

## IRS Limits for HSAs and Benefit Accounts

IRS requirements and allowed contribution amounts for certain employee benefit plans are adjusted each year by the IRS. Below are the current values. For more information, visit [www.irs.gov](http://www.irs.gov).

### Health Savings Accounts

IRS HDHP Requirements		
Requirement	2025	2026
Minimum deductible – Single	\$1,650	\$1,700
Minimum deductible – Family	\$3,300	\$3,400
Maximum OOP – Single	\$8,300	\$8,500
Maximum OOP – Family	\$16,600	\$17,000

IRS HSA Contribution Limits		
Limit	2025	2026
Single coverage	\$4,300	\$4,400
Family coverage	\$8,550	\$8,750
Catch-up contribution (age 55 and over)	\$1,000	\$1,000

### Health Reimbursement Arrangements

IRS QSEHRA Contribution Limits		
Limit	2025	2026
Single	\$6,350	TBD
Minimum deductible – Family	\$12,800	TBD

IRS EBHRA Contribution Limits		
Limit	2025	2026
All participants	\$2,150	\$2,200

### Flexible Spending Accounts

Healthcare FSA Contribution Limits		
Limit	2025	2026
Annual contribution limit	\$3,300	TBD
Carryover limit (if allowed by plan)	\$660	TBD

Dependent Care Contribution Limits		
Limit	2025	2026
Married and filing jointly or single parent	\$5,000	TBD
Married and filing separately	\$2,500	TBD

Commuter Benefits Contribution Limits		
Limit	2025	2026
Monthly contribution limit	\$325	TBD



HSA cash balances are **FDIC insured** up to the Standard Maximum Deposit Insurance Amount (SMDIA). Deposit products are offered by Associated Bank, N.A. **Member FDIC.**

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