

|   |                 | 2026                                      | 2025                                   | 2024                                   |
|---|-----------------|---|--|--|
| <b>HSA Contribution Limits</b>  | Self-Only       | \$4,400                                   | \$4,300                                | \$4,150                                |
|   | Family          | \$8,750                                   | \$8,550                                | \$8,300                                |
| <b>HSA Catch-up Contribution</b>  | Age 55 or Older | \$1,000                                   | \$1,000                                | \$1,000                                |
| <b>HDHP Minimum Deductibles</b>   | Self-Only       | \$1,700                                   | \$1,650                                | \$1,600                                |
|   | Family          | \$3,400                                   | \$3,300                                | \$3,200                                |
| <b>HDHP Maximum Out-of-Pocket Expense Limits</b>                          | Self-Only       | \$8,500                                   | \$8,300                                | \$8,050                                |
|   | Family          | \$17,000                                  | \$16,600                               | \$16,100                               |
| <b>ACA Maximum Out-of-Pocket Expense Limits</b>                           | Self-Only       | \$10,600                                  | \$9,200                                | \$9,450                                |
|   | Family          | \$21,200                                  | \$18,400                               | \$18,900                               |
| <b>Health FSA Employee Contribution</b>                                   |                 | \$3,400                                   | \$3,300                                | \$3,200                                |
| <b>Health FSA Carryover</b>   |                 | \$680                                     | \$660                                  | \$640                                  |
| <b>Dependent Care Spending Account</b>                                    |                 | \$7,500                                   | \$5,000                                | \$5,000                                |
| <b>Transportation Fringe Benefits (Parking/Transit Pass)</b>              |                 | \$340                                     | \$325                                  | \$315                                  |
| <b>Educational Assistance Program</b>                                     |                 | \$5,250                                   | \$5,250                                | \$5,250                                |
| <b>Adoption Assistance Program</b>  |                 | \$17,670                                  | \$17,280                               | \$16,810                               |
| <b>Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)</b> |                 | \$6,450<br>(\$13,100 for family coverage) | \$6,350 (\$12,800 for family coverage) | \$6,150 (\$12,450 for family coverage) |
| <b>Excepted Benefit HRA</b>   |                 | \$2,200                                   | \$2,150                                | \$2,100                                |

## ACA Section 4980H Compliance

|  | 2026    | 2025     | 2024     |
|--|---------|----------|----------|
| <b>ACA Affordability Percentage</b>          | 9.96%   | 9.02%    | 8.39%    |
| <b>Section 4980H(a) Penalty</b>              | \$3,340 | \$2,900  | \$2,970  |
| <b>Section 4980(b) Penalty</b>               | \$5,010 | \$4,350  | \$4,460  |
| <b>Failure to Furnish/File Penalty - IRS</b> | \$340   | \$330    | \$310    |
| <b>Failure to File Penalty - FTB</b>         | \$50    | \$50     | \$50     |
| <b>CA Minimum Wage*</b>                      | \$16.90 | \$16.50  | \$16.00  |
| <b>Federal Poverty Level (48 states/DC)</b>  | TBD     | \$15,650 | \$15,060 |

\* Minimum wage may differ for some employees (e.g., certain health care & fast-food workers). Some CA municipalities have a higher minimum wage, and more increases take effect 1/1/26 & 7/1/26. Federal minimum wage is \$7.25.