***Please distribute this alert to any users within your agency who are responsible for benefit enrollments.***

**2019 Combined Annual Maximum Contributions for Deferred Compensation/ROTH**

* Information regarding the 2019 combined annual maximum contributions for Deferred Compensation/ROTH

The combined annual maximum contributions for deferred compensation/ROTH plans in 2019 are as follows:

* + - **Under age 50** – Increases from $18,500 to $19,000
    - **Age 50 and above (age 50 catch-up) -** Remains unchanged at $6,000  
        
      When combined with the normal contribution of $19,000, an employee over age 50 can defer a total of $25,000 ($19,000 + $6,000 = $25,000).
    - **Special Catch-up (must be within three years of retirement age) -** Increases from $37,000 to $38,000

All changes to the deferred compensation/ROTH maximum limits for 2019 will apply to deductions beginning with the first pay date in January 2019. Employees who want to change their payroll deductions to meet these new limits can either contact Empower at   
1-866-737-7457 or process the deferral change request online at [www.SERS457.com](http://www.SERS457.com).

**Questions?**   
If you have any questions regarding 2019 Combined Annual Maximum Contributions for Deferred Compensation/ROTH, please submit an [**HR help desk ticket**](http://oaiss.state.pa.us/HR-Pay_Help_Desk/) in the benefits category.