

PrimePay's

# 2020 Quick Wage & Tax Guide

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# PrimePay's 2020 Quick Wage & Tax Guide

## Select a State or Territory

Alabama	Louisiana	Oklahoma
Alaska	Maine	Oregon
Arizona	Maryland	Pennsylvania
Arkansas	Massachusetts	Puerto Rico
California	Michigan	Rhode Island
Colorado	Minnesota	South Carolina
Connecticut	Mississippi	South Dakota
Delaware	Missouri	Tennessee
District of Columbia	Montana	Texas
Florida	Nebraska	US Virgin Islands
Georgia	Nevada	Utah
Hawaii	New Hampshire	Vermont
Idaho	New Jersey	Virginia
Illinois	New Mexico	Washington
Indiana	New York	West Virginia
Iowa	North Carolina	Wisconsin
Kansas	North Dakota	Wyoming
Kentucky	Ohio	

Please note that some tax withholding tables for certain states are expected to change after the IRS releases guidance.

# Alabama - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE\*

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

\*No state minimum wage laws apply.

## STATE INCOME TAX

Withholding Tax Rate [Tables](#)

## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$8,000
Employee Deduction	None
Employer Tax Rates	0.65 - 6.8%*
New Employer Tax Rates	2.7%

\*Includes 0.6% Stabilization Tax.

## MORE INFORMATION

Dept. of Revenue: [www.ador.state.al.us](http://www.ador.state.al.us)  
Dept. of Labor: [labor.alabama.gov](http://labor.alabama.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Alaska - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$10.19
Minimum Cash Wage (Tipped)	\$10.19
Maximum Tip Credit	Not Allowed

## STATE INCOME TAX

Withholding Tax Rate	None
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$41,500
Employee Deduction	0.5%
Employer Tax Rates	.05 - 12.85%
New Employer Tax Rates	1.09%

## MORE INFORMATION

Dept. of Revenue: [revenue.state.ak.us](http://revenue.state.ak.us)  
 Dept. of Labor & Workforce Development: [labor.state.ak.us](http://labor.state.ak.us)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Arizona - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

MINIMUM WAGE		STATE INCOME TAX	
Minimum Wage	<b>\$12.00</b>	Withholding Tax Rate	% of AZ Gross Taxable Wages
Minimum Cash Wage (Tipped)	<b>\$9.00</b>		
Maximum Tip Credit	<b>\$3.00</b>		

UNEMPLOYMENT INSURANCE		MORE INFORMATION	
Maximum Taxable Wages	\$7,000	Dept. of Revenue: <a href="http://www.azdor.gov">www.azdor.gov</a> Dept. of Economic Security: <a href="http://des.az.gov">des.az.gov</a>	
Employee Deduction	None		
Employer Tax Rates	0.05 - 12.85%		
New Employer Tax Rates	2%		

## Federal

MINIMUM WAGE		FICA (SOCIAL SECURITY)	
Minimum Wage	\$7.25	Maximum Taxable Wages	<b>\$137,700</b>
Minimum Cash Wage (Tipped)	\$2.13	Employee/Employer Tax Rate	6.2%
Maximum Tip Credit	\$5.12		

FICA (MEDICARE)		FUTA (EMPLOYER-PAID)	
Maximum Taxable Wages	No Limit	Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	1.45%	Employee/Employer Tax Rate	6.0%
Add. Tax on Earnings >\$200K	0.9%	Net Tax Rate	0.6%

HEALTH SAVINGS ACCOUNTS		FLEXIBLE SPENDING ACCOUNTS	
Individual Contribution Limit	<b>Up to \$3,550</b>	Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>Up to \$7,100</b>	Family Contribution Limit	<b>\$2,750 per FSA</b>

PENSION LIMITS: STANDARD		ADDITIONAL CATCH-UP*	
401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>	401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	<b>\$13,500</b>	Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Arkansas - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$10.00
Minimum Cash Wage (Tipped)	\$2.63
Maximum Tip Credit	\$7.37

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$7,000
Employee Deduction	None
Employer Tax Rates	0.3 - 14.2%*
New Employer Tax Rates	3.1%*

## MORE INFORMATION

Dept. of Finance & Admin.: [www.dfa.arkansas.gov](http://www.dfa.arkansas.gov)  
 Dept. of Workforce Services: [dws.arkansas.gov](http://dws.arkansas.gov)

\*Includes 0.3% fund-stabilization surtax.

