

2026 Limits Announced

Item	2025 Limit	2026 Limit
Retirement		
Section 401(k)/403(b)/457(b)(2) elective deferrals	\$23,500	\$24,500
401(k) or 403(b) age 50+ catch up contributions	7,500	8,000
401(k) or 403(b) age 60-63 “super” catch-up contributions	11,250	11,250
Roth catch-up requirement if comp exceeds in prior year	N/A	150,000
SIMPLE elective deferrals	16,500	17,000
SIMPLE age 50+ catch up contributions	3,500	4,000
Section 415—Defined contribution plan maximum	70,000	72,000
Section 415—Defined benefit plan maximum	280,000	290,000
Section 414(q)(1)(B)—Highly compensated employee	160,000	160,000
Section 416 - Key employee definition	230,000	235,000
Section 401(a)(17) - Maximum includible compensation	350,000	360,000
Social Security		
FICA Taxable Wage Base (6.20%)	\$176,100	\$184,500
Medicare Taxable Wage Base (1.45%)	Unlimited	Unlimited

Item	2025 Limit	2026 Limit
Health Care Flexible Spending Accounts		
Annual contribution limit - Individual	\$3,300	\$3,400
Maximum carryover amount	660	680
Non-Grandfathered ACA Maximum Out-of-Pocket		
Individual	\$8,300	\$8,300
Family	16,600	16,600
Health Savings Accounts (HSA)		
Annual contribution limit - Individual	\$4,300	\$4,400
Annual contribution limit - Family	8,550	8,750
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Item	2025 Limit	2026 Limit
Health Savings Accounts (HSA) - continued		
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%
Qualified Small Employer HRA (QSEHRA)		
Annual employer contribution limit - Individual coverage	\$6,350	\$6,450
Annual employer contribution limit - Family coverage	12,800	13,100
Excepted Benefit HRA (EBHRA)		
Annual employer contribution limit	\$2,150	\$2,200

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Miscellaneous		
Adoption credit (phases out based on AGI)	\$17,280	\$17,670
Transportation monthly benefit - Transit and vanpooling	325	340
Transportation monthly benefit - Parking	325	340

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