

2026 Benefit Plan Limits

Chart 401(k) Plan Limits

Defined Contribution Plans	2026	2025	Change
Maximum employee elective deferral (age 49 or younger) (1)	\$24,500	\$23,000	+\$1,000
Employee catch-up contribution (age 50 or older by year-end) (2)	\$8,000	\$7,500	+\$500
Maximum employee elective deferral plus catch-up contribution (age 50 or older)	\$32,500	\$31,000	+\$1,500
Employee catch-up contribution (ages 60 to 63)	\$11,250	\$11,250	n/a
Maximum employee elective deferral plus catch-up contribution (ages 60 to 63)	\$34,750	\$34,750	+1,000
Defined contribution maximum limit, employee + employer (age 49 or younger) (3)	\$72,000	\$70,000	+\$2,000
Defined contribution maximum limit (age 50 or older), all sources + catch-up	\$80,000	\$77,500	+\$2,500
Defined contribution maximum limit (ages 60 to 63), all sources + catch-up	\$83,250	\$81,250	+\$2,000
Employee compensation limit for calculating contributions	\$360,000	\$350,000	+\$10,000
Key employees' compensation threshold for top-heavy plan testing (4)	\$235,000	\$230,000	+\$5,000
Highly compensated employees' threshold for nondiscrimination testing (5)	\$160,000	\$160,000	n/a

- (1) The \$24,500 elective deferral limit is also known as the 402(g) limit, after the relevant tax code section. Participants’ annual contributions may not exceed 100% of their compensation.
 - (2) The catch-up contribution limit for participants age 50 or older applies from the start of the year for those turning 50 at any time during the year.
 - (3) Total contributions from all sources may not exceed 100% of a participant’s compensation.
 - (4) Includes officers of the company sponsoring the plan.
 - (5) For the 2026 plan year, an employee who earns more than \$160,000 in 2025 is an HCE. For the 2026 plan year, an employee who earns more than \$160,000 in 2025 is an HCE.
- Source: [IRS Notice 2025-67](#), View: [IRS Announces 401\(k\) Contribution Limit for 2026](#)

Defined Benefit Limits

Defined Benefit Plans	2026	2025	Change
Defined benefit plan annual benefit and accrual limit	\$290,000	\$280,000	+\$10,000

Source: [IRS Notice 2025-67](#)

View: [IRS Announces 401\(k\) Contribution Limit for 2026](#)

HSA and HDHP Limits

Health Savings Accounts (HSAs) and High-Deductible Health Plans (HDHPs)	2026	2025	Change
HSA contribution limit (employer + employee)	Self-only: \$4,400 Family: \$8,750	Self-only: \$4,300 Family: \$8,550	Self-only: +\$100 Family: +\$200
HSA catch-up contributions (age 55 or older)	\$1,000	\$1,000	No change
HDHP minimum deductibles	Self-only: \$1,700 Family: \$3,400	Self-only: \$1,650 Family: \$3,300	Self-only: +\$50 Family: +\$100
HDHP maximum out-of-pocket amounts (deductibles, co-payments, and other amounts, but not premiums)	Self-only: \$8,500 Family: \$17,000	Self-only: \$8,300 Family: \$16,600	Self-only: +\$200 Family: +\$400

Source: [IRS Revenue Procedure 2025-19](#), View: [IRS Announces 2026 HSA, HDHP Limits](#)

Health FSA Limits

Health Care Flexible Spending Accounts (Health FSAs) and Limited-Scope (Vision/Dental) FSAs	2026	2025	Change
Maximum salary deferral	\$3,400	\$3,300	+\$100
Maximum rollover amount	\$680	\$660	+\$20

Source: [IRS Revenue Procedure 2025-32](#)

Dependent Care FSA Limits

Dependent Care FSAs (DC-FSAs), also called Dependent Care Assistance Plans (DCAPs)	2026	2025	Change
Maximum salary deferral (single taxpayers and married couples filing jointly)	\$7,500	\$5,000	+\$2,500
Maximum salary deferral (married couples filing separately)	\$3,750	\$2,500	+\$1,250

View: [Annual Dependent Care FSA Limit Gets ‘Long-Awaited’ Boost](#)

EBHRA Limits

Excepted-Benefit Health Reimbursement Arrangements (EBHRAs)	2025	2024	Change
Annual employer contribution for an excepted-benefit HRA	\$2,200	\$2,150	+\$50

Source: [IRS Revenue Procedure 2025-19](#)

View: [IRS Announces 2026 HSA, HDHP Limits](#)

QSEHRA Limits

Qualified Small Employer Health Reimbursement Arrangements (QSEHRAs)	2026	2025	Change
Maximum payments and reimbursements through the QSEHRA	Self-only: \$6,450 Family: \$13,100	Self-only: \$6,350 Family: \$12,800	Self-only: +\$100 Family: +\$300

Source: [IRS Revenue Procedure 2025-32](#)

Commuter Transit and Parking Limits

Qualified Transportation Benefit (monthly limits)	2026	2025	Change
Transit passes and vanpool services (employer + employee)	\$340	\$325	+\$15
Qualified parking	\$340	\$325	+\$15

Source: [IRS Publication](#) View: [IRS Boosts Commuter Benefits Limits for 2026](#)

Adoption Assistance

Adoption Benefits (Annual limits)	2026	2025	Change
Maximum credit	\$17,670	\$17,280	+\$390
Phase-out income thresholds:			
Phase-out begins	\$265,080	\$259,190	+\$5,890
Phase-out complete	\$305,080	\$299,190	+\$5,890

Source: [IRS Revenue Procedure 2025-32](#)

Earnings Subject to Social Security Payroll Tax

Social Security (FICA) Payroll Tax	2026	2025	Change
Maximum earnings subject to Social Security 12.4% FICA payroll tax (6.2% paid by employer and 6.2% paid by employee)	\$184,500	\$176,100	+\$8,400

Source: [Social Security Administration](#)

View: [Social Security Announces 2026 Benefit Increase](#)