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# California - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	<b>\$12.00*</b>
Minimum Cash Wage (Tipped)	<b>\$12.00*</b>
Maximum Tip Credit	Not Allowed

*\*For employers with 25 or fewer employees. For employers with 26 or more employees, the minimum wage and minimum cash wage (tipped employee) is \$13 an hour.*

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$7,000
Employee Deduction	None
Employer Tax Rates	1.5 - 6.2%*
New Employer Tax Rates	3.4%**

*\*Plus 0.1% employment training tax assessed on most employers.*

*\*\*Plus 0.1% employment training tax.*

## MORE INFORMATION

Franchise Tax Board: [ftb.ca.gov](http://ftb.ca.gov)  
Employment Development Dept.: [edd.ca.gov](http://edd.ca.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

*\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.*

# Colorado - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$12.00
Minimum Cash Wage (Tipped)	\$8.98
Maximum Tip Credit	\$3.02

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$13,600
Employee Deduction	None
Employer Tax Rates	0.58 - 7.4%
New Employer Tax Rates	1.7%

## MORE INFORMATION

Dept. of Revenue: [colorado.gov/revenue](https://colorado.gov/revenue)  
 Dept. of Labor & Employment: [colorado.gov/cdle](https://colorado.gov/cdle)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.



# Connecticut - 2020 Quick Wage & Tax Guide

NEW FOR 2020

MINIMUM WAGE	Effective 9/1/20	STATE INCOME TAX	
Minimum Wage	\$12.00	Withholding Tax Rate	<a href="#">Tables</a>
Minimum Cash Wage (Tipped)	\$10.65*		
Maximum Tip Credit	\$0.35*		

\*Differs for hotel and restaurant employees as well as bartenders.  
See <http://www.ctdol.state.ct.us>.

UNEMPLOYMENT INSURANCE		MORE INFORMATION
Maximum Taxable Wages	\$15,000	Dept. of Revenue Services: <a href="http://ct.gov/drs">ct.gov/drs</a> Dept. of Labor: <a href="http://ctdol.state.ct.us">ctdol.state.ct.us</a>
Employee Deduction	None	
Employer Tax Rates	1.9 - 6.8%*	
New Employer Tax Rates	3.2%	

\*Includes 1.4% fund solvency surtax.

## Federal

MINIMUM WAGE		FICA (SOCIAL SECURITY)	
Minimum Wage	\$7.25	Maximum Taxable Wages	\$137,700
Minimum Cash Wage (Tipped)	\$2.13	Employee/Employer Tax Rate	6.2%
Maximum Tip Credit	\$5.12		

FICA (MEDICARE)		FUTA (EMPLOYER-PAID)	
Maximum Taxable Wages	No Limit	Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	1.45%	Employee/Employer Tax Rate	6.0%
Add. Tax on Earnings >\$200K	0.9%	Net Tax Rate	0.6%

HEALTH SAVINGS ACCOUNTS		FLEXIBLE SPENDING ACCOUNTS	
Individual Contribution Limit	Up to \$3,550	Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	Up to \$7,100	Family Contribution Limit	\$2,750 per FSA

PENSION LIMITS: STANDARD		ADDITIONAL CATCH-UP*	
401(k), 403(b), 457 & Roth 401(k)	\$19,500	401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$13,500	Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Delaware - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

MINIMUM WAGE	Effective 10/1/20	STATE INCOME TAX	
Minimum Wage	<b>\$9.25</b>	Withholding Tax Rate	<a href="#">Tables</a>
Minimum Cash Wage (Tipped)	\$2.23		
Maximum Tip Credit	<b>\$7.02</b>		

For 2019 minimum wage information, [click here](#).

UNEMPLOYMENT INSURANCE		MORE INFORMATION
Maximum Taxable Wages	\$16,500	Dept. of Revenue: <a href="http://revenue.delaware.gov">revenue.delaware.gov</a> Dept. of Labor: <a href="http://ui.delawareworks.com">ui.delawareworks.com</a>
Employee Deduction	None	
Employer Tax Rates	<b>0.3 - 8.2%</b>	
New Employer Tax Rates	1.5%	

## Federal

MINIMUM WAGE		FICA (SOCIAL SECURITY)	
Minimum Wage	\$7.25	Maximum Taxable Wages	<b>\$137,700</b>
Minimum Cash Wage (Tipped)	\$2.13	Employee/Employer Tax Rate	6.2%
Maximum Tip Credit	\$5.12		

FICA (MEDICARE)		FUTA (EMPLOYER-PAID)	
Maximum Taxable Wages	No Limit	Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	1.45%	Employee/Employer Tax Rate	6.0%
Add. Tax on Earnings >\$200K	0.9%	Net Tax Rate	0.6%

HEALTH SAVINGS ACCOUNTS		FLEXIBLE SPENDING ACCOUNTS	
Individual Contribution Limit	<b>Up to \$3,550</b>	Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>Up to \$7,100</b>	Family Contribution Limit	<b>\$2,750 per FSA</b>

PENSION LIMITS: STANDARD		ADDITIONAL CATCH-UP*	
401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>	401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	<b>\$13,500</b>	Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# District of Columbia - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

MINIMUM WAGE	Effective 7/1/20	STATE INCOME TAX	
Minimum Wage	<b>\$15.00</b>	Withholding Tax Rate	<a href="#">Tables</a>
Minimum Cash Wage (Tipped)	<b>\$5.00</b>		
Maximum Tip Credit	<b>\$10.00</b>		

For 2019 minimum wage information, [click here](#).

