

Plan Limits

	2026	2025	2024
401(k)/403(b) Deferrals	\$24,500*	\$23,500	\$23,000
401(k)/403(b) Catch Up	\$8,000*	\$7,500	\$7,500
401(k)/403(b) Catch Up – Ages 60-63	\$11,250**	\$11,250	\$0
Roth Catch-up W-2 Wage Threshold (2025 look-back)	\$150,000*	\$0	\$0
Key Employee	\$235,000*	\$230,000	\$220,000
Highly Compensated Employee	\$160,000	\$160,000	\$155,000
457 Deferrals	\$24,500*	\$23,500	\$23,000
IRA	\$7,500*	\$7,000	\$7,000
IRA Catch Up	\$1,100*	\$1,000	\$1,000
Defined Contribution	\$72,000*	\$70,000	\$69,000
Defined Benefit	\$290,000*	\$280,000	\$275,000
Includible Compensation	\$360,000*	\$350,000	\$345,000
Tax Credit ESOP Maximum Balance	\$1,455,000*	\$1,415,000	\$1,380,000
Social Security Taxable Wage Base	\$184,500*	\$176,100	\$168,600
SEP Min. Participation Threshold	\$800*	\$750	\$750
SEP Maximum Participation Threshold	\$360,000*	\$350,000	\$345,000
SIMPLE Deferrals	\$17,000*	\$16,500	\$16,000
SIMPLE Plan Catch Up	\$4,000*	\$3,500	\$3,500
Maximum Monthly Social Security	\$4,152*	\$4,018	\$3,822
HSA Individual Contribution	\$4,400*	\$4,300	\$4,150
HSA Family Contribution	\$8,750*	\$8,550	\$8,300
HSA Catch Up Contribution (ages 55+)	\$1,000	\$1,000	\$1,000
HDHP Minimum Individual Deductible	\$1,700*	\$1,650	\$1,600
HDHP Minimum Family Deductible	\$3,400*	\$3,300	\$3,200
HDHP Out-of-Pocket Maximum - Self	\$8,500*	\$8,300	\$8,050
HDHP Out-of-Pocket Maximum - Family	\$17,000*	\$16,600	\$16,100
Monthly Transit/Van Pooling	\$340*	\$325	\$315
Monthly Qualified Parking	\$340*	\$325	\$315
FSA Medical Maximum Deferral	\$3,400*	\$3,300	\$3,200
Medical FSA Carryover	\$680*	\$660	\$640
FSA Dependent Care Max. Deferral	\$7,500*	\$5,000	\$5,000

*Indicates a change from 2025 to 2026

**Under SECURE 2.0, a higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63 as of December 31, 2026