COLA Adjustments for Retirement Plans

YEAR	Deferral Limits: Individual (Cal Yr)[1] 402(g)(1)(B) & 403(b)&457(b)	Deferral Limits: Catch-up (Cal Yr)[1,2,3] 414(v) (2)(B)(i)	Compensation: HCE (Plan Yr) 414(q)(1)(B)	Compensation: Limit (Plan Yr) 401(a)(17); 408(k)(3)(C), (6)(D)(ii) & (8)	Compensation: Top Heavy (Plan Yr) 416(i)(1)(A)	§415 Limits: DC Plans (Limit'n Yr) 415(c)(1)(A) (+ catch-up contribs)	§415 Limits: DB Plans (Limit'n Yr) 415(b)(1)(A)	Emergency Savings Acct: DC Plans[4] 402A(e)(3)(A)(i) Max Contribution	ESOP: Max Acct (5 Yr Payout) 409(o) (1)(C)(ii)	ESOP: Threshold (>5 Yr Payout) 409(o) (1)(C)(ii)	QLACs: Maximum Purchase Amount[5]	PBGC Premiums: Flat Rate Single ER 4006(a)(3) x Ps	PBGC Premiums: Flat Rate Multi ER 4006(a)(3) x Ps	PBGC Premiums: Variable Rate Single ER Only 4006(a)(8) p/$1,000 unfunded	PBGC Premiums: Variable Rate Single ER Only 4006(a)(8) x Ps	FICA Taxable Wage Base: Pension (OASDI) 3121(a)(1) (6.2%)[6]	FICA Taxable Wage Base: Medicare 3121(x)(2) (1.45%)[7]	YEAR
2026	24,500	8,000	160,000	360,000	23,500	72,000	290,000	2,600	1,455,000	290,000	210,000	111	40	52	751	184,500	no liimit	2026
2025	23,500	7,500	160,000	350,000	230,000	70,000	280,000	2,500	1,415,000	280,000	210,000	106	39	52	717	176,100	no limit	2025
2024	23,000	7,500	155,000	345,000	220,000	69,000	275,000	2,500	1,380,000	275,000	200,000	101	37	52	686	168,600	no limit	2024
2023	22,500	7,500	150,000	330,000	215,000	66,000	265,000		1,330,000	265,000	155,000	96	35	52	652	160,200	no limit	2023
2022	20,500	6,500	135,000	305,000	200,000	61,000	245,000		1,230,000	245,000	145,000	88	32	48	598	147,000	no limit	2022
2021	19,500	6,500	130,000	290,000	185,000	58,000	230,000		1,165,000	230,000	135,000	86	31	46	582	142,800	no limit	2021
2020	19,500	6,500	130,000	285,000	185,000	57,000	230,000		1,150,000	230,000	135,000	83	30	45	561	137,700	no limit	2020
2019	19,000	6,000	125,000	280,000	180,000	56,000	225,000		1,130,000	225,000	130,000	80	29	43	541	132,900	no limit	2019
2018	18,500	6,000	120,000	275,000	175,000	55,000	220,000		1,105,000	220,000	130,000	74	28	38	523	128,400	no limit	2018
2017	18,000	6,000	120,000	270,000	175,000	54,000	215,000		1,080,000	215,000	125,000	69	28	34	517	127,200	no limit	2017
2016	18,000	6,000	120,000	265,000	170,000	53,000	210,000		1,070,000	210,000	125,000	64	27	30	500	118,500	no limit	2016
2015	18,000	6,000	120,000	265,000	170,000	53,000	210,000		1,070,000	210,000	125,000	57	26	24	418	118,500	no limit	2015
2014	17,500	5,500	115,000	260,000	170,000	52,000	210,000		1,050,000	210,000	125,000	49	12	14	412	117,000	no limit	2014
2013	17,500	5,500	115,000	255,000	165,000	51,000	205,000		1,035,000	205,000		42	12	9	400	113,700	no limit	2013
2012	17,000	5,500	115,000	250,000	165,000	50,000	200,000		1,015,000	200,000		35	9	9	no limit	110,100	no limit	2012
2011	16,500	5,500	110,000	245,000	160,000	49,000	195,000		985,000	195,000		35	9	9	no limit	106,800	no limit	2011
2010	16,500	5,500	110,000	245,000	160,000	49,000	195,000		985,000	195,000		35	9	9	no limit	106,800	no limit	2010
2009	16,500	5,500	110,000	245,000	160,000	49,000	195,000		985,000	195,000		34	9	9	no limit	106,800	no limit	2009
2008	15,500	5,000	105,000	230,000	150,000	46,000	185,000		935,000	185,000		33	9	9	no limit	102,000	no limit	2008
2007	15,500	5,000	100,000	225,000	145,000	45,000	180,000		915,000	180,000		31	8	9	no limit	97,500	no limit	2007
2006	15,000	5,000	100,000	220,000	140,000	44,000	175,000		885,000	175,000		30	8	9	no limit	94,200	no limit	2006
2005	14,000	4,000	95,000	210,000	135,000	42,000	170,000		850,000	170,000		19	2.60	9	no limit	90,000	no limit	2005
2004	13,000	3,000	90,000	205,000	130,000	41,000	165,000		830,000	165,000		19	2.60	9	no limit	87,900	no limit	2004
2003	12,000	2,000	90,000	200,000	130,000	40,000	160,000		810,000	160,000		19	2.60	9	no limit	87,000	no limit	2003
2002	11,000	1,000	90,000	200,000	130,000	40,000	160,000		800,000	160,000		19	2.60	9	no limit	84,900	no limit	2002
2001	10,500		85,000	170,000		35,000	140,000		780,000	155,000		19	2.60	9	no limit	80,400	no limit	2001
1975				100,000		25,000	75,000					1.00	0.50			14,100		1975

