



# 2026 Benefits Limits



Limit	2026	2025
Social Security taxable wage base	\$184,500	\$168,600
<b>Retirement Plan Limits</b>		
401(k) annual pretax contributions	\$24,500	\$23,500
401(k) annual pretax catch-up contributions (age 50 and over)	\$8,000	\$7,500
401(k) annual pretax catch-up contributions (ages 60-63)	\$11,250	\$11,250
Roth catch-up contributions compensation threshold (Administrative transition period thru tax year 2025)	\$150,000	\$145,000
Limit for defined contribution plans	\$72,000	\$70,000
Recognizable pay limit for determining contributions to 401(k) plan	\$360,000	\$350,000
<b>Health Savings Account (HSA) Contribution Limits</b>		
You Only	\$4,400	\$4,300
You + Spouse, Child(ren), or Family	\$8,750	\$8,550
Catch-up contributions (age 50 and over)	\$1,000	\$1,000
<b>Flexible Spending Account (FSA) Contribution Limits</b>		
Health Care FSA (Catalyst Brands plan limits)	\$3,300	\$3,200
Dependent Care FSA (\$2,500 for married, filing separately for each spouse)	\$7,500	\$5,000