UNEMPLOYMENT INSURANCE		MORE INFORMATION
Maximum Taxable Wages	\$9,000	Office of Tax & Revenue: <a href="http://otr.cfo.dc.gov">otr.cfo.dc.gov</a> Dept. of Employment Services: <a href="http://does.dc.gov">does.dc.gov</a>
Employee Deduction	None	
Employer Tax Rates	1.6 - 7.0%*	
New Employer Tax Rates	2.7%*	

\*Plus 0.2% administrative funding assessment.

## Federal

MINIMUM WAGE		FICA (SOCIAL SECURITY)	
Minimum Wage	\$7.25	Maximum Taxable Wages	<b>\$137,700</b>
Minimum Cash Wage (Tipped)	\$2.13	Employee/Employer Tax Rate	6.2%
Maximum Tip Credit	\$5.12		

FICA (MEDICARE)		FUTA (EMPLOYER-PAID)	
Maximum Taxable Wages	No Limit	Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	1.45%	Employee/Employer Tax Rate	6.0%
Add. Tax on Earnings >\$200K	0.9%	Net Tax Rate	0.6%

HEALTH SAVINGS ACCOUNTS		FLEXIBLE SPENDING ACCOUNTS	
Individual Contribution Limit	<b>Up to \$3,550</b>	Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>Up to \$7,100</b>	Family Contribution Limit	<b>\$2,750 per FSA</b>

PENSION LIMITS: STANDARD		ADDITIONAL CATCH-UP*	
401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>	401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	<b>\$13,500</b>	Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Florida - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	<b>\$8.56</b>
Minimum Cash Wage (Tipped)	<b>\$5.54</b>
Maximum Tip Credit	\$3.02

## STATE INCOME TAX

Withholding Tax Rate	None
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$7,000
Employee Deduction	None
Employer Tax Rates	0.1 - 5.4%
New Employer Tax Rates	2.7%

## MORE INFORMATION

Dept. of Revenue: [floridarevenue.com](http://floridarevenue.com)  
 Dept. of Economic Opportunity: [floridajobs.org](http://floridajobs.org)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Georgia - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	\$5.15*
Minimum Cash Wage (Tipped)	None
Maximum Tip Credit	None

\*If covered by Fair Labor Standards Act - \$7.25.

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$9,500
Employee Deduction	None
Employer Tax Rates	0.04 - 8.1%
New Employer Tax Rates	2.7%

## MORE INFORMATION

Dept. of Revenue: [dor.georgia.gov/taxes](http://dor.georgia.gov/taxes)  
Dept. of Labor: [dol.georgia.gov](http://dol.georgia.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Hawaii - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$10.10
Minimum Cash Wage (Tipped)	\$9.35
Maximum Tip Credit	\$0.75

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$48,100
Employee Deduction	None
Employer Tax Rates	0.0 - 5.6%
New Employer Tax Rates	2.4%

## MORE INFORMATION

Dept. of Taxation: [tax.hawaii.gov](http://tax.hawaii.gov)  
 Dept. of Labor & Industrial Relations: [labor.hawaii.gov](http://labor.hawaii.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Idaho - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$3.35
Maximum Tip Credit	\$3.90

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$41,600
Employee Deduction	None
Employer Tax Rates	0.255-5.4%
New Employer Tax Rates	1%

## MORE INFORMATION

State Tax Commission: [tax.idaho.gov](http://tax.idaho.gov)  
Dept. of Labor: [labor.idaho.gov](http://labor.idaho.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Illinois - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$9.25
Minimum Cash Wage (Tipped)	\$5.55
Maximum Tip Credit	\$4.95

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$12,740
Employee Deduction	None
Employer Tax Rates	0.625 - 7.25%
New Employer Tax Rates	3.125 - 3.425%

## MORE INFORMATION

Dept. of Revenue: [revenue.state.il.us](http://revenue.state.il.us)  
 Dept. of Employment Security: [ides.illinois.gov](http://ides.illinois.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.



# Indiana - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$9,500
Employee Deduction	None
Employer Tax Rates	0.5 - 7.4%
New Employer Tax Rates	2.5% & Misc.

## MORE INFORMATION

Dept. of Revenue: [in.gov/dor](http://in.gov/dor)  
Dept. of Workforce Development: [in.gov/dwd](http://in.gov/dwd)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Iowa - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$7.25*
Minimum Cash Wage (Tipped)	\$4.35
Maximum Tip Credit	\$2.90

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$31,600
Employee Deduction	None
Employer Tax Rates	0.0 - 7.5%
New Employer Tax Rates	1%

## MORE INFORMATION

Dept. of Revenue: [tax.iowa.gov](http://tax.iowa.gov)  
 Dept. of Workforce Development: [iowaworkforcedevelopment.gov](http://iowaworkforcedevelopment.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Kansas - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$14,000
Employee Deduction	None
Employer Tax Rates	0.0 - 7.1%
New Employer Tax Rates	2.7%

## MORE INFORMATION

Dept. of Revenue: [ksrevenue.org](http://ksrevenue.org)  
 Dept. of Labor: [dol.ks.gov](http://dol.ks.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Kentucky - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

## STATE INCOME TAX

Withholding Tax Rate	5%
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$10,800
Employee Deduction	None
Employer Tax Rates	0.225 - 8.925%
New Employer Tax Rates	2.7%

## MORE INFORMATION

Dept. of Revenue: [revenue.ky.gov](http://revenue.ky.gov)  
 Kentucky Career Center: [kcc.ky.gov](http://kcc.ky.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Louisiana - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE\*

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

\*No state minimum wage laws apply.

