

2026 Indexed Benefit Figures



Annually, the Internal Revenue Service (IRS) and Social Security Administration release cost-of-living adjustments that apply to dollar limitations set forth in certain IRS Code Sections. There have been slight increases in some indexed figures for 2026, as outlined below.

+ Health Savings Accounts (HSA)

	2023	2024	2025	2026
Minimum deductible amounts for the qualifying high-deductible health plan (HDHP)				
Individual coverage	\$1,500	\$1,600	\$1,650	\$1,700
Family coverage	\$3,000	\$3,200	\$3,300	\$3,400
Maximum contribution levels				
Individual coverage	\$3,850	\$4,150	\$4,300	\$4,400
Family coverage	\$7,750	\$8,300	\$8,550	\$8,750
Catch up allowed for those 55 & over	\$1,000	\$1,000	\$1,000	\$1,000
Maximums for HDHP out-of-pocket expenses				
Individual coverage	\$7,500	\$8,050	\$8,300	\$8,500
Family coverage	\$15,000	\$16,100	\$16,600	\$17,000

+ Flexible Spending Accounts (FSA)

	2023	2024	2025	2026
Healthcare FSA max election per year	\$3,050	\$3,200	\$3,300	\$3,400
Healthcare FSA rollover max limit per year	\$610	\$640	\$660	\$680
Dependent Care FSA max election per year	\$5,000	\$5,000	\$5,000	\$7,500

+ Commuter Accounts

	2023	2024	2025	2026
Parking - monthly limit	\$300	\$315	\$325	\$340
Transit and Vanpooling - monthly limit	\$300	\$315	\$325	\$340

+ PCORI Fee (per average enrollee)

	2023	2024	2025	2026
Plan years ending in January – September	\$2.79	\$3.00	\$3.22	\$3.47
Plan years ending in October – December	\$3.00	\$3.22	\$3.47	\$3.63