

IRS PLAN LIMITS FOR 2025 - 2026



Clarity
BENEFIT SOLUTIONS™

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	\$1,500
	Family	\$3,400	\$3,300
HDHP OUT-OF-POCKET MAXIMUM CODE 223 (c)	Self - Only	\$8,500	\$8,300
	Family	\$17,100	\$16,600
HSA MAXIMUM CONTRIBUTION CODE 223 (b)	Self - Only	\$4,400	\$4,300
	Family	\$8,750	\$8,550
HSA CATCH-UP CONTRIBUTION LIMIT CODE 223 (b)		\$1,000	\$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

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PLAN LIMITS

Plan Type		2026	2024
DEPENDENT CARE ACCOUNTS (DCA)			
MAXIMUM DCA AMOUNT CODE 129 AND 21	Unless Married Filing Separately	\$7,500	\$5,000
	If Married Filing Separately	\$3,750	\$2,500
DEEMED INCOME OF SPOUSE INCAPABLE OF SELF-CARE OR FULL-TIME STUDENT CODE 129 AND 21	With 1 Qualifying Individual	\$250/mo	\$250/mo
	With 2 Qualifying Individual	\$500/mo	\$500/mo
FICA TAXABLE WAGE BASE			
SOCIAL SECURITY	Maximum Taxable Earnings	\$183,600	\$176,100
	Employer Tax Rate	7.65%	7.65%
	Employee Tax Rate	7.65%	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.

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