_____= Year of statutory change (rather than COLA adjustment)

[1]This is the maximum a Participant may defer in a calendar year; the applicable limit for a non-calendar year plan is the amount in effect for the taxable year *beginning* in such calendar year.

[2]**Effective for 2026, the catch-up wage threshold, used to determine whether catch-up contributions must be designated as Roth contributions, is increased to $150,000).** This provision became effective (at $145,000) for taxable years beginning after December 31, 2023.

[3]**Effective for 2026, the catch-up limit for individuals between ages 60-63 remains $11,250** (the higher of $10,000 or 150% of the regular catch-up contribtuion limit). This provision became effective for taxable years beginning after December 31, 2024.

[4]**Effective for 2026, the maximum amount that may be contributed to a participant's emergency savings account is increased to $2,600**. This provision became effective (at $2,500 maximum) for taxable years beginning after December 31, 2023.

[5]Prior to 2024, the QLAC maximum purchase amount also was subject to a percentage-of-savings limit.

[6]FICA tax rate for Social Security (OASDI) (§3101(a)). Historic EE and ER rates are as follows: (i) 1984 - 1987, 5.7%; (ii) 1988 - 1989, 6.06%; and (iii) 1990 - present, 6.2%, except that for 2011-12, the rate was reduced to 4.2%.

[7]FICA tax rate for Medicare (Hospital) (§3101(b)). Historic EE and ER rates are as follows: (i) 1974 - 1977, .9%; (ii) 1978, 1%; (iii) 1979 - 1980, $1.05%; (iv) 1981 - 1984, 1.3%; (v) 1985, 1.35%; (vi) 1986 - present, 1.45%, except that beginning in 2013, the EE rate is increased to 2.35% for earnings over $200,000 (single filer) or $250,000 (married joint filers).

