

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* | <ul style="list-style-type: none"> 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) | \$360,000 | \$360,000 |

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.

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 |

Commuter Account

Contribute up to \$340 a month to pay for eligible transit and vanpool expenses from your paycheck on a before-tax basis.