

## 2026 HSA and Excepted Benefit HRA Limits Announced

Starting in 2007, the Tax Relief and Health Care Act of 2006 (TRHCA) requires that the IRS release the upcoming year's new HSA and Excepted Benefit Health Reimbursement Arrangement (EBHRA) limits prior to June 1st. Thus, we now have the 2026 limits as follows:

Item	2025 Limit	2026 Limit
<b>Health Savings Accounts</b>		
Annual contribution limit - Individual	\$4,300	\$4,400
Annual contribution limit - Family	8,550	8,750
Annual catch-up contribution limit (age 55 to 65)	1,000	1,000
Minimum deductible for HDHP - Individual	1,650	1,700
Minimum deductible for HDHP - Family	3,300	3,400
Maximum out-of-pocket for HDHP - Individual	8,300	8,500
Maximum out-of-pocket for HDHP - Family	16,600	17,000
Excise tax rate for taxable non-medical distribution	20%	20%
<b>Excepted Benefit HRA</b>		
Annual contribution limit	\$2,150	\$2,200

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