2026 Limits on Tax-Saving Accounts

Health Savings Account

	If your base salary is $75,000 or below		If your base salary is above $75,000	
	Employee-Only Coverage	**Other Coverage Levels**	**Employee-Only Coverage**	**Other Coverage Levels**
BMC flat seed	$200 in January and July for a total of $400		$0	$0
BMC matches your contributions (dollar-for-dollar)	Up to $350	Up to $1,100	Up to $500	Up to $1,000
	BMC will match your HSA contributions each pay period in 2026			
Your contribution limit	Up to $3,650	Up to $7,250	Up to $3,900	Up to $7,750
Total contribution the IRS allows (yours + BMC's)	**$4,400**	**$8,750**	**$4,400**	**$8,750**
If you are age 55 or better any time during 2026, you can contribute an additional $1,000 to your HSA.				

401(k) Plan

Limit	Under age 50	Age 50 or better
Your before-tax or Roth 401(k) limit	$24,500*	• Additional $8,000 in catch-up contributions, for a maximum of $32,500 • Employees who attain age 60-63 in a given year can increase catch-up contributions to 150% of the $8000 limit or additional $4,000.
Limit on total contributions (your before-tax, after-tax, and Roth 401(k) contributions, plus BMC's matching contributions)	$72,000*	$80,000 ($72,000 + $8,000 catch-up contributions)
Limit on maximum amount of eligible compensation (base pay, bonuses, overtime and commissions)	$365,000*	$365,000*

**The new limit has not been published by the IRS. May be subject to change.*

New Regulatory Requirement for 401(k) Catch-up Contributions	• **Starting January 1, 2026,** if you earned more than **$145,000** in Social Security (FICA) wages from the same employer in 2025, any catch-up contributions you make must go into a **Roth 401(k)** account. • This means you can't make catch-up contributions on a pre-tax basis. To keep making catch-up contributions, you'll need to log in to **netbenefits.com** and enroll in the Roth option.

Flexible Spending Accounts

Account	Annual Contribution Limit
Health Care or Limited Care FSA	$3,400; carry over up to $680 from 2026 to 2027**
Dependent Care FSA	$7,500

***The new limit has not been published by the IRS. May be subject to change.*

Commuter Account

Contribute up to $340† a month to pay for eligible transit and vanpool expenses from your paycheck on a before-tax basis.

†Projected