

O'NEIL STEINER, PLLC  
RETIREMENT HEALTH SAVINGS PLAN LIMITS

MAX CONTRIBUTION BY TAX YEAR

PLAN TYPE	2026	2025
401(K), 403(B), 457	\$24,500	\$23,500
Catchup for 50-59 & > 63 yrs of age	\$8,000	\$7,500
Catchup for 60-63 yrs of age	\$11,250	\$11,250
Simple IRA Plan	\$17,000	\$16,500
Catchup for 50-59 & >63 yrs of age	\$4,000	\$3,500
Catchup for 60-63 yrs of age	\$5,250	\$5,250
IRA (combined Trad & Roth)	\$7,500	\$7,000
Catchup for 50+ yrs	\$1,100	\$1,000
*Income limits apply based on filing status & coverage in an employer plan		
Health Savings Account (HSA)		
Self Coverage	\$4,400	\$4,300
Family Coverage	\$8,750	\$8,550
Catchup for 50+ yrs	\$1,000	\$1,000
*HDHP requirements including coverage, minimum deductible & max out of pc		
Flexible Spending Account (FSA)	\$3,400	\$3,300

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