

Compliance Overview: 2026 Open Enrollment Checklist

HDHP and HSA Limits

The IRS has released the inflation-adjusted limits for Health Savings Accounts (HSAs) and High Deductible Health Plans (HDHPs) for calendar year 2026. Employers should review these changes and communicate updates as part of the enrollment process.

Type of Limit	2025	2026	Change
HSA Contribution – Self-only	\$4,300	\$4,400	+\$100
HSA Contribution – Family	\$8,550	\$8,750	+\$200
HSA Catch-Up Contribution (55+)	\$1,000	\$1,000	No change
HDHP Minimum Deductible – Self-only	\$1,650	\$1,700	+\$50
HDHP Minimum Deductible – Family	\$3,300	\$3,400	+\$100
HDHP Max Out-of-Pocket – Self-only	\$8,300	\$8,500	+\$200
HDHP Max Out-of-Pocket – Family	\$16,600	\$17,000	+\$400
Excepted-Benefit HRA Limit	\$2,100	\$2,200	+\$100