



Annual Benefit Limits

This chart lists annual benefit limits, including those for health, transit, and retirement and savings plan benefits, for 2025 and 2026.

Health and Welfare Plans	2025	2026
High deductible health plan (HDHP) + health savings account (HSA)		
Qualifying HDHP	<p>Minimum annual deductible (plan year):</p> <ul style="list-style-type: none"> • Self-only coverage: \$1,650 • Family coverage: \$3,300 <p>Maximum out of pocket (plan year):</p> <ul style="list-style-type: none"> • Self-only coverage: \$8,300 • Family coverage: \$16,600 	<p>Minimum annual deductible (plan year):</p> <ul style="list-style-type: none"> • Self-only coverage: \$1,700 • Family coverage: \$3,400 <p>Maximum out of pocket (plan year):</p> <ul style="list-style-type: none"> • Self-only coverage: \$8,500 • Family coverage: \$17,000
HSA	<p>Maximum employee contribution:</p> <ul style="list-style-type: none"> • Self-only HDHP coverage: \$4,300 • Family HDHP coverage: \$8,550 • Catch-up contribution (55 or older): \$1,000 	<p>Maximum employee contribution:</p> <ul style="list-style-type: none"> • Self-only HDHP coverage: \$4,400 • Family HDHP coverage: \$8,750 • Catch-up contribution (55 or older): \$1,000
Affordable Care Act (ACA)		
Cost Sharing Limits	<p>Maximum out of pocket (plan year):</p> <ul style="list-style-type: none"> • Self-only coverage: \$9,200 • Family coverage: \$18,400 	<p>Maximum out of pocket (plan year):</p> <ul style="list-style-type: none"> • Self-only coverage: \$10,600 • Family coverage: \$21,200
Health flexible spending account (HFSA)	<p>Maximum elective contribution (plan year): \$3,300</p> <p>Maximum allowable carryover: \$660</p>	<p>Maximum elective contribution (plan year): \$3,400</p> <p>Maximum allowable carryover: \$680</p>
Employer shared responsibility (ESR)	<p>§ 4980H(a) penalty: \$2,900</p> <p>§ 4980H(b) penalty: \$4,350</p> <p>Affordability percentage: 9.02%</p>	<p>§ 4980H(a) penalty: \$3,340</p> <p>§ 4980H(b) penalty: \$5,010</p> <p>Affordability percentage: 9.96%</p>
Patient-Centered Outcomes Research Institute (PCORI) fee	Plan year ends between 10/1/24 and 9/30/25: \$3.47	Plan year ends between 10/1/25 and 9/30/26: \$3.84

Health and Welfare Plans	2025	2026
Miscellaneous		
Excepted benefits health reimbursement arrangement (EBHRA)	\$2,150	\$2,200
Qualified small employer health reimbursement arrangement (QSEHRA)	Employee only: \$6,350 Employee and family: \$12,800	Employee only: \$6,450 Employee and family: \$13,100
Small employer health credit: average wage phase-out	\$33,300	\$34,100
Qualified transportation fringe benefits (§ 132(f))	Parking: \$325/month Vanpooling/mass transit: \$325/month	Parking: \$340/month Vanpooling/mass transit: \$340/month

Retirement and Savings Plans	2025	2026
Social Security and Medicare tax rates	<p>Social Security:</p> <ul style="list-style-type: none"> • Taxable base wage: \$176,100 • Employer contribution rate: 6.2% • Employee contribution rate: 6.2% <p>Medicare:</p> <ul style="list-style-type: none"> • Taxable wage base: unlimited • Employer contribution rate: 1.45% • Employee contribution rate: 1.45% (plus 0.9% on wages over \$200,000*) <p>*\$200,000 single or head of household; \$250,000 married filing jointly; \$125,000 married filing separately</p>	<p>Social Security:</p> <ul style="list-style-type: none"> • Taxable base wage: \$184,500 • Employer contribution rate: 6.2% • Employee contribution rate: 6.2% <p>Medicare:</p> <ul style="list-style-type: none"> • Taxable wage base: unlimited • Employer contribution rate: 1.45% • Employee contribution rate: 1.45% (plus 0.9% on wages over \$200,000*) <p>*\$200,000 single or head of household; \$250,000 married filing jointly; \$125,000 married filing separately</p>
401(k), 403(b), 457, and federal Thrift Savings Plans	<p>Maximum elective contribution: \$23,500</p> <p>Maximum catch-up contribution (age 50–59): \$7,500</p> <p>Maximum catch-up contribution (age 60–63): \$11,250</p>	<p>Maximum elective contribution: \$24,500</p> <p>Maximum catch-up contribution (age 50–59): \$8,000</p> <p>Maximum catch-up contribution (age 60–63): \$11,250</p>
Individual retirement arrangement (IRA)	<p>Maximum contribution: \$7,000</p> <p>Maximum catch-up contribution (age 50 or older): \$1,000</p>	<p>Maximum contribution: \$7,500</p> <p>Maximum catch-up contribution (age 50 or older): \$1,100</p>
Simplified Employee Pension IRA (SEP IRA), individual/solo 401(k) plans	<p>Maximum elective contribution: \$70,000</p> <p>Annual compensation limit: \$350,000</p>	<p>Maximum elective contribution: \$72,000</p> <p>Annual compensation limit: \$360,000</p>
Savings Incentive Match Plan for Employees IRA (SIMPLE IRA)	<p>Maximum elective contribution: \$16,500</p> <p>Maximum catch-up contribution (age 50–59): \$3,500</p> <p>Maximum catch-up contribution (age 60–63): \$5,250</p>	<p>Maximum elective contribution: \$17,000</p> <p>Maximum catch-up contribution (age 50–59): \$4,000</p> <p>Maximum catch-up contribution (age 60–63): \$5,250</p>
Defined benefit plans	Annual benefit limit: \$280,000	Annual benefit limit: \$290,000
Miscellaneous	<p>Highly compensated employee: \$160,000</p> <p>Key employee:</p> <ul style="list-style-type: none"> • Officer: \$230,000 • 1% owner: \$150,000 • 5% owner: no minimum 	<p>Highly compensated employee: \$160,000</p> <p>Key employee:</p> <ul style="list-style-type: none"> • Officer: \$235,000 • 1% owner: \$150,000 • 5% owner: no minimum

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