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
----------------------	------------------------

## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$7,700
Employee Deduction	None
Employer Tax Rates	<b>0.09 - 6.2%</b>
New Employer Tax Rates	<b>1.14 - 2.85%</b>

## MORE INFORMATION

Dept. of Revenue: [rev.state.la.us](http://rev.state.la.us)  
Workforce Commission: [laworks.net](http://laworks.net)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Maine - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$12.00
Minimum Cash Wage (Tipped)	\$6.00
Maximum Tip Credit	\$6.00

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
----------------------	------------------------

## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$12,000
Employee Deduction	None
Employer Tax Rates	0.06 - 5.46%*
New Employer Tax Rates	1.92%

## MORE INFORMATION

Revenue Services: [maine.gov/revenue](http://maine.gov/revenue)  
 Dept. of Labor: [maine.gov/labor](http://maine.gov/labor)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Maryland - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	<b>\$11.00</b>
Minimum Cash Wage (Tipped)	\$3.63
Maximum Tip Credit	\$7.37

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
----------------------	------------------------

## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$8,500
Employee Deduction	None
Employer Tax Rates	0.3 - 7.5%
New Employer Tax Rates	2.6%

## MORE INFORMATION

Comptroller of MD: [comp.state.md.us](http://comp.state.md.us)  
 Dept. of Labor, Licensing, & Regulation: [dlr.state.md.us](http://dlr.state.md.us)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Massachusetts - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$12.75
Minimum Cash Wage (Tipped)	\$4.95
Maximum Tip Credit	\$7.80

## STATE INCOME TAX

Withholding Tax Rate [Tables](#)

## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$15,000
Employee Deduction	None
Employer Tax Rates	0.94 - 14.37%
New Employer Tax Rates	2.42%

## MORE INFORMATION

Dept. of Revenue: [mass.gov/dor](http://mass.gov/dor)  
Labor & Workforce Development: [mass.gov/lwd](http://mass.gov/lwd)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.



# Michigan - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	<b>\$9.65</b>
Minimum Cash Wage (Tipped)	<b>\$3.67</b>
Maximum Tip Credit	<b>\$5.98</b>

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$9,000*
Employee Deduction	None
Employer Tax Rates	0.06 - 10.3%
New Employer Tax Rates	2.7%**

## MORE INFORMATION

Dept. of Treasury: [michigan.gov/taxes](http://michigan.gov/taxes)  
 Unemployment Insurance Agency: [michigan.gov/uia](http://michigan.gov/uia)

\*\$9,500 for Delinquent Employers  
 \*\*Plus 1/3 chargeable benefits component.

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Minnesota - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

MINIMUM WAGE (LARGE EMPLOYER)		MINIMUM WAGE (SMALL EMPLOYER)	
Minimum Wage	<b>\$10.00</b>	Minimum Wage	<b>\$8.15</b>
Minimum Cash Wage (Tipped)	<b>\$10.00</b>	Minimum Cash Wage (Tipped)	<b>\$8.15</b>
Maximum Tip Credit	None	Maximum Tip Credit	None
UNEMPLOYMENT INSURANCE		STATE INCOME TAX	
Maximum Taxable Wages	<b>\$35,000</b>	Withholding Tax Rate	<a href="#">Tables</a>
Employee Deduction	None	MORE INFORMATION	
Employer Tax Rates	<b>0.2 - 9.1%</b>	Dept. of Revenue: <a href="http://revenue.state.mn.us">revenue.state.mn.us</a> Dept. of Employment & Economic Development: <a href="http://uimn.org/employers">uimn.org/employers</a>	
New Employer Tax Rates	<b>Industry Avg.</b>		

## Federal

MINIMUM WAGE		FICA (SOCIAL SECURITY)	
Minimum Wage	\$7.25	Maximum Taxable Wages	<b>\$137,700</b>
Minimum Cash Wage (Tipped)	\$2.13	Employee/Employer Tax Rate	6.2%
Maximum Tip Credit	\$5.12		
FICA (MEDICARE)		FUTA (EMPLOYER-PAID)	
Maximum Taxable Wages	No Limit	Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	1.45%	Employee/Employer Tax Rate	6.0%
Add. Tax on Earnings >\$200K	0.9%	Net Tax Rate	0.6%
HEALTH SAVINGS ACCOUNTS		FLEXIBLE SPENDING ACCOUNTS	
Individual Contribution Limit	<b>Up to \$3,550</b>	Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>Up to \$7,100</b>	Family Contribution Limit	<b>\$2,750 per FSA</b>
PENSION LIMITS: STANDARD		ADDITIONAL CATCH-UP*	
401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>	401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	<b>\$13,500</b>	Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Mississippi - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE\*

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

\*No state minimum wage laws apply.

