

# COMPLIANCE ALERT

## IRS Issues 2026 Limits for HSAs, High-Deductible Health Plans and Excepted Benefit HRAs

May 7, 2025

### Action Required:

- Employers and plan sponsors should ensure their plans do not allow employees to make pre-tax contributions that exceed the 2026 limits.
- These changes should also be communicated to employees during open enrollment.

The IRS recently issued [Revenue Procedure 2025-19](#), which provides the updated 2026 contribution and coverage limits for health savings accounts (HSAs), high-deductible health plans (HDHPs) and excepted benefit health reimbursement arrangements (EBHRAs).

All of these cost-of-living adjustments to the annual dollar limits currently in effect for 2025 will increase for 2026, with the exception of the HSA catch-up contribution for individuals ages 55 and older, which will remain unchanged at \$1,000. These annual cost of living adjustments are determined under § 223 of the Internal Revenue Code (Code) and are effective January 1, 2026.

### What Should Employers and Plan Sponsors Do Next?

Employers and plan sponsors should ensure that their plans do not allow employees to make pre-tax contributions in excess of the new amounts for 2026. They should communicate the 2026 limits for these and the other benefit plans to their employees as part of the open enrollment process. Your Corporate Synergies Account Manager is prepared to assist your organization through this process. ■

↓ **Full Explanation Follows** ↓

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## What Has Changed?

The 2026 HSA maximum contribution limit for an individual with self-only coverage will increase to \$4,400 (up from \$4,300 for 2025).

The 2026 HSA maximum contribution limit for an individual with family coverage will increase to \$8,750 (up from \$8,550 for 2025).

The IRS also clarified that the 2026 HDHP out-of-pocket maximum limits will increase. Specifically, the maximum out-of-pocket limits for HDHPs for 2026 will be \$8,500 for self-only coverage (up from \$8,300 for 2025) and \$17,000 for family coverage (up from \$16,600 for 2025).

The minimum annual deductibles for HDHPs will also be increasing to at least \$1,700 for self-only coverage and at least \$3,400 for family coverage.

Finally, the maximum benefit amount for EBHRAs in 2026 will increase to \$2,200 (up from 2025's \$2,150).

Below is a chart showing the changes between 2025 and 2026:

Contributions and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans			
	2026	2025	Change
<b>HSA contribution limit</b> (employer + employee)	Self only: \$4,400 Family: \$8,750	Self only: \$4,300 Family: \$8,550	Self only: +\$100 Family: +\$200
<b>HSA catch-up contribution</b> (age 55 or older)	\$1,000	\$1,000	No change
<b>HDHP minimum deductible amount</b>	Self only: \$1,700 Family: \$3,400	Self only: \$1,650 Family: \$3,300	Self only: +\$50 Family: +\$100
<b>HDHP maximum out-of-pocket amount</b> (deductibles, co-payments and other amounts, but not premiums)	Self only: \$8,500 Family: \$17,000	Self only: \$8,300 Family: \$16,600	Self only: +\$200 Family: +\$400
<b>Excepted Benefit HRA maximum benefit amount</b>	\$2,200	\$2,150	+\$50

Source: IRS, Revenue Procedure 2025-19

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**If you have any additional questions,  
please call your Corporate Synergies  
Account Manager or 866.CSG.1719.**