IRS Plan Limits

PLAN LIMITS	2027	2026	2025
401(k)/403(b) Deferrals	$25,500*	$24,500	$23,500
401(k)/403(b) Catch Up	$8,500*	$8,000	$7,500
401(k)/403(b) Catch Up – Ages 60-63**	$11,750*	$11,250	$11,250
Roth Catch-up W-2 Wage Threshold	$155,000 (based on 2026 W-2)	$150,000 (based on 2025 W-2)	N/A
Key Employee	$245,000*	$235,000	$230,000
Highly Compensated Employee	$170,000*	$160,000	$160,000
457 Deferrals	$25,500*	$24,500	$23,500
IRA	$7,500	$7,500	$7,000
IRA Catch Up	$1,100	$1,100	$1,000
Defined Contribution Maximum	$75,000*	$72,000	$70,000
Defined Benefit Maximum	$300,000*	$290,000	$280,000

Includible Compensation	$375,000*	$360,000	$350,000
Tax Credit ESOP Maximum Balance	$1,505,000*	$1,455,000	$1,415,000
Social Security Taxable Wage Base	$192,300*	$184,500	$176,100
SEP Min. Participation Threshold	$800	$800	$750
SEP Maximum Participation Threshold	$375,000*	$360,000	$350,000
SIMPLE Deferrals	$17,500*	$17,000	$16,500
SIMPLE Plan Catch Up	$4,000	$4,000	$3,500
Maximum Monthly Social Security	$4,188*	$4,152	$4,018

HSA Individual Contribution	$4,500*	$4,400	$4,300
HSA Family Contribution	$9,000*	$8,750	$8,550
HSA Catch Up Contribution (ages 55+)	$1,000	$1,000	$1,000
HDHP Minimum Individual Deductible	$1,750*	$1,700	$1,650
HDHP Minimum Family Deductible	$3,500*	$3,400	$3,300
HDHP Out-of-Pocket Maximum - Self	$8,700*	$8,500	$8,300
HDHP Out-of-Pocket Maximum - Family	$17,400*	$17,000	$16,600
Monthly Transit/Van Pooling	$350*	$340	$325
Monthly Qualified Parking	$350*	$340	$325
FSA Medical Maximum Deferral	$3,500*	$3,400	$3,300
Medical FSA Carryover	$700*	$680	$660
FSA Dependent Care Max. Deferral	$7,500	$7,500	$5,000

*Medical mileage reimbursement for 2026 vary. For services dated 1/1/26 - 6/30/26 = $.205. For services dated 7/1/26 - 12/31/26 = $.235

PLAN LIMITS 2027.pdf

PLAN LIMITS 2026.pdf