



Optional Retirement Plan for Higher Education
Internal Revenue Code (IRC) Section 401(a)(17)
Contribution Limits for Plan Year 2019

The 2019 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 \$280,000. For a participant whose employment date is before April 9, 1996, is based on the grandfathered limit of \$415,000.

The following table details the 2019 plan year contribution limits based on when contributions to the ORPHE were earned.

2019 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, 2019 – July 1, 2020	\$415,000	\$280,000
Contribution Limits		
ORPHE Plan 1 contributions calculated at <i>Employer contribution rate of 10.4%</i>	\$43,160	\$29,120
ORPHE Plan 2 contributions calculated at <i>Employee contribution rate of 5%</i>	N/A	\$14,000
ORPHE Plan 2 contributions calculated at <i>Employer contribution rate of 8.5%</i>	N/A	\$23,800

Need Additional Information?

Contact us.

Virginia Retirement System
 1200 East Main Street
 Richmond, VA 23219
 Toll-free: 1-888-VARETIR (1-888-827-3847)
orphe@varetire.org
www.orphe.varetire.org