



Optional Retirement Plan for Higher Education
Internal Revenue Code (IRC) Section 401(a)(17)
Contribution Limits for Plan Year 2018

The 2018 plan year Section 401(a)(17) compensation limits for a participant whose employment date is on or after April 9, 1996, is based on the standard limit of \$275,000. For a participant whose employment date is before April 9, 1996, is based on the grandfathered limit of \$405,000.

The following table details the 2018 plan year contribution limits based on when contributions to the ORPHE were earned.

2018 ORPHE Plan Year Payroll Begin and End Dates	Compensation Limit Hire date before 4/9/1996 (Grandfathered)	Compensation Limit Hire date on or after 4/9/1996 (Standard)
July 16, 2018 – July 1, 2019	\$405,000	\$275,000
Contribution Limits		
ORPHE Plan 1 contributions calculated at <i>Employer contribution rate of 10.4%</i>	\$42,120	\$28,600
ORPHE Plan 2 contributions calculated at <i>Employee contribution rate of 5%</i>	N/A	\$13,750
ORPHE Plan 2 contributions calculated at <i>Employer contribution rate of 8.5%</i>	N/A	\$23,375

Need Additional Information?

Contact us.

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