

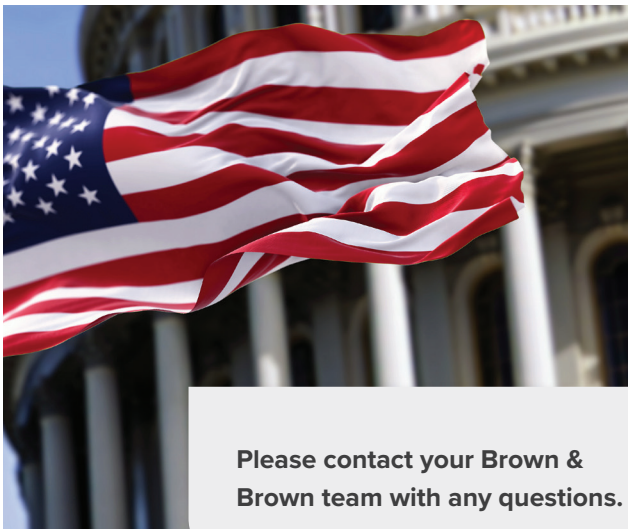
## EMPLOYEE BENEFITS

# Updated HSA, HDHP and Excepted Benefit HRA Limits for 2026

On May 1, 2025, the IRS released Revenue Procedure 2025-19, providing the following:

- 2026 inflation-adjusted limits for HSA contributions
- 2026 HDHP minimum deductible amount and maximum out-of-pocket costs
- 2026 newly available maximum employer contribution amount towards an excepted benefit HRA

All limits are effective January 1, 2026. The 2026 minimum deductible and out-of-pocket limits apply to HDHPs with plan years beginning in 2026. The 2026 newly available maximum employer contribution amount towards an excepted benefit HRA applies to excepted benefit HRAs with plan years beginning in 2026.



**Please contact your Brown & Brown team with any questions.**

### The adjusted amounts are as follows:

#### 2026 HSA contribution limits:

- The 2026 annual HSA contribution limit for an individual with self-only HDHP coverage is \$4,400 (up from \$4,300 in 2025).
- The 2026 annual HSA contribution limit for an individual with family HDHP coverage is \$8,750 (up from \$8,550 in 2025).

#### 2026 HDHP minimum deductible amounts and maximum out-of-pocket costs:

- The 2026 minimum deductible amount for self-only HDHP coverage is \$1,700 (up from \$1,650 in 2025). The IRS maximum annual out-of-pocket cost limit for self-only HDHP coverage is \$8,500 (up from \$8,300 in 2025).
- The 2026 minimum deductible amount for family HDHP coverage is \$3,400 (up from \$3,300 in 2025). The IRS maximum annual out-of-pocket cost limit for family HDHP coverage is \$17,000 (up from \$16,600 in 2025).

#### 2026 newly available maximum employer contribution towards an excepted benefit HRA:

- The 2026 newly available maximum employer contribution amount towards an excepted benefit HRA is \$2,200 (up from \$2,150 in 2025).

Plan sponsors offering HDHP plans will find the updated figures useful for the future planning of their HDHP design for the 2026 plan year.

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