2026 PAYROLL LIMITS

Quick Reference Guide

Key payroll, tax, retirement, and benefit limits at a glance.

Category	2026 Limit / Rate	Notes
Social Security Wage Base	**$184,500**	Employee 6.2% / Employer 6.2%
Maximum Employee SS Tax	**$11,439.00**	$184,500 × 6.2%
Medicare Wage Base	**No Limit**	Employee 1.45% / Employer 1.45%
Additional Medicare	**Over $200,000**	Employee withholding becomes 2.35%; no employer match on additional 0.9%
401(k)/403(b)/457 Deferral	**$24,500**	Employee elective deferral
401(k) Catch-Up – Age 50+	**$8,000**	Total potential employee deferral $32,500
401(k) Catch-Up – Ages 60–63	**$11,250**	Special SECURE 2.0 catch-up; total potential $35,750
HSA – Self Only	**$4,400**	Annual contribution limit
HSA – Family	**$8,750**	Annual contribution limit
HSA Catch-Up – Age 55+	**$1,000**	This catch-up remains $1,000
Health FSA	**$3,400**	Employee salary-reduction limit
Health FSA Carryover	**$680**	If the plan permits carryover
Dependent Care FSA	**$7,500**	$3,750 married filing separately
Qualified Parking	**$340/month**	Tax-free monthly exclusion
Educational Assistance	**$5,250/year**	Includes qualifying employer student-loan payments
Group-Term Life Insurance	**$50,000**	Tax-free coverage threshold
Adoption Assistance	**$17,670**	Employer-provided qualified adoption assistance

For informational purposes only. Limits and regulations are subject to change. Always verify current requirements with the IRS, SSA, and applicable regulatory agencies.