## **HSA Contribution Limits**

## 2025/2026 Comparison



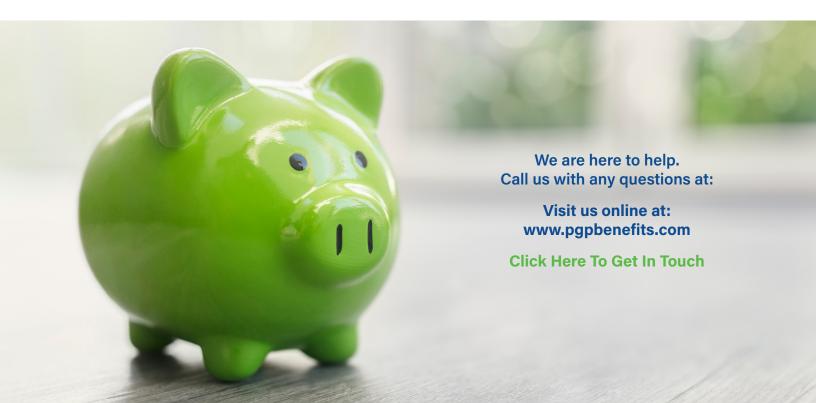
The IRS has issued the inflation-adjusted HSA contribution and HDHP minimum deductible and out-of-pocket limits, effective for calendar year 2026.

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	Individual: \$4,400	Individual: \$4,300	Individual: +\$100
(employer + employee)	Family: \$8,750	Family: \$8,550	Family: +\$200
HSA Catch Up Contributions* (age 55 and older)**	\$1,000	\$1,000	No change
HDHP Minimum Deductibles	Individual: \$1,700	Individual: \$1,650	Individual: +\$50
	Family: \$3,400	Family: \$3,300	Family: +\$100
HDHP Maximum Out-of-Pocket Amounts (deductibles, co-payments and other amounts, but not premiums)	Individual: \$8,500	Individual: \$8,300	Individual: +\$200
	Family: \$17,000	Family: \$16,600	Family: +\$400
***ACA Out-of-Pocket Maximums	Individual: \$10,150	Individual: \$9,200	Individual: +\$950
	Family: \$20,300	Family: \$18,400	Family: +\$1,900

<sup>\*</sup>Unlike other limits, the HSA catch-up contribution amount is not indexed; any increase would require statutory change.

<sup>\*\*\*</sup>Affordable Care Act limits differ from IRS limits. Call your PGP Representative for further guidance.



<sup>\*\*</sup>Catch-up contributions can be made any time during the year in which the HSA participant turns 55.