

IRS Issues 2026 Indexed Amounts for HSAs

The HSA contribution limits for 2026 are \$100 higher for single HDHP coverage and \$200 higher for family HDHP coverage. The Treasury Department and Internal Revenue Service issued new guidance on the maximum contribution levels for High Deductible Health Plans (HDHPs) that must be used in conjunction with HSAs. The 2026 limits are set forth in Revenue Procedure 2025-19 as issued by the IRS on May 1, 2025.

Maximum Contribution Limits Under Age 55

	<u>2024</u>	<u>2025</u>	<u>2026</u>
Single HDHP	\$4,150	\$4,300	\$4,400
Family HDHP	\$8,300	\$8,550	\$8,750

Maximum Contribution Limits Age 55 & Older

	<u>2024</u>	<u>2025</u>	<u>2026</u>
Single HDHP	\$5,150	\$5,300	\$5,400
Family HDHP	\$9,300	\$9,550	\$9,750

HSA Catch-Up Contributions

	<u>2024</u>	<u>2025</u>	<u>2026</u>
Age 55 and Older	\$1,000	\$1,000	\$1,000

High Deductible Health Plans

	Minimum Annual Deductible			Maximum Annual Out-of-Pocket Expenses		
	<u>2024</u>	<u>2025</u>	<u>2026</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>
Single Coverage	\$1,600	\$1,650	\$1,700	\$8,050	\$8,300	\$8,500
Family Coverage	\$3,200	\$3,300	\$3,400	\$16,100	\$16,600	\$17,000