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$14,000
Employee Deduction	None
Employer Tax Rates	0.2 - 5.6%
New Employer Tax Rates	1.2 - 1.4%*

\*First year is a 1.2% rate, second year is 1.3% rate, and the third year is 1.4% rate.  
All include above assessment rate.

## MORE INFORMATION

Dept. of Revenue: [dor.ms.gov](http://dor.ms.gov)  
Dept. of Employment Security: [mdes.ms.gov](http://mdes.ms.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Missouri - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$9.45
Minimum Cash Wage (Tipped)	\$4.73
Maximum Tip Credit	\$4.73

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$11,500
Employee Deduction	None
Employer Tax Rates	0.0 - 9.45%
New Employer Tax Rates	2.376%

## MORE INFORMATION

Dept. of Revenue: [dor.mo.gov](http://dor.mo.gov)  
Dept. of Labor: [labor.mo.gov](http://labor.mo.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Montana - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE (ANNUAL SALES >\$110K)

## MINIMUM WAGE (ANNUAL SALES <\$110K)

Minimum Wage	<b>\$8.65</b>	Minimum Wage	\$4.00
Minimum Cash Wage (Tipped)	<b>\$8.65</b>	Minimum Cash Wage (Tipped)	\$4.00
Maximum Tip Credit	<b>None</b>	Maximum Tip Credit	None

## UNEMPLOYMENT INSURANCE

## STATE INCOME TAX

Maximum Taxable Wages	<b>\$34,100</b>	Withholding Tax Rate	<a href="#">Tables</a>
Employee Deduction	None	<b>MORE INFORMATION</b>	
Employer Tax Rates	0.13 - 6.3%	Dept. of Revenue: <a href="http://revenue.mt.gov">revenue.mt.gov</a> Dept. of Labor & Industry: <a href="http://uid.dli.mt.gov">uid.dli.mt.gov</a>	
New Employer Tax Rates	1.0 - 2.4%		

## Federal

### MINIMUM WAGE

### FICA (SOCIAL SECURITY)

Minimum Wage	\$7.25	Maximum Taxable Wages	<b>\$137,700</b>
Minimum Cash Wage (Tipped)	\$2.13	Employee/Employer Tax Rate	6.2%
Maximum Tip Credit	\$5.12		

### FICA (MEDICARE)

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	No Limit	Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	1.45%	Employee/Employer Tax Rate	6.0%
Add. Tax on Earnings >\$200K	0.9%	Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>	Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>Up to \$7,100</b>	Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>	401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	<b>\$13,500</b>	Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Nebraska - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	\$9.00
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$6.87

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$9,000*
Employee Deduction	None
Employer Tax Rates	0.0 - 5.4%
New Employer Tax Rates	1.25%

## MORE INFORMATION

Dept. of Revenue: [revenue.nebraska.gov](http://revenue.nebraska.gov)  
 Dept. of Labor: [dol.nebraska.gov](http://dol.nebraska.gov)

\*\$24,000 for employers assigned the maximum rate.

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Nevada - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	\$8.25*
Minimum Cash Wage (Tipped)	\$8.25*
Maximum Tip Credit	None

\*Effective 7/1/10: Employers that offer a qualified health insurance plan can pay the federal minimum wage rate of \$7.25/hr.

## STATE INCOME TAX

Withholding Tax Rate	None
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	<b>\$32,500</b>
Employee Deduction	None
Employer Tax Rates	0.3 - 5.4%*
New Employer Tax Rates	3%*

\*Includes a Career Enhancement Program (CEP) fee of 0.05%. Those paying 5.4% aren't subject to CEP fee.

## MORE INFORMATION

Dept. of Taxation: [tax.nv.gov](http://tax.nv.gov)  
Employment Security Division: [detr.state.nv.us/esd.htm](http://detr.state.nv.us/esd.htm)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# New Hampshire - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$3.26
Maximum Tip Credit	\$3.99

## STATE INCOME TAX

Withholding Tax Rate	None
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$14,000
Employee Deduction	None
Employer Tax Rates	0.1 - 7.0%*
New Employer Tax Rates	1.2%

## MORE INFORMATION

Dept. of Labor: [nh.gov/labor](http://nh.gov/labor)  
 Employment Security: [nhes.nh.gov](http://nhes.nh.gov)

\*Effective Q1, 2019; includes variable administrative contribution rate.

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.



