



COMPLIANCE CONNECTION

2026 Annual Benefit Limits

Health and Welfare 2026-2025 Annual Benefit Limits

High Deductible Health Plan (HDHP) and Health Savings Account (HSA)			
Minimum Annual Deductible (Plan Year)	2026	2025	Change
HDHP self-only coverage	\$1,700	\$1,650	+ \$50
HDHP family coverage	\$3,400	\$3,300	+ \$100
Maximum Out-of-Pocket (Plan Year)	2026	2025	Change
HDHP self-only coverage	\$8,500	\$8,300	+ \$200
HDHP family coverage	\$17,000	\$16,600	+ \$400
Maximum HSA Contribution	2026	2025	Change
Self-only coverage	\$4,400	\$4,300	+ \$100
Family coverage	\$8,750	\$8,550	+ \$200
Catch-up if age 55 or older	\$1,000	\$1,000	None

Affordable Care Act			
Maximum Out-Of-Pocket (Plan Year)	2026	2025	Change
Self-only coverage	\$10,600	\$9,200	+ \$1,400
Family coverage	\$21,200	\$18,400	+ \$2,800
Employer Shared Responsibility (ESR)	2026	2025	Change
§ 4980H(a) penalty (per employee)	\$3,340	\$2,900	+ \$440
§ 4980H(b) penalty (per employee)	\$5,010	\$4,350	+ \$660
Affordability percentage	9.96%	9.02%	+ 0.94%
Patient-Centered Outcome Research (PCORI) Fee			
Plan years ending January 1, 2025 through September 30, 2025 the fee is \$3.47 per covered life (due July 31, 2026).			
Plan years ending October 1, 2025 through December 31, 2025 the fee is \$3.63 (projected) per covered life (due July 31, 2026).			

Contact Us With Any Questions. We are Here to Help.
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Flexible Spending Accounts

Health Flexible Spending Account (HFSA)	2026	2025	Change
Maximum elective contribution (plan year)	\$3,400	\$3,300	+ \$100
Maximum allowable carryover	\$680	\$660	+ \$20
Dependent Care Flexible Spending Account (DCFSA)	2026	2025	Change
DCFSA limit if you are married and filing jointly or if you are head of household	\$7,500	\$5,000	+\$2,500
DCFSA limit if you are married and filing separately	\$3,750	\$2,500	+\$1,250
Qualified Transportation Fringe Benefits	2026	2025	Change
Parking	\$340 per month	\$325 per month	+ \$15
Mass Transit	\$340 per month	\$325 per month	+ \$15

Miscellaneous

Excepted Benefits Health Reimbursement Arrangement (EBHRA):	2026	2025	Change
	\$2,200	\$2,150	+ \$50
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)	2026	2025	Change
Employee only (projected, not yet released)	\$6,450	\$6,350	+ \$100
Employee and family (projected, not yet released)	\$13,100	\$12,800	+ \$300

Information in this document is general in nature and not intended to replace legal advice in any particular manner.