

Benefit Review Services inc.

Employee Benefit Solutions

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IRS Updates HSA and HDHP Limits for 2026

By BRSi Compliance

The IRS recently updated the following benefit plan limits for **2026** to adjust for inflation:

Health Savings Accounts

2026 HSA Qualified High Deductible Health Plan (HDHP) Limits and Contributions		
	2025	2026
Minimum Yearly Deductible	Self-Only Coverage: \$1,650	Self-Only Coverage: \$1,700
	Family Coverage: \$3,300	Family Coverage: \$3,400
Yearly Out-of-Pocket Maximum (not including out-	Self-Only Coverage: \$8,300	Self-Only Coverage: \$8,500
of-network services)	Family Coverage: \$16,600	Family Coverage: \$17,000
Contribution Limits (employer + employee)	Self-Only Coverage: \$4,300	Self-Only Coverage: \$4,400
	Family Coverage: \$8,550	Family Coverage: \$8,750
Catch-up Contribution Limits (age 55 or older)	\$1,000	\$1,000

If you have any additional questions or concerns, please contact us at info@benefitreview.com

Disclaimer: This Compliance Alert is for informational purposes only. It is not intended to be exhaustive and should not be construed as or substituted for legal or tax advice. Please consult with legal counsel or a tax advisor for further guidance.

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