FEDERAL
EMPLOYEE INSTITUTE

The Federal Numbers That Matter

Your 2026 quick reference for federal retirement and benefits figures, TSP, FERS, Social Security, Medicare, FEHB, and taxes, all in one place.

UPDATED FOR 2026

Retirement Savings

TSP elective deferral limit	**$24,500**
TSP catch-up (age 50+) Total of $32,500 with the base limit.	**$8,000**
Super catch-up (ages 60 to 63) SECURE 2.0. Total of $35,750 where the plan allows.	**+$11,250**
Mandatory Roth catch-up income threshold Earned $150k or more the prior year? Your catch-up must go to Roth TSP.	**$150,000**
Agency automatic + matching (max)	**5% of salary**
IRA contribution limit $8,600 total if you're age 50 or older (with catch-up).	**$7,500**
IRA catch-up (age 50+)	**$1,100**
Roth IRA income phase-out (single)	**$153,000 to $168,000**
Roth IRA income phase-out (married filing jointly)	**$242,000 to $252,000**

Federal Retirement (FERS)

FERS-FRAE contribution rate (hired 2014 or later)	**4.4% of salary**
Minimum Retirement Age (born 1970 or later)	**57**
FERS Special Retirement Supplement earnings limit Benefits reduce $1 for every $2 earned over the limit.	**$24,480 / year**
Required Minimum Distribution (RMD) age Rises to 75 in 2033 under SECURE 2.0.	**73**
Salary cap Executive Schedule Level IV, the ceiling on GS basic pay plus locality. Caps high-3 for top earners in high-cost areas.	**$197,200**

Social Security

Annual Cost-of-Living Adjustment (COLA)	**2.8%**
Maximum taxable wage base	**$184,500**
Earnings test limit (under full retirement age) Benefits reduce $1 for every $2 earned over the limit.	**$24,480**
Maximum monthly benefit (at full retirement age)	**$4,152**
Earnings required for one quarter of coverage	**$1,850**

Medicare

Part B standard premium (monthly)	**$202.90**
Part B deductible (annual)	**$283**
Part A deductible Per benefit period.	**$1,736**
IRMAA income brackets Five income tiers, based on your MAGI from two years prior.	**Above $109,000 single / $218,000 joint**
Open Enrollment window	**Oct 15 to Dec 7**

FEHB & Health Accounts

Open Season	**Second Monday of Nov to second Monday of Dec**
FEHB premium changes (average)	**12.3%**
HSA contribution limit (self / family, HDHP)	**$4,400 / $8,750**
HSA catch-up (age 55+)	**$1,000**
Health FSA contribution limit Per employee.	**$3,400**
FSAFEDS carryover amount Dependent care FSA limit: $7,500 / household.	**$680**

Taxes

Federal income tax brackets Single: 10% to $12,400; 12% to $50,400; 22% to $105,700; 24% to $201,775; 32% to $256,225; 35% to $640,600; 37% above. Married filing jointly: 10% to $24,800; 12% to $100,800; 22% to $211,400; 24% to $403,550; 32% to $512,450; 35% to $768,700; 37% above.	**10% to 37% (seven brackets)**
Standard deduction Single / married filing jointly.	**$16,100 / $32,200**
Capital gains brackets 0% up to $49,450 single / $98,900 joint; 15% up to $545,500 / $613,700; 20% above. Collectibles taxed at 28%, some real estate gains at 25%.	**0%, 15%, 20%**
Qualified Charitable Distribution (QCD) limit Separate $111,000 limit per spouse. One-time split-interest election capped at $55,000.	**$111,000 / person**
Gift tax annual exclusion Married couples can combine for $38,000 per recipient.	**$19,000 / recipient**
Estate tax exemption $30M per married couple.	**$15M / individual**
Tax filing deadline (2026 tax year)	**April 15, 2027**

Pay & Benefits

Federal pay raise	**1%**
Locality pay percentages	**No change**
GS pay tables	**View the 2026 tables**
SES / Executive Level pay caps With a certified SES appraisal system: $151,661 to $228,000. Without certification: $151,661 to $209,600.	**$151,661 to $228,000**

TSP & Investments

TSP expense ratio (approx.) Depending on the fund. Among the lowest-cost funds available anywhere.	**0.034% to 0.051%**
G Fund interest rate 2025 rate.	**4.44%**

Insurance (FEDVIP / FLTCIP)

FEDVIP dental premium change	**3.3%**
FEDVIP vision premium change	**0.5%**
FLTCIP program status New enrollments suspended under OPM's suspension notice.	**Suspended to new enrollments**

Leave

Maximum annual leave carryover Higher caps apply overseas and for SES.	**240 hours**
Annual leave accrual (15+ years of service)	**8 hours / pay period**
Federal holidays	**11 per year**
Official leave year end date	**January 9, 2027**

Key Dates

FEHB / FSAFEDS Open Season	**Second Monday of Nov to second Monday of Dec**
Medicare Open Enrollment	**Oct 15 to Dec 7**
Social Security COLA announcement	**Mid-October**
Federal pay raise announcement	**Mid-October, effective January**
IRS tax filing deadline	**April 15**