

# 2026

## Benefit basics

### Indexed statutory limits

Retirement plans	2025	2026
Maximum recognizable compensation	\$350,000	\$360,000
Highly compensated breakpoint	\$160,000	\$160,000
§415 defined benefit limit	\$280,000	\$290,000
§415 defined contribution limit	\$70,000	\$72,000
Limit on pre-tax elective deferrals:		
• Under age 50	\$23,500	\$24,500
• Age 50 and over (except 60 – 63)	\$31,000	\$32,500
• Age 60 – 63	\$34,750	\$35,750
Roth catch-up contribution salary threshold	–	\$150,000

Health savings accounts (HSAs)	2025	2026
Individual HDHP coverage:		
• Maximum annual HSA contribution	\$4,300	\$4,400
• Minimum annual HDHP deductible	\$1,650	\$1,700
• Maximum annual HDHP out-of-pocket expenses	\$8,300	\$8,500
Family HDHP coverage:		
• Maximum annual HSA contribution	\$8,550	\$8,750
• Minimum annual HDHP deductible	\$3,300	\$3,400
• Maximum annual HDHP out-of-pocket expenses	\$16,600	\$17,000
Catch-up contributions*	\$1,000	\$1,000

\*These contributions are for individuals age 55 and older, prior to Medicare enrollment.

Health flexible spending accounts (FSAs)	2025	2026
Salary reduction contribution limit	\$3,300	\$3,400
Carryover of unused amounts from prior year	\$660	\$680

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### Social security

Income replacement	2025	2026
FICA: <ul style="list-style-type: none"><li>• Wage base</li><li>• Tax rate</li></ul>	\$176,100 6.2%	\$184,500 6.2%
Primary insurance amount: <ul style="list-style-type: none"><li>• CPI adjustment</li><li>• Maximum annual benefit at SSRA</li></ul>	2.5% \$48,216	2.8% \$49,824
Annual retirement earnings limit: <ul style="list-style-type: none"><li>• Years before SSRA</li><li>• Year of SSRA</li><li>• After SSRA</li></ul>	\$23,400 \$62,160 None	\$24,480 \$65,160 None

Medicare	2025	2026
FICA: <ul style="list-style-type: none"><li>• Wage base</li><li>• Tax rate<sup>1</sup></li></ul>	No limit 1.45%	No limit 1.45%
Deductibles: <ul style="list-style-type: none"><li>• Part A</li><li>• Part B</li><li>• Part D</li></ul>	\$1,676 \$257 \$590	\$1,736 \$283 \$615
Part A coinsurance: <ul style="list-style-type: none"><li>• Days 1 – 60</li><li>• Days 61 – 90</li><li>• Lifetime reserve days</li></ul>	\$0 \$419 \$838	\$0 \$434 \$868
Part B coinsurance	20%	20%
Monthly Part B premium <sup>2</sup>	\$185.00	\$202.90
Monthly Part D base beneficiary premium <sup>2</sup>	\$36.78	\$38.99

1. Higher-income individuals pay additional 0.9% on compensation above certain limits.
2. Higher-income individuals pay more. Certain Medicare enrollees who received a kidney transplant can pay a special premium to continue immunosuppressive drugs.