



2022 transportation, health FSA and Archer MSA limits projected

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Mercer projects the 2022 limits for qualified transportation (parking and transit) benefits, health flexible spending arrangements (FSAs) and Archer medical savings accounts (MSAs) will increase. These unofficial 2022 limits are determined using the Internal Revenue Code (IRC)’s cost-of-living adjustment methods, [chained Consumer Price Index for All Urban Consumers](#) (chained CPI) values through July and Mercer’s projected chained CPI for August. While adoption assistance program limits generally use the same indexing formula, they can’t be reliably projected due to the small rounding threshold. IRS usually announces these benefit limits — along with long-term care limits (based on the medical component of the chained CPI for August) — for the coming year in October or November.

Qualified transportation, health FSA and Archer MSA limits

Limits for qualified transportation fringe benefits, health FSAs and Archer MSAs are all expected to increase noticeably in 2022, thanks to the unusually large increase in chained CPI for the year (3.1% for the 11 months ending July 2021). The inflationary increases are expected to be as large as several typical years’ worth.

Qualified transportation, health FSA and Archer MSA limits	Projected 2022	2021
Tax-free qualified transportation fringe benefits (IRC § 132(f))		
Qualified parking, transit passes or commuter highway vehicles	\$280	\$270
Health FSA limit (IRC § 125(i))		
Maximum salary reduction contribution	2,850	2,750
Maximum carryover to following plan year	570	550
Archer MSA limits (IRC § 220(c)(2))		
Self-only coverage		
Minimum annual deductible	2,450	2,400
Maximum annual deductible	3,700	3,600
Maximum out-of-pocket limit	4,950	4,800

Qualified transportation, health FSA and Archer MSA limits	Projected 2022	2021
Archer MSA limits (IRC § 220(c)(2)) (cont'd)		
Family coverage		
Minimum annual deductible	\$4,950	\$4,800
Maximum annual deductible	7,400	7,150
Maximum out-of-pocket limit	9,050	8,750

Related resources

Non-Mercer resources

- [Chained Consumer Price Index for All Urban Consumers](#) (Bureau of Labor Statistics)

Mercer Law & Policy resources

- [2022 ACA cost-sharing caps and other changes set; ESR penalties projected](#) (May 18, 2021)
- [2022 HSA, HDHP and excepted-benefit HRA figures set](#) (May 11, 2021)
- [Quick benefit facts for 2021](#) (Jan. 21, 2021)
- [Summary of 2021 benefit-related cost-of-living adjustments](#) (Jan. 21, 2021)
- [IRS offers relief to cafeteria plans, HDHPs, individual-coverage HRAs](#) (May 28, 2020)
- [Quick benefit facts and COLA resources for benefit plans](#) (2017–2021)

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