

2026 Numbers You Need to Know



THE HARRISON GROUP, INC.

Health Savings Accounts			
Calendar Year Limits:	2024	2025	2026
Minimum deductible amount for qualified HDHP			
Individual coverage	\$1,600	\$1,650	\$1,700
Family coverage	\$3,200	\$3,300	\$3,400
Maximum contribution limits			
Individual coverage	\$4,150	\$4,300	\$4,400
Family coverage	\$8,300	\$8,550	\$8,750
Catch up allowed for those 55 and over	\$1,000	\$1,000	\$1,000
Maximums for HDHP out-of-pocket expenses			
Individual coverage	\$8,050	\$8,300	\$8,500
Family coverage	\$16,100	\$16,600	\$17,000

Healthcare FSA			
Plan Year beginning:	2024	2025	2026
Maximum Annual Contribution Limit	\$3,200	\$3,300	\$3,400
Healthcare FSA Carryover Limit	\$640	\$660	\$680
Dependent Daycare FSA			
Calendar Year Limits:	2024	2025	2026
Maximum Annual Contribution Limit	\$5,000	\$5,000	\$7,500

In 2026, the limit is \$7,500 for a married couple filing a joint return, or for a single parent filing as "Head of Household." For a married couple filing separate returns, the limit is \$3,750 each. The daycare credit is reduced dollar for dollar by contributions to or benefits received from an employer's cafeteria plan. An employee may participate in their employer's cafeteria plan and take a portion of the daycare expenses through the credit if they have sufficient expenses in excess of their cafeteria plan annual election, but within the tax credit limits.

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Commuter Benefits			
Monthly Limits beginning in Calendar Year:	2024	2025	2026
Parking - monthly	\$315	\$325	\$340
Mass Transit and Vanpooling - monthly	\$315	\$325	\$340

Qualified Small Employer HRAs			
Plan Year beginning:	2024	2025	2026
Qualified Small Health Reimbursement Arrangement (QSEHRA) limit			
Individual coverage	\$6,150	\$6,350	\$6,450
Family coverage	\$12,450	\$12,800	\$13,100

Excepted Benefits HRAs			
Plan Year beginning:	2024	2025	2026
Excepted Benefits Health Reimbursement Arrangement (EBHRA) limit			
Annual contribution limit	\$2,100	\$2,150	\$2,200

Adoption Assistance			
Plan Year beginning:	2024	2025	2026
Adoption Assistance Plan			
Annual contribution limit	\$16,810	\$17,280	\$17,670

Social Security and Supplemental Security Income (SSI) benefits approximately 72.5 million Americans in 2025. The current maximum amount of earnings subject to the Social Security tax (taxable maximum) is **\$176,100** for 2025.