# New Jersey - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	<b>\$11.00*</b>
Minimum Cash Wage (Tipped)	<b>\$3.13</b>
Maximum Tip Credit	<b>\$7.87</b>

*\*Wage rate for large employers (six or more employees). Wage is \$10.30 for seasonal and small employers (fewer than six employees).*

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	<b>\$35,300</b>
Employee Deduction	0.43%
Employer Tax Rates	0.4 - 5.4%
New Employer Tax Rates	2.8%

## MORE INFORMATION

Division of Taxation: [state.nj.us/treasury/taxation](http://state.nj.us/treasury/taxation)  
 Dept. of Labor & Workforce Development: [wd.dol.state.nj.us/labor](http://wd.dol.state.nj.us/labor)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# New Mexico - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$9.00
Minimum Cash Wage (Tipped)	\$2.35
Maximum Tip Credit	\$6.65

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$25,800
Employee Deduction	None
Employer Tax Rates	0.33 - 5.4%
New Employer Tax Rates	1% or industry rate; whichever is greater.

## MORE INFORMATION

Taxation & Revenue Dept.: [tax.newmexico.gov](http://tax.newmexico.gov)  
 Dept. of Workforce Solutions: [dws.state.nm.us](http://dws.state.nm.us)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# New York - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	<b>\$11.80*</b>
Minimum Cash Wage (Tipped)**	<b>\$7.85**</b>
Maximum Tip Credit	<b>\$3.95</b>

\*Base rates; differs county to county.

\*\*Tipped food service workers.

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	<b>\$11,600</b>
Employee Deduction	None
Employer Tax Rates	<b>0.6 - 7.9%*</b>
New Employer Tax Rates	<b>3.2%*</b>

\*Includes 0.075% Re-employment Service Fund rate.

## MORE INFORMATION

Dept. of Taxation & Finance: [tax.ny.gov](http://tax.ny.gov)  
Dept. of Labor: [labor.ny.gov](http://labor.ny.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# North Carolina - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	<b>\$25,200</b>
Employee Deduction	None
Employer Tax Rates	0.06 - 5.76%
New Employer Tax Rates	1%

## MORE INFORMATION

Dept. of Revenue: [dor.state.nc.us](http://dor.state.nc.us)  
Division of Employment Security: [des.nc.gov/des](http://des.nc.gov/des)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# North Dakota - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$4.86
Maximum Tip Credit	\$2.39

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	<b>\$37,900</b>
Employee Deduction	None
Employer Tax Rates	<b>.08 - 9.69%</b>
New Employer Tax Rates	<b>1.02%</b>

## MORE INFORMATION

State Tax Commissioner: [nd.gov/tax](http://nd.gov/tax)  
Job Service: [jobsnd.com](http://jobsnd.com)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Ohio - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE (ANNUAL SALES >\$305K)

Minimum Wage	<b>\$8.70</b>
Minimum Cash Wage (Tipped)	<b>\$4.35</b>
Maximum Tip Credit	\$4.15

## MINIMUM WAGE (ANNUAL SALES <\$305K)

Minimum Wage	<b>\$7.25</b>
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	<b>\$9,000</b>
Employee Deduction	None
Employer Tax Rates	<b>0.3 - 9.4%</b>
New Employer Tax Rates	2.7%

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## MORE INFORMATION

Dept. of Taxation: [tax.ohio.gov](http://tax.ohio.gov)  
 Dept. of Job & Family Services: [jfs.ohio.gov](http://jfs.ohio.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Oklahoma - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE (>10 FTE, ANNUAL SALES >\$100K)

## MINIMUM WAGE (ALL OTHERS)

Minimum Wage	\$7.25	Minimum Wage	\$2.00
Minimum Cash Wage (Tipped)	\$3.63	Minimum Cash Wage (Tipped)	\$1.00
Maximum Tip Credit	\$3.63	Maximum Tip Credit	\$1.00

## UNEMPLOYMENT INSURANCE

## STATE INCOME TAX

Maximum Taxable Wages	<b>\$18,700</b>	Withholding Tax Rate	<a href="#">Tables</a>
Employee Deduction	None	<b>MORE INFORMATION</b>	
Employer Tax Rates	0.1 - 5.5%	Tax Commission: <a href="http://ok.gov/tax">ok.gov/tax</a> Employment Security Commission: <a href="http://ok.gov/oesc_web">ok.gov/oesc_web</a>	
New Employer Tax Rates	1.5%		

## Federal

### MINIMUM WAGE

### FICA (SOCIAL SECURITY)

Minimum Wage	\$7.25	Maximum Taxable Wages	<b>\$137,700</b>
Minimum Cash Wage (Tipped)	\$2.13	Employee/Employer Tax Rate	6.2%
Maximum Tip Credit	\$5.12		

### FICA (MEDICARE)

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	No Limit	Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	1.45%	Employee/Employer Tax Rate	6.0%
Add. Tax on Earnings >\$200K	0.9%	Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>	Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>Up to \$7,100</b>	Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>	401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	<b>\$13,500</b>	Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Oregon - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	<b>\$11.25*</b>
Minimum Cash Wage (Tipped)	\$11.25*
Maximum Tip Credit	None

\*Base rates depends on density of region.

