GBS Benefits Compliance

2026 COLAs for Benefit Plans

Partial mid-year update May 2025

Each year, federal regulators announce cost-of-living adjustments (COLAs) affecting tax, employee benefits dollar amounts and penalties for the upcoming calendar year. These adjustments are announced at various times of the year, some in spring and others in fall. This document contains a shortened list to reflect spring adjustments for 2026 that have been announced to date.

	2025	2026	Change
Health Savings Accounts (HSAs): IRC § 223(b)(2)			
Maximum Annual Contribution - Individual Coverage	$4,300	$4,400	+$100
Maximum Annual Contribution - Family Coverage	$8,550	$8,750	+$200
Catch-up Contribution - age 55 and over - IRC §223(b)(3)	$1,000	$1,000	no change
High Deductible Health Plan HDHP/HSA IRC § 223(c)(2)(A)			
Minimum Annual Deductible - single plan/coverage, no family plan/coverage	$1,650	$1,700	+$50
Minimum Annual Deductible - Family plan/coverage	$3,300	$3,400	+$100
Minimum Annual Deductible - Family plan/coverage with **embedded individual deductible** (please see footnote)*	$3,300	$3,400	+$100
Maximum Out-of-Pocket Expenses - Individual Coverage	$8,300	$8,500	+$200
Maximum Out-of-Pocket Expenses - Family Coverage	$16,600	$17,000	+$400
ACA cost-sharing limits for group health plans (all sizes)			
Maximum Out-of-Pocket Expenses - Individual Coverage	$9,200	$10,600	+$1,400
Maximum Out-of-Pocket Expenses - Family Coverage	$18,400	$21,200	+$2,800
Expanded HRAs			
QSEHRA Max Reimbursement Allowed - Individual Coverage	$6,350	No info yet	n/a
QSEHRA Max Reimbursement Allowed - Family Coverage	$12,800	No info yet	n/a
EBHRA Max amount newly made available for a Plan Year	$2,150	$2,200	+$50
ICHRA	No limits	No limits	n/a

** For individuals with **family coverage (not a single plan)**, no amounts can be paid from the HDHP (except preventive care) until the required minimum annual deductible for family HDHP coverage has been satisfied. Thus, an HDHP is not qualified if there is an "embedded" individual deductible (i.e., an individual deductible within the family "umbrella" deductible) that is lower than the minimum required deductible for HDHP family coverage, e.g. a minimum annual **individual** deductible for 2026, **only if embedded in a family plan**, must be at least $3,400.00 (the 2026 minimum deductible for family coverage).*

**adjusted ACA MOOP August 2025

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