Annual Contributions and Limitations

Fiscal Year Contributions and Limitations	Additional Description	2026 - 2027	2025 - 2026	2024 - 2025	2023 - 2024	2022 - 2023
Limited Flexible Spending Account (FSA) - Available with HDHP[1][2]	Dental/Vision Only	Available Sept	3,300	3,200	3,050	2,850
TexFlex - Health Care FSA[2]	Health Flexible Spending Account	Available Sept	3,300	3,200	3,050	2,850
TexFlex - Dependent Care FSA[4]	Single/Married filing jointly	Available Sept	5,000	5,000	5,000	5,000
	Married filing separately	Available Sept	2,500	2,500	2,500	2,500
Teachers Retirement System - Employee Contributions	Defined Benefit Plan	Available Sept	8.25%	8.25%	8.25%	8.0%
Teachers Retirement System - Employer Contributions	Defined Benefit Plan	Available Sept	8.25%	8.25%	8.25%	8.0%
Teachers Retirement System - Compensation Limits	Defined Benefit Plan	Available Sept	350,000	345,000	330,000	305,000
Calendar Year Contributions and Limitations		**2026**	**2025**	**2024**	**2023**	**2022**
Health Savings Account (HSA) - Requires HDHP[1][3]	Individual	4,400	4,300	4,150	3,850	3,650
	Family	8,750	8,550	8,300	7,750	7,300
Optional Retirement Program 403(b) - Employee Contributions	Defined Contribution Plan	6.65%	6.65%	6.65%	6.65%	6.65%
Optional Retirement Program 403(b) - Employer Contributions	Defined Contribution Plan	6.8%	6.8%	6.8%	6.8%	6.8%
Optional Retirement Program 403(b) - Compensation Limits	Defined Contribution Plan	360,000	350,000	345,000	330,000	305,000
Voluntary Tax Deferred Annuity (TDA) 403(b)	Pre-tax and Roth Available	24,500	23,500	23,000	22,500	20,500
Voluntary Texa$aver 457(b) Deferred Compensation Plan	Pre-tax and Roth Available	24,500	23,500	23,000	22,500	20,500
Age 50 Catch-up Limit[5]	403(b) and 457(b) Plan	8,000	7,500	7,500	7,500	6,500
IRC Section 415(c) Contribution Limits	Under age 50	72,000	70,000	69,000	66,000	61,000
--Total Employee/Employer Contributions to 403(b) Accounts	Age 50 or over	80,000	77,500	76,500	73,500	67,500
Social Security - Employer Contribution	FICA OASDI	6.2%	6.2%	6.2%	6.2%	6.2%
Social Security - Employer Contribution	FICA OASDI	6.2%	6.2%	6.2%	6.2%	6.2%
Social Security - Wage Base Limit	FICA OASDI	184,500	176,100	168,600	160,200	147,000
Medicare - Employee and Employer Contribution	FICA Medicare	1.45%	1.45%	1.45%	1.45%	1.45%
Additional Medicare - Employee Contribution	Applies to salary > $200,000	0.9%	0.9%	0.9%	0.9%	0.9%

[1] High Deductible Health Plan (HDHP) - Enrollment in the HSA plan requires enrollment in Consumer Directed HealthSelect high-deductible health insurance plan. Employees not participating in a HDHP can participate in the TexFlex plan.

[2] Limited Flexible Spending and TexFlex Health Care FSA begin the first of the month following the 60th day of employment for individuals with a healthcare waiting period.

[3] The maximum allowable contribution to this type of account includes both employee and employer contributions.

[4] If you are a highly compensated individual, based on IRS definition as making more than $155,000 in the preceding year, the maximum amount you can elect is $1,250 each year.

[5] Effective January 1, 2026, catch-up contributions are required to be made on a Roth basis for employees whose FICA wages (from the same employer) were greater than **$150,000** in the preceding calendar year. For this purpose, wages are those as defined in Internal Revenue Code ("Code") Section 3121(a), wages subject to FICA (Form W-2 Box 3 wages for Social Security taxation purposes).