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$40,600
Employee Deduction	None
Employer Tax Rates	0.9 - 5.4%*
New Employer Tax Rates	2.4%

\*Includes 0.09% special payroll tax offset.

## MORE INFORMATION

Dept. of Revenue: [oregon.gov/dor](http://oregon.gov/dor)  
Employment Dept.: [oregon.gov/employ](http://oregon.gov/employ)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.



# Pennsylvania - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.83
Maximum Tip Credit	\$4.42*

\*Different for employers with less than 10 full-time employees.

## STATE INCOME TAX

Withholding Tax Rate	3.07%
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$10,000
Employee Deduction	Unlimited
Employer Tax Rates	<b>1.2905 - 9.333%</b>
New Employer Tax Rates	3.689%

## MORE INFORMATION

Dept. of Revenue: [revenue.pa.gov](http://revenue.pa.gov)  
Dept. of Labor & Industry: [dli.state.pa.us](http://dli.state.pa.us)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Puerto Rico - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	\$7.25*
Minimum Cash Wage (Tipped)	\$5.12
Maximum Tip Credit	\$2.13

\*Puerto Rico's minimum wage is 70% of the Fair Labor Standards Act (FLSA).

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$7,000
Employee Deduction	None
Employer Tax Rates	1.4 - 5.4%
New Employer Tax Rates	2.9%*

\*Plus 1% job development tax – for most employers.

## MORE INFORMATION

Dept. of Revenue: [hacienda.gobierno.pr](http://hacienda.gobierno.pr)  
 Dept. of Labor & Human Resources: [trabajo.pr.gov](http://trabajo.pr.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Rhode Island - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	\$10.50
Minimum Cash Wage (Tipped)	\$3.89
Maximum Tip Credit	\$6.61

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	<b>Tier I Employees: \$24,000 Tier II Employees: \$25,500</b>
Employee Deduction	None
Employer Tax Rates	<b>0.69 - 9.19%</b>
New Employer Tax Rates	<b>1.06%*</b>

## MORE INFORMATION

Division of Taxation: [tax.ri.gov](http://tax.ri.gov)  
Dept. of Labor & Training: [dlt.ri.gov](http://dlt.ri.gov)

\*Does not include 0.21% JDA.

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# South Carolina - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE\*

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

\*No state minimum wage laws apply.

## STATE INCOME TAX

Withholding Tax Rate [Tables](#)

## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$14,000
Employee Deduction	None
Employer Tax Rates	<b>0.06 - 5.46%</b>
New Employer Tax Rates	0.55%

## MORE INFORMATION

Dept. of Revenue: [dor.sc.gov](http://dor.sc.gov)  
Dept. of Employment Workforce: [dew.sc.gov](http://dew.sc.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# South Dakota - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$9.30
Minimum Cash Wage (Tipped)	\$4.65
Maximum Tip Credit	\$4.65

## STATE INCOME TAX

Withholding Tax Rate	None
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$15,000
Employee Deduction	None
Employer Tax Rates	0.08 - 9.69%
New Employer Tax Rates	1.2% first year; 1% second and third year

## MORE INFORMATION

Dept. of Labor & Regulation: [dlr.sd.gov](http://dlr.sd.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Tennessee - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE\*

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

\*No state minimum wage laws apply.

## STATE INCOME TAX

Withholding Tax Rate	None
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$7,000
Employee Deduction	None
Employer Tax Rates	0.01 - 2.3%
New Employer Tax Rates	2.7%*

## MORE INFORMATION

Dept. of Labor & Workforce Development: [tn.gov/workforce](http://tn.gov/workforce)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Texas - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

## STATE INCOME TAX

Withholding Tax Rate	None
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$9,000
Employee Deduction	None
Employer Tax Rates	<b>0.31 - 6.31%</b>
New Employer Tax Rates	2.7%

## MORE INFORMATION

Workforce Commission: [twc.state.tx.us](http://twc.state.tx.us)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# U.S. Virgin Islands - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$10.50
Minimum Cash Wage (Tipped)	\$7.35
Maximum Tip Credit	\$6.30

## STATE INCOME TAX

Withholding Tax Rate	None
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$26,500
Employee Deduction	None
Employer Tax Rates	1.5%
New Employer Tax Rates	2%

## MORE INFORMATION

Bureau of Internal Revenue: [bir.vi.gov/](http://bir.vi.gov/)  
Dept. of Labor: [vidol.gov](http://vidol.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.



