

IRS PLAN LIMITS FOR 2025 - 2026



WE STOP AT NOTHING TO BRING YOU **CLARITY**

Below you will find the most recent IRS Plan limits for 2025 - 2026. The HSA plan limits reflected are based on the most recent announcement in November 2025.

If you are a Clarity participant, refer to the Clarity Portal for your specific plan information and limits.

PLAN LIMITS

Plan Type	2026	2025
HEALTH SAVINGS ACCOUNTS (HSA)		
HDHP MINIMUM ANNUAL DEDUCTIBLE CODE 223 (c)	Self - Only	\$1,700
	Family	\$3,400
HDHP OUT-OF-POCKET MAXIMUM CODE 223 (c)	Self - Only	\$8,500
	Family	\$17,100
HSA MAXIMUM CONTRIBUTION CODE 223 (b)	Self - Only	\$4,400
	Family	\$8,750
HSA CATCH-UP CONTRIBUTION LIMIT CODE 223 (b)		\$1,000
FLEXIBLE SPENDING ACCOUNTS (FSA)		
MAXIMUM HEALTH FSA SALARY REDUCTION CODE 125	\$3,400	\$3,300
MAXIMUM CARRYOVER TO NEXT PLAN YEAR IRS NOTICE 2020-33	\$680	\$660

PLAN LIMITS

Plan Type	2026	2024
DEPENDENT CARE ACCOUNTS (DCA)		
MAXIMUM DCA AMOUNT CODE 129 AND 21	Unless Married Filing Separately	\$7,500
	If Married Filing Separately	\$3,750
DEEMED INCOME OF SPOUSE INCAPABLE OF SELF-CARE OR FULL-TIME STUDENT CODE 129 AND 21	With 1 Qualifying Individual	\$250/mo
	With 2 Qualifying Individual	\$500/mo
FICA TAXABLE WAGE BASE		
SOCIAL SECURITY	Maximum Taxable Earnings	\$183,600
	Employer Tax Rate	7.65%
	Employee Tax Rate	7.65%
TRANSPORTATION BENEFITS		
PARKING CODE 132 (f)	\$340/mo	\$325/mo
TRANSIT PASSES & VANPOOLING (COMBINED) CODE 132 (f)	\$340/mo	\$325/mo

Important Note: Plan limits may vary per company, check your company's plan documents for your specific plan limit.

