

HSA Contribution Limits

2025/2026 Comparison



The IRS has issued the inflation-adjusted HSA contribution and HDHP minimum deductible and out-of-pocket limits, effective for calendar year 2026.

Below is a comparison between the 2025 and 2026 limits.

Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans			
	For 2026	For 2025	Change
HSA Contribution Limit (employer + employee)	Individual: \$4,400 Family: \$8,750	Individual: \$4,300 Family: \$8,550	Individual: +\$100 Family: +\$200
HSA Catch Up Contributions* (age 55 and older)**	\$1,000	\$1,000	No change
HDHP Minimum Deductibles	Individual: \$1,700 Family: \$3,400	Individual: \$1,650 Family: \$3,300	Individual: +\$50 Family: +\$100
HDHP Maximum Out-of-Pocket Amounts (deductibles, co-payments and other amounts, but not premiums)	Individual: \$8,500 Family: \$17,000	Individual: \$8,300 Family: \$16,600	Individual: +\$200 Family: +\$400
***ACA Out-of-Pocket Maximums	Individual: \$10,150 Family: \$20,300	Individual: \$9,200 Family: \$18,400	Individual: +\$950 Family: +\$1,900
<p>*Unlike other limits, the HSA catch-up contribution amount is not indexed; any increase would require statutory change. **Catch-up contributions can be made any time during the year in which the HSA participant turns 55. ***Affordable Care Act limits differ from IRS limits. Call your PGP Representative for further guidance.</p>			



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