

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: <ul style="list-style-type: none">• Under age 50• Age 50 and over (except 60 – 63)• Age 60 – 63	\$23,500 \$31,000 \$34,750	\$24,500 \$32,500 \$35,750
Roth catch-up contribution salary threshold	–	\$150,000

Health savings accounts (HSAs)		
Individual HDHP coverage: <ul style="list-style-type: none">• Maximum annual HSA contribution• Minimum annual HDHP deductible• Maximum annual HDHP out-of-pocket expenses	\$4,300 \$1,650 \$8,300	\$4,400 \$1,700 \$8,500
Family HDHP coverage: <ul style="list-style-type: none">• Maximum annual HSA contribution• Minimum annual HDHP deductible• Maximum annual HDHP out-of-pocket expenses	\$8,550 \$3,300 \$16,600	\$8,750 \$3,400 \$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)		
Salary reduction contribution limit	\$3,300	\$3,400
Carryover of unused amounts from prior year	\$660	\$680

2026

Benefit basics

Social security

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

Medicare		
FICA: <ul style="list-style-type: none">• Wage base• Tax rate¹	No limit 1.45%	No limit 1.45%
Deductibles: <ul style="list-style-type: none">• Part A• Part B• Part D	\$1,676 \$257 \$590	\$1,736 \$283 \$615
Part A coinsurance: <ul style="list-style-type: none">• Days 1 – 60• Days 61 – 90• Lifetime reserve days	\$0 \$419 \$838	\$0 \$434 \$868
Part B coinsurance	20%	20%
Monthly Part B premium ²	\$185.00	\$202.90
Monthly Part D base beneficiary premium ²	\$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.