



2026 Contribution Limits

MEDSURETY



Health Savings Account (HSA)	2025	2026
Maximum Contribution Amount		
Individual Coverage	\$4,300	\$4,400
Family Coverage	\$8,550	\$8,750
Catch-Up Allowed for Those 55+	\$1,000	\$1,000
Minimum Deductible Amounts for the Qualifying High Deductible HealthPlan (HDHP)		
Individual Coverage	\$1,650	\$1,700
Family Coverage	\$3,300	\$3,400
Maximums for HDHP Out-of-Pocket Expenses		
Individual Coverage	\$8,300	\$8,500
Family Coverage	\$16,600	\$17,000

Health FSA & Limited Purpose FSA	2025	2026
Maximum Annual Contribution Limit	\$3,300	\$3,400
FSA Roll Over Max	\$660	\$680

Dependent Care / Child Daycare Expenses	2025	2026
Maximum Annual Contribution Limit. <i>married and filing jointly or single parent</i>	\$5,000	\$7,500
Maximum Annual Contribution Limit. <i>married and filing separate</i>	\$2,500	\$3,750

The cafeteria plan daycare contribution limit is \$5,000 for a married couple filing a joint return, or for a single parent filing as "Head of Household." For a married couple filing separate returns, the limit is \$2,500 each. The daycare credit is reduced dollar for dollar by contributions to or benefits received from an employer's cafeteria plan. An employee may participate in their employer's cafeteria plan and take a portion of the daycare expenses through the credit if they have sufficient expenses in excess of their cafeteria plan annual election, but within the tax credit limits. 2021 Limits will remain the same as 2020.

Commuter Accounts (Parking and Transit)	2025	2026
Commuter Benefit - monthly limit	\$325	\$340

Standard Mileage Rates for Business, Medical and Moving

The standard mileage rates for the use of a car (also vans, pickups or panel trucks) will be:

- * 70 cents per mile for business miles driven.
- * 21 cents per mile driven for medical or moving purposes.
- * 14 cents per mile driven in service of charitable organizations.

Qualified Small Health Reimbursement Arrangements (QSEHRAs)	2025	2026
Individual Coverage	\$6,350	\$6,450
Family Coverage	\$12,800	\$13,100