

2026 Payroll Tax Employee Contribution Rates and Limits

Tax Type Description	Paycheck Description	Maximum Taxable Wages	Contribution Rate	Total Maximum Annual Contribution
Federal Withholding Tax	Federal Withholding	No Maximum	Tax calculated on applicable gross wages and Marital Status & number of allowances claimed on Form W-4	No Limit
NJ Withholding Tax	State Tax - NJ	No Maximum	Tax calculated on applicable gross wages and Marital Status & number of allowances claimed on Form NJ-W4	No Limit
PA Withholding Tax	State Tax - PA	No Maximum	3.07% of applicable gross wages	No Limit
NY Withholding Tax	State Tax - NY	No Maximum	Tax calculated on applicable gross wages and Marital Status & number of allowances claimed on Form NY - IT-2104	No Limit
Social Security Tax	Social Security (FICA)	\$ 184,500	6.2% of applicable gross wages	\$ 11,439
Federal Medicare Tax	Medicare	No Maximum	1.45% of applicable gross wages	No Limit
Additional Medicare Tax	Additional Medicare Tax	Wages over \$200,000	0.9 % of applicable gross wages	No Limit
NJ Unemployment Tax	SUI-Employee Paid - NJ	\$44,800	0.3825 % of applicable gross wages	\$ 171.36
NJ Disability Tax	NJ TDF - NJTDB	\$171,100	0.19% of applicable gross wages	\$325.09
NJ Workforce Development Tax	NJ WFD - NJWDF	\$44,800	0.0425 % of applicable gross wages	\$19.04
NJ Family Leave Insurance Tax	NJ FLI - NJFLI	\$171,100	0.23% of applicable gross wages	\$393.53

2026 Voluntary Pre-Tax and After-Tax Contribution Limits

Age	2026 Catch Up Amounts 403(b)	2026 IRS Max Amount 403(b)	2026 Catch Up Amounts 457(b)	2026 IRS Max Amount 457(b)
Under 50	NA	\$24,500	NA	\$24,500
50-59	\$8,000	\$32,500	\$8,000	\$32,500
60-63	\$11,250	\$35,750	\$11,250	\$35,750
Older than 63	\$8,000	\$32,500	\$8,000	\$32,500

SECURE Act 2.0: Catch-Up Contributions Update:

- If your prior year (2025) Social Security (FICA) wages were under \$150,000, you may continue to make catch-up contributions pre-tax (traditional) or Roth.
- If your wages met or exceeded the \$150,000 threshold, catch-up contributions must be Roth (after-tax).
- This rule applies to 403(b), and 457(b) plans.