

New IRS Benefits Limits for 2026

Each year, the IRS sets new limits for [ACA high deductible plans](#), [employee benefits plans](#), [flex plans](#), [QSEHRAs](#), and [retirement plans](#). Below is Lake Effect's ready reference chart showing the Benefits Limits for the 2026 tax year.

	2025	2026
Flexible Spending Accounts (FSAs)		
Healthcare FSA max election (per year) (incl. LTD FSA)	\$3,300	\$3,400
Healthcare FSA max rollover	\$660	\$680
Dependent Care FSA max election (per year) (Single or Married Filing Jointly)	\$5,000	\$7,500
Dependent Care FSA max election (per year) (Married Filing Separately)	\$2,500	\$3,750
Transportation Benefits		
Parking Account	\$325/mo	\$340/mo
Transit Account	\$325/mo	\$340/mo
High Deductible Health Plan Requirements to Contribute to an HSA		
HDHP min annual deductible - Self-only	\$1,650	\$1,700
HDHP min annual deductible - Family	\$3,300	\$3,400
HDHP out-of-pocket max - Self-only	\$8,300	\$8,500
HDHP out-of-pocket max - Family	\$16,600	\$17,000
HSA max contribution limit - Self-only	\$4,300	\$4,400
HSA max contribution limit - Family	\$8,550	\$8,750
HSA catch up contribution limit (age 55+)	\$1,000	\$1,000
HRA max employer contribution limit	\$2,150	\$2,200
ACA Plan Limits		
Maximum Out-of-Pocket (Self-only or Individual in a Family)	\$9,200	\$10,600
Maximum Out-of-Pocket (Family)	\$18,400	\$21,200
QSEHRA (Qualified Small Employer Health Reimbursement Arrangement) – Max Employer contribution		
To Individual	\$6,350	\$6,450
To Family	\$12,800	\$13,100
Salary Thresholds for Non-discrimination Testing		
Highly compensated employees	\$160,000	\$160,000
Key employees	\$230,000	\$235,000
Retirement Plans (401(k), 403(b))		
Max employee elective contributions for those 49 and younger	\$23,500	\$24,500
Max employer + employee contributions for those 49 and younger	\$70,000	\$72,000

Max employee catch-up contributions for those 50+	\$7,500	\$8,000
Max employee elective contribution plus catch-up for those 50+	\$30,500	\$32,500
Max employer + employee contributions for those 50+	\$76,500	\$80,000
Max employee catch-up contributions for those 60-63	\$11,250	\$11,250

Lake Effect is here to answer all of your questions about HR, benefits, employment laws, regulations, and new agency guidance. We continue to monitor important legal and HR developments, as well as other information that could impact the workplace. Please watch our blogs and emails for these important updates, as well as discussions of how compliance meets culture. To dive into these issues, contact us at info@le-hrlaw.com or 1-844-333-5253.

Lake Effect HR & Law is in business to maximize each client's workplace potential with a commitment to kindness, true partnership, and exceptional service.