# Utah - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$36,600
Employee Deduction	None
Employer Tax Rates	0.1 - 7.1%
New Employer Tax Rates	1.1 - 7.1%

## MORE INFORMATION

State Tax Commission: [tax.utah.gov](http://tax.utah.gov)  
 Dept. of Workforce Services: [jobs.utah.gov](http://jobs.utah.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Vermont - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$10.96
Minimum Cash Wage (Tipped)	\$5.48
Maximum Tip Credit	\$5.48

## STATE INCOME TAX

Withholding Tax Rate [Tables](#)

## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$16,100
Employee Deduction	None
Employer Tax Rates	0.08 - 6.5%
New Employer Tax Rates	1%

## MORE INFORMATION

Dept. of Taxes: [tax.vermont.gov](http://tax.vermont.gov)  
Dept. of Labor: [labor.vermont.gov](http://labor.vermont.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Virginia - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$2.13

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$8,000
Employee Deduction	None
Employer Tax Rates	0.11 - 6.21%*
New Employer Tax Rates	2.51%*

## MORE INFORMATION

Dept. of Taxation: [tax.virginia.gov](http://tax.virginia.gov)  
 Employment Commission: [vec.virginia.gov](http://vec.virginia.gov)

\*0.01% pool cost charge included.

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Washington - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$13.50
Minimum Cash Wage (Tipped)	\$13.50
Maximum Tip Credit	None

## STATE INCOME TAX

Withholding Tax Rate	None
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$52,700
Employee Deduction	None
Employer Tax Rates	0.13 - 5.72%
New Employer Tax Rates	Industry Avg.

## MORE INFORMATION

Employment Security Dept.: [esd.wa.gov](http://esd.wa.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# West Virginia - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	\$8.75
Minimum Cash Wage (Tipped)	\$2.62
Maximum Tip Credit	\$6.13

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$12,000
Employee Deduction	None
Employer Tax Rates	1.5 - 8.5%
New Employer Tax Rates	2.7%

## MORE INFORMATION

Dept. of Revenue: [revenue.wv.gov](http://revenue.wv.gov)  
Workforce West Virginia: [wvcommerce.org](http://wvcommerce.org)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Wisconsin - 2020 Quick Wage & Tax Guide

**NEW FOR 2020**

## MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.33
Maximum Tip Credit	\$4.92

## STATE INCOME TAX

Withholding Tax Rate	<a href="#">Tables</a>
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$14,000
Employee Deduction	None
Employer Tax Rates	<b>0.0 - 12%</b>
New Employer Tax Rates	<b>3.05 - 3.45%</b>

## MORE INFORMATION

Dept. of Revenue: [revenue.wi.gov](http://revenue.wi.gov)  
 Dept. of Workforce Development: [dwd.wisconsin.gov](http://dwd.wisconsin.gov)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	<b>\$137,700</b>
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	<b>Up to \$3,550</b>
Family Contribution Limit	<b>Up to \$7,100</b>

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	<b>Up to \$2,750</b>
Family Contribution Limit	<b>\$2,750 per FSA</b>

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	<b>\$19,500</b>
Simple Plan IRA	<b>\$13,500</b>

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	<b>\$6,500</b>
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.

# Wyoming - 2020 Quick Wage & Tax Guide

NEW FOR 2020

## MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$3.02

## STATE INCOME TAX

Withholding Tax Rate	None
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## UNEMPLOYMENT INSURANCE

Maximum Taxable Wages	\$26,400
Employee Deduction	None
Employer Tax Rates	0.18 - 8.72%
New Employer Tax Rates	0.18 - 8.72%

## MORE INFORMATION

Dept. of Workforce Services: [wyomingworkforce.org](http://wyomingworkforce.org)

## Federal

### MINIMUM WAGE

Minimum Wage	\$7.25
Minimum Cash Wage (Tipped)	\$2.13
Maximum Tip Credit	\$5.12

### FICA (SOCIAL SECURITY)

Maximum Taxable Wages	\$137,700
Employee/Employer Tax Rate	6.2%

### FICA (MEDICARE)

Maximum Taxable Wages	No Limit
Employee/Employer Tax Rate	1.45%
Add. Tax on Earnings >\$200K	0.9%

### FUTA (EMPLOYER-PAID)

Maximum Taxable Wages	\$7,000
Employee/Employer Tax Rate	6.0%
Net Tax Rate	0.6%

### HEALTH SAVINGS ACCOUNTS

Individual Contribution Limit	Up to \$3,550
Family Contribution Limit	Up to \$7,100

### FLEXIBLE SPENDING ACCOUNTS

Individual Contribution Limit	Up to \$2,750
Family Contribution Limit	\$2,750 per FSA

### PENSION LIMITS: STANDARD

401(k), 403(b), 457 & Roth 401(k)	\$19,500
Simple Plan IRA	\$13,500

### ADDITIONAL CATCH-UP\*

401(k), 403(b), 457 & Roth 401(k)	\$6,500
Simple Plan IRA	\$3,000

\*Additional catch-up provision for an employee that reaches the age of 50 by the end of the tax year. To qualify, the catch-up contribution must be an established provision of the company's plan. For more information on your specific pension plan rules, please see your plan administrator.