2026 IRS Contribution Limits

The purpose of this guide is to provide you with a quick resource to help understand the IRS contribution limits for your Flex Spending Account, Health Savings Account, and retirement plans.

Qualified Retirement Plan Limits	
403(b)	
Employer/Employee Combined Contribution	
Under age 50	**$72,000**
Age 50+	**$80,000**
Age 60-63	**$83,250**
Employee Basic Limit	**$24,500**
15 year catchup	**$3,000**
Age 50+ Catchup	**$8,000**
Age 60-63 Catchup	**$11,250**
Employee Maximum	
Age 50+	**$32,500**
Age 60-63	**$35,750**
457(b)	
Employee Limit	**$24,500**
Age 50+ Catchup	**$8,000**
Age 60-63 Catchup	**$11,250**
Employee Maximum	
Age 50+	**$32,500**
Age 60-63	**$35,750**
IRA	
Traditional/Roth IRAs	**$7,500**
Catchup/Age 50+	**$1,100**
Maximum IRA	**$8,600**

HDHP/F.S.A./H.S.A.	
Health F.S.A.	
Limit on Employees' Pre-Tax Contributions	**$3,400**
*Dependent Care F.S.A.	
Tax Exclusion	**$5,000**
(*Starting July 1, 2026 $7,500)	
H.S.A. Contribution Limits	
Self Only	**$4,400**
Family	**$8,750**
Catchup Contribution	**$1,000**