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HR BRIEF

Provided by Insure NW

2019 Plan Limits: Everything You Must Know

If you offer high deductible health plans (HDHPs), health savings accounts (HSAs), flexible spending accounts (FSAs) or 401(k) plans, your plans are subject to inflation-adjusted dollar limits.

The following is a list of plan limit **increases** for 2019. It does not include limits that are staying the same from 2018.

HSA Contributions	
Self-only	\$3,500
Family	\$7,000
HDHP Out-of-pocket Max	
Self-only	\$6,750
Family	\$13,500
Health FSA	
Employee pre-tax contribution	\$2,700

Transportation Fringe Benefits	
Transit pass & vanpooling (combined)	\$265
Parking	\$265
401(k) Contributions	
Employee elective deferrals	\$19,000
Adoption Assistance Benefits	
Tax exclusion	\$14,080

For a comprehensive list of all the 2019 plan limits, or to determine if your plan offerings are subject to inflation, please contact Insure NW today.

Gen Z is Coming: Are You Prepared?

Soon, Generation Z—those born between 1996 and 2010—will be entering the workforce. Is your company somewhere they can thrive? Is it somewhere they would even want to work?

If you want to attract this budding workforce, you need to understand Gen Zers' motivations.

For instance, Gen Zers have never known a life without technology. This means if your business still touts outdated tech, Gen Zers likely won't give you a second thought.

Consider areas where your company's tech falls short and brainstorm how you can improve. Getting new hardware may be sufficient, but another option is hiring a tech expert to conduct an audit and make

suggestions. (Hint: This might be a good job for a Gen Zer.)

Beyond prizing their tech, Gen Zers also value their company's culture. Like their millennial predecessors, Gen Zers want vibrant, collaborative spaces—think bright colors, open workspaces and natural light.

However, Gen Zers also identify as scrappier than millennials. They have a "self-made" attitude and value healthy competition.

With that in mind, your workplace and culture should accommodate some isolated spaces for Gen Zers to hunker down and get things done.

For more tips on attracting this valuable workforce, speak with us today.