COLA Adjustments for Welfare and Fringe Benefit Plans

YEAR	Health FSAs		Transportation[1]		HSAs[2]			HDHPs				HRAs[5]	QSEHRAs		Archer MSAs[2,6]						Affordable Care Act							YEAR
	Contrib Limit	Carry-over Limit	Qual'd Parking	Mass Transport	Contribution Limits			Min Deductible		O-O-P Max[4]		Excepted Benefit			Min Deductible		Max Deductible		O-O-P Max		PCORI Fee[7]	ACA Contrib %		Pay or Play Penalty		Out-of-Pocket Max Min Essential Benefits (Non-G'fathered Plans)		
	(Tax Yr) 125(i)	(Tax Yr)	132(f)(2)	132(f)(2)	Indiv (Cal Yr) 223(b)(2)(A)	Family (Cal Yr) 223(b)(2)(B)	55+[3] (Cal Yr) 223((b)(3) No COLA	Indiv (Cal Yr) 223(c)(2)(A)(i)(I)	Family (Cal Yr) 223(c)(2)(A)(i)(II)	Indiv (Cal Yr) 223(c)(2)(A)(ii)(I)	Family (Cal Yr) 223(c)(2)(A)(ii)(II)	54.9831-1(c)(3)(viii)	Indiv 9831(d)	Family 9831(d)	Indiv (Cal Yr) 220(c)(2)(A)(i)	Family (Cal Yr) 220(c)(2)(A)(ii)	Indiv (Cal Yr) 220(c)(2)(A)(i)	Family (Cal Yr) 220(c)(2)(A)(ii)	Indiv (Cal Yr) 220(c)(2)(A)(iii)(I)	Family (Cal Yr) 220(c)(2)(A)(iii)(II)	(10/1-9/30) 4375&4376 x Ps	Max ER Shared Resp % 36B(c)(2)(C)	Indiv Mandate 5000A(e)	Min Essential Cov Penalty 4980H(a) x Ps	Min Value Cov Penalty 4980H(b)	Indiv HHS/CMS	Family HHS/CMS	
2026	**3,400**	**680**	**340**	**340**	**4,400**	**8,750**	**1,000**	**1,700**	**3,400**	**8,500**	**17,000**	**2,200**	**6,450**	**13,100**	**2,900**	**5,850**	**4,400**	**8,750**	**5,850**	**10,700**	**3.84**	**9.96%**	**N/A**	**3,340**	**5,010**	**10,600**	**21,200**	**2026**
2025	3,300	660	325	325	4,300	8,550	1,000	1,650	3,300	8,300	16,600	2,150	6,350	12,800	2,850	5,700	4,300	8,550	5,700	10,500	3.38	9.02%	N/A	2,900	4,350	10,150	20,300	**2025**
2024	3,200	640	315	315	4,150	8,300	1,000	1,600	3,200	8,050	16,100	2,100	6,150	12,450	2,800	5,500	4,150	8,350	5,500	10,200	3.22	8.39%	N/A	2,970	4,460	9,400	18,900	**2024**
2023	3,050	610	300	300	3,850	7,750	1,000	1,500	3,000	7,500	15,000	1,950	5,850	11,800	2,650	5,300	3,950	7,900	5,300	9,650	3.00	9.12%	N/A	2,880	4,320	9,100	18,200	**2023**
2022	2,850	570	280	280	3,650	7,300	1,000	1,400	2,800	7,050	14,100	1,800	5,450	11,050	2,450	4,950	3,700	7,400	4,950	9,050	2.79	9.61%	N/A	2,750	4,120	8,700	17,400	**2022**
2021	2,750	550	270	270	3,600	7,200	1,000	1,400	2,800	7,000	14,000	1,800			2,400	4,800	3,600	7,150	4,800	8,750	2.66	9.83%	N/A	2,700	4,060	8,550	17,100	**2021**
2020	2,750	550	270	270	3,550	7,100	1,000	1,400	2,800	6,900	13,800				2,350	4,750	3,550	7,100	4,750	8,650	2.54	9.78%	N/A	2,570	3,860	8,150	16,300	**2020**
2019	2,700	500	265	265	3,500	7,000	1,000	1,350	2,700	6,750	13,500				2,350	4,650	3,500	7,000	4,650	8,550	2.45	9.86%	N/A	2,500	3,750	7,900	15,800	**2019**
2018	2,650	500	260	260	3,450	6,900 [8]	1,000	1,350	2,700	6,650	13,300				2,300	4,600	3,450	6,850	4,600	8,400	2.39	9.56%	8.05%	2,320	3,480	7,350	14,700	**2018**
2017	2,600	500	255	255	3,400	6,750	1,000	1,300	2,600	6,550	13,100				2,250	4,500	3,350	6,750	4,500	8,250	2.26	9.69%	8.16%	2,260	3,390	7,150	14,300	**2017**
2016	2,550	500	255	255	3,350	6,750	1,000	1,300	2,600	6,550	13,100				2,250	4,450	3,350	6,700	4,450	8,150	2.17	9.66%	8.13%	2,160	3,240	6,850	13,700	**2016**
2015	2,550	500	250	250	3,350	6,650	1,000	1,300	2,600	6,450	12,900				2,200	4,450	3,300	6,650	4,450	8,150	2.08	9.56%	8.05%	2,080	3,120	6,600 [9]	13,200 [9]	**2015**
2014	2,500	500	250	130	3,300	6,550	1,000	1,250	2,500	6,350	12,700				2,200	4,350	3,250	6,550	4,350	8,000	2.00	9.50%	8.00%	2,000	3,000	6,350	12,700	**2014**
2013	2,500	500	245	245	3,250	6,450	1,000	1,250	2,500	6,250	12,500				2,150	4,300	3,200	6,450	4,300	7,850	1.00							**2013**
2012			240	240	3,100	6,250	1,000	1,200	2,400	6,060	12,100				2,100	4,200	3,150	6,300	4,200	7,650	PPACA/HCERA became effective 1/1/10 and later							**2012**
2011			240	230	3,050	6,150	1,000	1,200	2,400	5,950	11,900				2,050	4,100	3,050	6,150	4,100	7,500								**2011**
2010			230	230	3,050	6,150	1,000	1,200	2,400	5,950	11,900				2,000	4,050	3,000	6,050	4,050	7,400								**2010**
2009			230	230	3,000	5,950	1,000	1,150	2,300	5,800	11,600				2,000	4,000	3,000	6,050	4,000	7,350								**2009**
2008			175	100	2,900	5,800	900	1,100	2,200	5,600	11,200				1,950	3,850	2,900	5,800	3,850	7,050								**2008**
2007			175	100	2,850	5,650	800	1,100	2,200	5,500	11,000				1,900	3,750	2,850	5,650	3,750	6,900								**2007**
2006			175	100	2,700	5,450	700	1,050	2,100	5,250	10,500				1,800	3,650	2,700	5,450	3,650	6,650								**2006**
2005			175	100	2,650	5,250	600	1,000	2,000	5,100	10,200				1,750	3,500	2,650	5,250	3,500	6,450								**2005**
2004			175	100	2,600	5,150	500	1,000	2,000	5,000	10,000				1,700	3,450	2,600	5,150	3,450	6,300								**2004**
2003			175	100	2,250	4,500	N/A	1,000	1,000 x 2	5,000	5,000 x 2				1,700	3,350	2,500	5,050	3,350	6,150								**2003**
2002			175	100	*Code Section 223 (HSAs) became effective 1/1/04*										1,650	3,300	2,500	4,950	3,300	6,050								**2002**
2001	**Dep Care FSA[10]**		175	100											1,600	3,200	2,400	4,800	3,200	5,850								**2001**
2000	(Tx Yr) 129(a)(2)		175	100											1,550	3,100	2,350	4,650	3,100	5,700								**2000**
1999	$5,000; no COLA		175	100											1,550	3,050	2,300	4,600	3,050	5,600								**1999**
1998			175	100											1,500	3,000	2,250	4,500	3,000	5,500								**1998**
1997			175	100											1,500	3,000	2,250	4,500	3,000	5,500								**1997**
1996			175	100											*Code Section 220 (Archer MSAs) became effective 1/1/97*													**1996**

