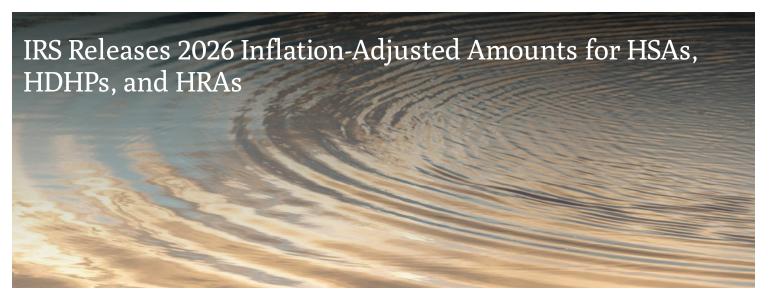


BLOG



MAY 16, 2025

The IRS recently released <u>Revenue Procedure 2025-19</u> with the 2026 inflation-adjusted amounts for health savings accounts (HSAs), high-deductible health plans (HDHPs), and excepted-benefit health reimbursement arrangements (HRAs). The following table lists the current 2025 amounts and the new 2026 amounts:

APPLICABLE LIMIT	2025 SELF- ONLY COVERAGE	2025 FAMILY COVERAGE	2026 SELF- ONLY COVERAGE	2026 FAMILY COVERAGE
HSA Annual Contribution Limit	\$4,300	\$8,550	\$4,400	\$8,750
HSA Catch-up Contributions (age 55 or older)	\$1,000			No change
HDHP Minimum Annual Deductible	\$1,650	\$3,300	\$1,700	\$3,400
HDHP Out-of- Pocket Amount	\$8,300	\$16,600	\$8,500	\$17,000

(deductibles, co-payments, and other amounts, but not premiums)

The Revenue Procedure also provides that for plan years beginning in 2026, the maximum amount that may be made newly available for the plan year for an excepted-benefit HRA is \$2,200 (up from \$2,150 in 2025).

Note that the HSA limits apply for calendar year 2026, whereas the limit for an excepted-benefit HRA applies for plan years beginning in 2026.

Winston Takeaway: Employers should review these new indexed limits while planning benefits for 2026 open enrollment. Please contact a Winston & Strawn Employee Benefits and Executive Compensation attorney with questions regarding these updates and how they may impact your benefit plans.

Kristine Lofquist, Senior Paralegal, also contributed to this blog.

1 Min Read

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