



2026 EMPLOYEE BENEFIT PLAN LIMITS

November 14, 2025

The IRS released the plan limits for 2026 yesterday. Please be certain to review the limits and update your systems accordingly.

<u>Retirement Plan Limits</u>	<u>2026</u>	<u>2025</u>
Compensation Limit	\$360,000	\$350,000
401(k)/403(b)/457(b) Elective Deferrals	\$24,500	\$23,500
401(k)/403(b) and 457(b) (Govt.) Catch-Up Contributions	\$8,000	\$7,500
Catch-Up Contributions for ages 60-63 ⁽¹⁾	\$11,250*	\$11,250
Roth Catch-Up Mandate Wage Threshold ⁽²⁾	\$150,000	\$145,000
SIMPLE Plan Employee Deferrals	\$17,000	\$16,500
SIMPLE Plan Catch-Up Contributions	\$4,000	\$3,500
SIMPLE Plan Catch-Up Contributions for ages 60-63 ⁽¹⁾	\$5,250*	\$5,250
Annual Defined Contribution Limit	\$72,000	\$70,000
Annual Defined Benefit Limit	\$290,000	\$280,000

Highly Compensated Employee Threshold	\$160,000*	\$160,000
Key Employee/Officer Threshold	\$235,000	\$230,000
Social Security Taxable Wage Base	\$184,500	\$176,100

Health and Welfare Plan Limits

2026

2025

High Deductible Health Plans

Maximum Annual Out of Pocket - Self-Only Coverage	\$8,500	\$8,300
Maximum Annual Out of Pocket - Family Coverage	\$17,000	\$16,600
Minimum Annual Deductible – Self-Only Coverage	\$1,700	\$1,650
Minimum Annual Deductible – Family Coverage	\$3,400	\$3,300

Health Savings Accounts

Annual Contribution Limit – Self-Only Coverage	\$4,400	\$4,300
Annual Contribution Limit – Family Coverage	\$8,750	\$8,550
Catch-Up Contribution Limit	\$1,000*	\$1,000

Health Flexible Spending Accounts

Annual Contribution Limit	\$3,400	\$3,300
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*Unchanged for 2026

(1) \$11,250 limit (\$5,250 for Simple Plans) applies to individuals who attain age 60, 61, 62, or 63 in 2026

(2) Employees with FICA wages greater than \$150,000 for 2025 are subject to Roth Catch-Up Mandate in 2026

If you have any questions or would like additional information, please contact a member of our Employee Benefits & Executive Compensation Practice Group.



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