

2026 Dollar Limits: Benefits & Retirement



Employer-Sponsored Retirement Plans

Maximum Salary Deferral for 401(k)/403(b) Plans	\$24,500
401(k) Catch Up Contribution for Employees age 50+ 401(k) Catch Up Contribution for Employees ages 60-63	\$8,000 \$11,250
Maximum Salary Deferral for SIMPLE Plans	\$17,000
SIMPLE Catch Up Contribution for Employees age 50+ SIMPLE Catch Up Contribution for Employees ages 60-63	\$4,000 \$5,250
Maximum Contribution from all Sources for Profit Sharing and 401(k) Plans (AKA the "Annual Additions Limit") - does not include catch up contribution	Lesser of 100% of employee's compensation or \$72,000
Maximum Compensation Considered for Retirement Plans	\$360,000
Highly Compensated Employee Threshold	\$160,000
Key Employee Threshold (Top Heavy Plans)	\$235,000

IRAs

IRA Contribution	\$7,500
IRA Catch Up age 50+	\$1,100

Health Savings Accounts

HSA Contributions	\$4,400 Self-Only \$8,750 Family
HSA Catch Up Contributions age 55+	\$1,000
HDHP Minimum Deductibles	\$1,700 Self-Only \$3,400 Family

Flexible Spending Accounts

Medical Reimbursement FSA	\$3,400
Dependent Care FSA	\$7,500

2026 Dollar Limits: Payroll & Tax

Payroll

Federal and Kansas Minimum Wage (other states differ)	\$7.25/hour
Social Security Taxable Wage Base	\$184,500
Medicare Taxable Wage Base	Unlimited
Social Security Withholding Percentage	6.2%
Medicare Withholding Percentage up to earnings of \$200,000	1.45%
Medicare Percentage for earnings above \$200,000 (employee only)	2.35%

Mileage Rates

Business	72.5¢/mile
Medical	20.5¢/mile
Moving	20.5¢/mile
Charitable	14¢/mile

Other Items of Interest

Gift Tax Exclusion	\$19,000
Roth Contribution Phase Out Ranges:	
Single/Head of Household	\$153,000 - \$168,000
Married Filing Jointly	\$242,000 - \$252,000

Tax Brackets: Single

10%	\$0 - \$12,400
12%	\$12,401 - \$50,400
22%	\$50,401 - \$105,700
24%	\$105,701 - \$201,775
32%	\$201,776 - \$256,225
35%	\$256,226 - \$640,600
37%	Over \$640,600

Tax Brackets: Joint

10%	\$0 - \$24,800
12%	\$24,801 - \$100,800
22%	\$100,801 - \$211,400
24%	\$211,401 - \$403,550
32%	\$403,551 - \$512,450
35%	\$512,451 - \$768,700
37%	Over \$768,700

Standard Deduction

Single/Married Filing Separately	\$16,100
Married Filing Jointly	\$32,200
Head of Household	\$24,150