_____= Statutory change (rather than COLA adjustment)

[1] Effective 1/1/18, there is no employer deduction.
[2] The penalty rate for reimbursing unqualified expenses from HSAs and MSAs was increased from 10% to 20% eff 1/1/11.
[3] This additional amount applies to *each individual* who has attained age 55.
[4] Out-of-pocket maximum includes the annual deductible.
[5] Health reimbursement arrangements (HRAs) allow ERs to reimburse employees for certain expenses. Compare *excepted benefit* HRAs, whih can cover e.g., dental, vision and LTD expenses, to *group coverage* HRAs, which have no legal limit and can cover ghp expenses such as deductibles and co-pays.
[6] No eligible individuals after 12/31/07, unless (i) active P before 1/1/08 or (ii) active P after 12/31/07 by reason of participating in an ER HDHP.
[7] Applicable to self-insured plans.
[8] In 2019, this limit was temporarily reduced to $6,850, but was later reinstated at $6,900.
[9] Although these amounts were originally based on the IRS O-O-P maximums for HDHPs, HHS adjusts based on "premium adjustment %" (not CPI as used by the IRS), thus, these amounts diverge beginning 2015.
[10] The $5,000 limit became effective 1/1/87 and applies to married couples filing a joint return ($2,500 for a individual filers). For 2021 only, the limit was $10,500 for married couples filing joint return ($5,250 for individual filers).

Premium Tax Credit	
Up to 133% Federal Poverty Level	2.04%
133% - 150% FPL	3.06% - 4.08%
150% - 200% FPL	4.08% - 6.43%
200% - 250% FPL	6.43% - 8.21%
250% - 300% FPL	8.21% - 9.69%
300% - 400% FPL	9.69%