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2027 IRS Contribution Limits

The purpose of this guide is to provide you with a quick resource to help you understand the IRS contribution limits for your FSA, HRA, HSA, retirement plans, and more.

Qualified Retirement Plan Limits

403(b)	
Employee/Employer Combination Contribution[1]	
Under Age 50	$75,000
Age 50+[2]	$83,500
Age 60-63[3]	$86,750
Employee Basic Limit	$25,500
15-Yr. Catch-up[4]	$3,000
Age 50+ Catch-up	$8,500
Age 60-63 Catch-up	$11,750
Employee Maximum	
Age 50+	$34,000
Age 60-63	$37,250
457(b)	
Employee Limit[5]	$25,500
Age 50+ Catch-up	$8,500
Age 60-63 Catch-up	$11,750
Employee Maximum	
Age 50+	$34,000
Age 60-63	$37,250
401(a)	
Employee/Employer Combination Contribution	$75,000
IRA	
Traditional/Roth IRAs	$7,500
Catch-up/Age 50+	$1,100
Maximum IRA	$8,600
Social Security	
Social Security Taxable Wage Base	$192,300

HDHP/FSA/HSA/HRA

HSA Qualified HDHP Minimum Deductible	
Self-Only	$1,750
Family	$3,500
HSA Qualified HDHP Out-Of-Pocket Maximum	
Self-Only	$8,700
Family	$17,400
Non-HDHP Out-Of-Pocket Maximum	
Self-Only	$12,000
Family	$24,000
Health FSA	
Limit on Employees' Pre-Tax Contributions	$3,500
Dependent Care FSA[6]	
Federal Tax Exclusion	$7,500[7]
HSA Contribution Limit	
Self-Only	$4,500
Family	$9,000
Catch-Up Contribution[4]	$1,000
HRA Contribution Limit	
Employer	None[8]
QSEHRA Self-Only	$6,700
QSEHRA Family	$13,550
CHOICE Arrangement (formerly ICHRA)	None
EBHRA	$2,250

[1]Indexed in $1,000 increments (based on CPI), [2]Only if age 50+ catch-up contribution ($8,500) is made [3]Only if age 60-63 "super catch-up" contribution ($11,750) is made [4]Requires 15 years of service with the same employer/plan sponsor (contribution average less than $5,000 per year), [5]Final 3-yr. catch-up = 200% of basic limit (not available in year of separation), [6]Not subject to annual adjustment for inflation, [7]State tax exclusion may vary. Federal tax exclusion is $3,750 if married and filing taxes separately, [8]There is generally no limit to the employer contributions to an HRA.

This information is being provided as a convenience and for informational purposes only. Contribution limits were accurate as of November 2026. Source: https://www.whitecoatinvestor.com/retirement-plan-contribution-limits/

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HSA Contribution Limits For Spouses

Spouse has no health plan coverage	Spouse has self-only non-HDHP coverage	Spouse has self-only HDHP coverage	Spouse has family Non-HDHP coverage	Spouse has family HDHP coverage
Married Employee with Self-Only Non-HDHP Coverage				
No HSA contributions	No HSA contributions	Spouse may contribute up to $4,500. No contributions for employee.	No HSA contributions	Spouse may contribute up to $9,000. No contributions for employee.
Married Employee with Self-Only HDHP Coverage				
Employee may contribute up to $4,500. No contributions for spouse.	Employee may contribute up to $4,500. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions. Each may contribute up to $4,500 to their respective HSAs.	No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to $4,500. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is $9,000.
Married Employee with Family Non-HDHP Coverage				
No HSA contributions	No HSA contributions	No HSA contributions if spouse is covered under employee's coverage. If not covered, spouse may contribute up to $4,500. No contributions for employee.	No HSA contributions	No HSA contributions if spouse is covered under employee's coverage. If not covered, spouse may contribute up to $9,000. No contributions for employee.
Married Employee with Family HDHP Coverage				
Employee may contribute up to $9,000. No contributions for spouse.	Employee may contribute up to $9,000. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is $9,000.	No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to $9,000. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is $9,000.

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