



2026

LIMITS TO KNOW

Many benefit plan limits have changed for the new calendar year.
Here are some limits to review for 2026:



401(k) LIMITS

- Pre-tax contributions: \$24,500 (up \$1,000 from 2025)
- Catch-up contributions: \$8,000 (up \$500 from 2025)
 - Exception: \$11,250 for employees ages 60-63 (no change from 2025)



HEALTH SAVINGS ACCOUNT (HSA) LIMITS

- Pre-tax contributions:
 - Single coverage: \$4,400 (up \$100 from 2025)
 - Family coverage: \$8,750 (up \$200 from 2025)
- Catch-up contributions: \$1,000 (no change from 2025)

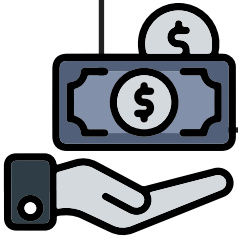


HIGH DEDUCTIBLE HEALTH PLAN (HDHP) LIMITS

- HDHP minimum deductibles:
 - Single coverage: \$1,700 (up \$50 from 2025)
 - Family coverage: \$3,400 (up \$100 from 2025)
- HDHP maximum out-of-pocket costs:
 - Single coverage: \$8,500 (up \$200 from 2025)
 - Family coverage: \$17,000 (up \$400 from 2025)

FLEXIBLE SPENDING ACCOUNT (FSA) LIMITS

- Contributions: \$3,400 (up \$100 from 2025)



Reach out to us for more information on any of these limits.