2026 FEDERAL LIMITS, FEES, & PENALTIES

DECEMBER 2025

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HEALTH FLEXIBLE SPENDING ACCOUNTS (HFSAs)

Benefit	2025 Limits	2026 Limits	Typically Updated
Employer Salary Reduction Contribution	$3,300	$3,400	October/November
Employer Contributions	Greater of: • Matching contribution (up to $3,300); or • $500	Greater of: • Matching contribution (up to $3,400); or • $500	
Maximum Carryover	$660	$680	

DEPENDENT CARE ASSISTANCE PROGRAMS (DCAPs)

Benefit	2025 Limits	2026 Limits	Typically Updated
Max Contribution if Single or Married Filing Jointly	$5,000	$7,500	Set in Statute (Not Indexed)
Max Contribution Married Filing Separately	$2,500	$3,750	Set in Statute (Not Indexed)

QUALIFIED TRANSPORTATION FRINGE BENEFITS

Benefit	2025 Limits	2026 Limits	Typically Updated
Parking (Monthly Limit Excludable from Income)	$325/month	$340/month	October/November
Transit Pass/Commuter Vehicle (Monthly Limit Excludable from Income)	$325/month	$340/month	

ACA MAXIMUM OUT-OF-POCKET (OOP) LIMITS

Benefit	2025 Limits	2026 Limits	Typically Updated
Max OOP for Self-Only Coverage	$9,200	$10,600	HHS Notice of Benefit & Payment Parameters (Publishing Schedule Varies)
Max OOP for Family Coverage	$18,400	$21,200	

HEALTH SAVINGS ACCOUNTS (HSAs) & QUALIFIED HIGH-DEDUCTIBLE HEALTH PLANS (HDHPs)

Benefit	2025 Limits	2026 Limits	Typically Updated
HSA Self-Only Maximum Contribution	$4,300	$4,400	April/May
HSA Family Max Contribution	$8,550	$8,750	
Catch-Up Contribution (55 or older)	$1,000	$1,000	
Minimum Self-Only HDHP Deductible	$1,650	$1,700	
Minimum Family HDHP Deductible*	$3,300	$3,400	
Maximum Self-Only HDHP OOP Limit	$8,300	$8,500	
Maximum Family HDHP OOP Limit	$16,600	$17,000	

**If the family HDHP includes an embedded individual deductible, the embedded individual deductible must be at least the amount of the required minimum family deductible ($3,300 in 2025, $3,400 in 2026) to ensure that the HDHP does not pay before the minimum family deductible has been satisfied.*

HEALTH REIMBURSEMENT ARRANGEMENTS (HRAs)

Benefit	2025 Limits	2026 Limits	Typically Updated
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) Maximum Benefit for Self-Only Coverage	$6,350	$6,450	October/November
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) Maximum Benefit for Family Coverage	$12,800	$13,100	October/November
Excepted Benefit HRA Maximum Benefit	$2,150	$2,200	April

PCORI FEE

Benefit/Requirement	2025 Amounts	2026 Amounts	Typically Updated
Payable July 31st	$3.22 per covered life for plan years ending in January – September 2024 $3.47 per covered life for plan years ending in October – December 2024	$3.47 per covered life for plan years ending in January – September 2025 $3.84 per covered life for plan years ending in October – December 2025	October/November

EMPLOYER SHARED RESPONSIBILITY (§4980H)

Requirement	2025 Amounts	2026 Amounts	Typically Updated
§4980H(a)	$2,900/year $241.66/month	$3,340/year $278.33/month	April/May
§4980H(b)	$4,350/year $362.50/month	$5,010/year $417.50/month	
Affordability Percentage	9.02%	9.96%	
Federal Poverty Level for Single-Only Household (Mainland)	$15,060 (2024) should be used for setting rates for calendar year plans $15,650 (2025) should be used for non-calendar year plans	$15,650 (2025) should be used for setting rates for calendar year plans The 2026 FPL used for non-calendar year plans is TBD	
Federal Poverty Level for Single-Only Household (Alaska)	$18,810 (2024) should be used for setting rates for calendar year plans $19,550 (2025) should be used for non-calendar year plans	$19,550 (2025) should be used for setting rates for calendar year plans The 2026 FPL used for non-calendar year plans is TBD	
Federal Poverty Level for Single-Only Household (Hawaii)	$17,310 (2024) can be used for setting rates for calendar year plans $17,990 (2025) should be used for non-calendar year plans	$17,990 (2025) can be used for setting rates for calendar year plans The 2026 FPL used for non-calendar year plans is TBD	