

2026 Limits

HR Cheat Sheet

➤ Health benefits

HSA

- Individual contribution limit: \$4,400
- Family contribution limit: \$8,750
- Catch-up contribution (age 55+): \$1,000

HDHP

- Minimum deductible – individual: \$1,700
- Minimum deductible – family: \$3,400
- Out-of-pocket maximum – individual: \$8,500
- Out-of-pocket maximum – family: \$17,000

Medical FSA

- Contribution limit: \$3,400
- Carryover limit: \$680

Dependent care FSA

- Contribution limit (single or married filing jointly): \$7,500
- Contribution limit (married filing separately): \$3,750

QSEHRA

- Individual coverage: \$6,450
- Family coverage: \$13,100

EBHRA

- Contribution limit: \$2,200

ACA

- Out-of-pocket maximums
 - Individual coverage: \$10,600
 - Family coverage: \$21,200
- Affordability threshold (percent of income): 9.96%
- §4980H employer mandate penalties
 - Penalty A (4980H(a)): \$3,340 per full-time employee (minus first 30)
 - Penalty B (4980H(b)): \$5,010 per full-time employee receiving a premium tax credit

» Retirement benefits

401(k), 403(b), 475(b)

- Elective deferral limit: \$24,500
- Catch-up contribution (age 50+): \$8,000
 - Total with catch-up: \$32,500
- Special catch-up (ages 60-63): \$11,250 (replaces standard catch-up for those years)
 - Total with special catch-up: \$35,750

Compensation thresholds

- Highly compensated employee (nondiscrimination testing): \$160,000 (earned in 2025)
- Key employee (top-heavy testing): \$235,000 (earned in 2026)

IRA

- Contribution limit: \$7,500
- Catch-up contribution (age 50+): \$1,100
 - Total with catch-up: \$8,600

Thrift savings plan

- Elective deferral limit: \$24,500
- Catch-up contribution (age 50+): \$8,000
 - Total with catch-up: \$32,500

» Other benefits

Commuter benefits

- Monthly contribution limit: \$340

Adoption assistance

- Maximum tax credit per child: \$17,670 per year
- Income threshold phase-out begins: \$265,080
- Threshold phase-out ends: \$305,080

Eligible long-term care premiums

- 40 or less: \$500
- More than 40 but not more than 50: \$930
- More than 50 but not more than 60: \$1,860
- More than 60 but not more than 70: \$4,960
- More than 70: \$6,200

» Sources

- <https://www.irs.gov/pub/irs-drop/rp-25-32.pdf>
- <https://www.irs.gov/pub/irs-drop/rp-25-19.pdf>
- <https://www.congress.gov/119/plaws/publ21/PLAW-119publ21.pdf>
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