth 401(k) contributions plus BMC's matching contributions)	\$53,000	\$59,000 (\$53,000 + \$6,000 catch-up contributions)
Limit on maximum amount of eligible compensation (base pay, bonuses, overtime and commissions)	\$265,000	\$265,000

Flexible Spending Accounts

Account	Annual Contribution Limit
Health Care FSA	\$240 to \$2,500; carry over up to \$500 from year-to-year
Limited Use FSA	\$240 to \$2,500; carry over up to \$500 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.