



Natalie Miller Outlines 2023 Inflation Adjustments in BenefitsPro

Spencer Fane attorney [Natalie Miller](#) provided a detailed breakdown of the annual benefit plan inflation adjustments employers need to know in order to administer their benefit plans for 2023 in an article published by *BenefitsPro*, a leading ALM publication on employee benefits and labor and employment law.

In her article, [2023 Contribution Limits for HSA, FSA, 401\(k\): What Plan Sponsors Need to Know](#), Natalie guided employers through the key dollar amounts for retirement plans and individual retirement accounts, some of which are substantially higher than their 2022 counterparts. The *BenefitsPro* article also included the firm's double-sided 2023 limits card.

Natalie shared, "Because the out-of-pocket limits for essential health benefits are adjusted using the 'premium adjustment percentage' calculated by the Department of Health and Human Services, and the maximum HDHP out-of-pocket expense is adjusted on the basis of the Consumer Price Index, there is usually a more significant change in the out-of-pocket limits for essential health benefits. However, for 2023 the increases are relatively consistent."

At Spencer Fane, Natalie advises benefit plan providers, administrators, and employers on matters related to ERISA and the Tax Code that impact employer-sponsored benefit plans. She proactively helps clients navigate the complex regulatory requirements governing employee benefit plans by partnering on an array of matters, including day-to-day plan administration, plan governance, and correction of operational issues.

To read the full article, please click [here](#). Please note, a *Law.com* subscription may be required.