

Appendix A-37 Annual Pretax Exclusion Limit

| Annual Pretax Income Exclusion Limit | | |
|---|--|---|
| Pretax Income Exclusion | 2026-Annual Income Exclusion Limit | 2026-Monthly Exclusion Conversion |
| IRA | 49 and under - \$7,500 | 49 and under - \$625 |
| | 50 and older - \$8,600 | 50 and older - \$717 |
| 401(k) | 49 and under - \$24,500 | 49 and under - \$2,042 |
| | 50-59 - \$32,500 | 50-59 - \$2,709 |
| | 60-63 - \$35,750 | 60-63 - \$2,980 |
| | 64 and older - \$32,500 | 64 and older - \$2,709 |
| Life Insurance | Exclude employee-paid life insurance premiums from gross income. | Exclude employee-paid life insurance premiums from gross income. |
| Health Insurance Premiums | Exclude employee-paid health insurance premiums from gross income. | Exclude employee-paid health insurance premiums from gross income. |
| Health Savings Accounts (HSAs) | 54 and under: Self-only - \$4,400 Family - \$8,750 | 54 and under: Self-only - \$367 Family - \$730 |
| | 55 and older: Self-only - \$5,400 Individuals who are married - \$10,750 | 55 and older: Self-only - \$450 Individuals who are married - \$896 |
| Flexible Spending Accounts (FSAs) | \$3,400 | \$284 |
| Transportation Programs | \$4,080 | \$340 |