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

**2022 Combined Annual Maximum Contributions for Deferred Compensation/ROTH**

* Information regarding the 2022 combined annual maximum contributions for Deferred Compensation/ROTH

The combined annual maximum contributions for deferred compensation/ROTH plans in 2022 are as follows:

* + - **Under age 50** – Increases from $19,500 to $20,500
    - **Age 50 and above (age 50 catch-up) –** $6,500 (remains unchanged)  
        
      When combined with the normal contribution of $19,500, an employee over age 50 can defer a total of $27,000 ($20,500 + $6,500 = $27,000).
    - **Special Catch-up (must be within three years of retirement age) -** Increases from $39,000 to $41,000

All changes to the deferred compensation/ROTH maximum limits for 2022 will apply to deductions beginning with the first pay date in January 2022. Employees who want to change their payroll deductions to meet these new limits can either contact Empower at   
1-800-633-5461 press 1 or process the deferral change request online at [www.sers.pa.gov](http://www.sers.pa.gov) and click the Deferred Compensation Plan Graphic (shown below) or Tab.

Diagram

Description automatically generated

**Questions?**   
If you have any questions regarding 2022 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.