

Retirement Plan Limits

	2023	2024	2025	2026
Elective Deferral 402(g) Limit (401(k), 403(b), 457(b))	\$22,500	\$23,000	\$23,500	\$24,500
Catch Up Contribution Limit (ages 50-59, 64+)	\$7,500	\$7,500	\$7,500	\$8,000
Catch-up Contribution Limit (ages 60-63)	-	-	\$11,250	\$11,250
SIMPLE Plan Elective Deferral Limit	\$15,500	\$16,000	\$16,500	\$17,000
SIMPLE Catch-up Limit (ages 50-59, 64+)	\$3,500	\$3,500	\$3,500	\$4,000
SIMPLE Catch-up Limit (ages 60-63)	-	-	\$5,250	\$5,250
Annual Compensation Limit 401(a)(17)	\$330,000	\$345,000	\$350,000	\$360,000
DC Plan 415 Limit	\$66,000	\$69,000	\$70,000	\$72,000
DB Plan 415 Limit	\$265,000	\$275,000	\$280,000	\$290,000
HCE Definition	\$150,000	\$155,000	\$160,000	\$160,000
Key Employee Definition for Top Heavy	\$215,000	\$220,000	\$230,000	\$235,000
IRA Contribution Limit	\$6,500	\$7,000	\$7,000	\$7,500
IRA Catch-Up Contribution (ages 50 +)	\$1,000	\$1,000	\$1,000	\$1,100
Social Security Wage Base	\$160,200	\$168,600	\$176,100	\$184,500

Affordable Care Act Annual Penalties and Numbers

	2023	2024	2025	2026
ACA Shared Responsibility Penalty - 4980H(a) annual	\$2,880	\$2,970	\$2,900	\$3,340
ACA Shared Responsibility Penalty - 4980H(a) monthly	\$240.00	\$247.50	\$241.67	\$278
ACA Shared Responsibility Penalty - 4980H(b) annual	\$4,320	\$4,460	\$4,350	\$5,010
ACA Shared Responsibility Penalty - 4980H(b) monthly	\$360.00	\$371.67	\$362.50	\$418
Affordability Safe Harbor %	9.12%	8.39%	9.02%	9.96%
Federal Poverty Level affordability monthly amount	\$103.28	\$101.94	\$113.20	*
100% Federal Poverty Level 1 person	\$13,590	\$14,580	\$15,650	*
400% Federal Poverty Level 1 person	\$54,360	\$58,320	\$62,600	*
100% Federal Poverty Level 4 people	\$27,750	\$30,000	\$32,150	*
400% Federal Poverty Level 4 people	\$111,000	\$120,000	\$128,600	*

Health Savings Account Annual Numbers

	2023	2024	2025	2026
Maximum HSA contribution - Single	\$3,850	\$4,150	\$4,300	\$4,400
Maximum HSA contribution - Family	\$7,750	\$8,300	\$8,550	\$8,750
Age 55+ Catch Up Limit	\$1,000	\$1,000	\$1,000	\$1,000
HDHP Minimum Deductible - Single	\$1,500	\$1,600	\$1,650	\$1,700
HDHP Minimum Deductible - Family	\$3,000	\$3,200	\$3,300	\$3,400
HDHP Maximum Out of Pocket - Single	\$7,500	\$8,050	\$8,300	\$8,500
HDHP Maximum Out of Pocket - Family	\$15,000	\$16,100	\$16,600	\$1,700

Other Welfare Benefit Annual Limits

	2023	2024	2025	2026
Health Care FSA Maximum	\$3,050	\$3,200	\$3,300	\$3,400
Dependent Care FSA Maximum	\$5,000	\$5,000	\$5,000	\$7,500
QSEHRA Maximum - Single	\$5,850	\$6,150	\$6,350	\$6,450
QSEHRA Maximum - Family	\$11,800	\$12,450	\$12,800	\$13,100
Transportation Fringe - Monthly Limit	\$300	\$312	\$325	\$340