

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 \$8,000 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.
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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