

To: Faculty and Staff of The Claremont Colleges
 From: TCCS Benefits Administration
 Date: November 14, 2025
 Subject: 2026 Benefit Plan Limits

The Internal Revenue Service (IRS) has announced welfare and retirement plan limits for 2026. The new limits are listed in the table below.

If you are currently making “15 Years of Service Catch-Up Contributions” to the Academic Retirement Plan (ARP), this type of contribution must be renewed each year. All other ARP contributions, including any “Age 50+ Catch-Up Contributions”, will carry-forward to 2026. You can update your ARP contribution rate anytime during the year by submitting changes through Workday. Please direct questions about retirement plan changes to benefits@claremont.edu or 909-621-8151.

Changes to your FSA had to be made during Open Enrollment or when you experience a life event such as getting married, having a baby or losing other coverage. You may change your HSA contributions at any time during the year without a qualifying event. These changes can also be made in Workday. Questions about FSA and/or HSA can also be directed to Benefits Administration.

IRS Plan Limits	2026	2025
Elective Deferrals	\$24,500	\$23,500
Catch Up Contribution (over age 50)	\$8,000	\$7,500
Super Catch Up (age 60-63)	\$3,250	\$3,750
15 Years of Service Catch-Up Contributions	\$3,000	\$3,000
NEW IN 2026: If your 2025 wages were more than \$150,000 from your current employer, the IRS requires catch up contributions to be made on a Roth after-tax basis.		
IRS 415(c) Contribution Limit (See notes below)	\$72,000	\$70,000
IRS 401(a) Annual Compensation Limit	\$360,000	\$350,000
Social Security Taxable Wage Base	\$184,500	\$176,100
Employee Health FSA Contribution Limit	\$3,400	\$3,300
Dependent Care FSA Contribution Limit	\$7,500	\$5,000
HSA Single Contribution Limit	\$4,400	\$4,300
HSA Family Contribution Limit	\$8,750	\$8,550
HSA Age 55+ Catch-Up Contribution	\$1,000	\$1,000

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