

Annual Contributions and Limitations

Fiscal Year Contributions and Limitations	Additional Description	2025 - 2026	2024 - 2025	2023 - 2024	2022 - 2023	2021 - 2022
Limited Flexible Spending Account (FSA) - Available with HDHP ⁽¹⁾⁽²⁾	Dental/Vision Only	Sept 25	3,200	3,050	2,850	2,750
TexFlex - Health Care FSA ⁽²⁾	Health Flexible Spending Account	Sept 25	3,200	3,050	2,850	2,750
TexFlex - Dependent Care FSA	Single/Married filing jointly	Sept 25	5,000	5,000	5,000	5,000
	Married filing separately	Sept 25	2,500	2,500	2,500	2,500
Teachers Retirement System - Employee Contributions	Defined Benefit Plan	Sept 25	8.25%	8.25%	8.0%	8.0%
Teachers Retirement System - Employer Contributions	Defined Benefit Plan	Sept 25	8.25%	8.25%	8.0%	7.75%
Teachers Retirement System - Compensation Limits	Defined Benefit Plan	Sept 25	345,000	330,000	305,000	290,000
Calendar Year Contributions and Limitations		2025	2024	2023	2022	2021
Health Savings Account (HSA) - Requires HDHP ⁽¹⁾⁽³⁾	Individual	4,300	4,150	3,850	3,650	3,600
	Family	8,550	8,300	7,750	7,300	7,200
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	350,000	345,000	330,000	305,000	290,000
Voluntary Tax Deferred Annuity (TDA) 403(b)	Pre-tax and Roth Available	23,500	23,000	22,500	20,500	19,500
Voluntary TexaSaver 457(b) Deferred Compensation Plan	Pre-tax and Roth Available	23,500	23,000	22,500	20,500	19,500
Age 50 Catch-up Limit	403(b) and 457(b) Plan	7,500	7,500	7,500	6,500	6,500
IRC Section 415(c) Contribution Limits --Total Employee/Employer Contributions to 403(b) Accounts	Under age 50	70,000	69,000	66,000	61,000	58,000
	Age 50 or over	77,500	76,500	73,500	67,500	64,500
Social Security - Employee 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	176,100	168,600	160,200	147,000	142,800
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.