



Optional Retirement Plan for Higher Education
Internal Revenue Code (IRC) Section 401(a)(17)
Contribution Limits for Plan Year 2022

The 2022 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 \$305,000. For a participant whose employment date is before April 9, 1996, the compensation limit is based on the grandfathered limit of \$450,000.

The following table details the 2022 plan year contribution limits based on when contributions to the ORPHE were earned.

2022 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 15, 2022 – July 3, 2023	\$450,000	\$305,000
Contribution Limits		
ORPHE Plan 1 contributions calculated at <i>Employer contribution rate of 10.4%</i>	\$46,800	\$31,720
ORPHE Plan 2 contributions calculated at <i>Employee contribution rate of 5%</i>	N/A	\$15,250
ORPHE Plan 2 contributions calculated at <i>Employer contribution rate of 8.5%</i>	N/A	\$25,925

*The grandfathered date of April 9, 1996 references the date VRS received governance of the ORPHE from the Secretary of Administration. This will differ from the IRC 401(a)(17) grandfathered date.

Need Additional Information?

Contact us.

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