



STERLING
ADMINISTRATION



CONTRIBUTIONS & OUT-OF-POCKET LIMITS FOR HEALTH SAVINGS ACCOUNTS & HIGH DEDUCTIBLE HEALTH PLANS

	2026	2025	Change
HSA contribution limit (employer + employee)	Self-only: \$4,400 Family: \$8,750	Self-only: \$4,300 Family: \$8,550	Self-only: +\$100 Family: +\$200
HSA catch-up contributions (age 55 or older)	\$1000	\$1000	No change
HDHP minimum deductibles	Self-only: \$1,700 Family: \$3,400	Self-only: \$1,650 Family: \$3,300	Self-only: +\$50 Family: +\$100
HDHP maximum out-of-pocket amounts (deductibles, co-payments and other amounts, but not premiums)	Self-only: \$8,500 Family: \$17,000	Self-only: \$8,300 Family: \$16,600	Self-only: +\$200 Family: +\$400

Source: IRS, Revenue Procedure 2025-26.

