

HELPING YOU MAKE THE MOST OF YOUR MICRON BENEFITS

2026 Edition

What's in this article:

Leveraging your Micron benefits

Key planning opportunities for 2026

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Helping You Make the Most of Your Micron Benefits

Working at Micron comes with more than a competitive paycheck—it comes with a powerful set of benefits designed to help you build long-term wealth, protect your family, and participate in the company’s success.

Yet, with so many options—from equity grants to deferred compensation and after-tax 401(k) contributions—it can be hard to know where to focus. The reality is, a few small adjustments can make a big difference over time. Below is a practical guide to help you understand Micron’s 2025 benefit programs, updated plan limits, and how to make each component work harder for you.



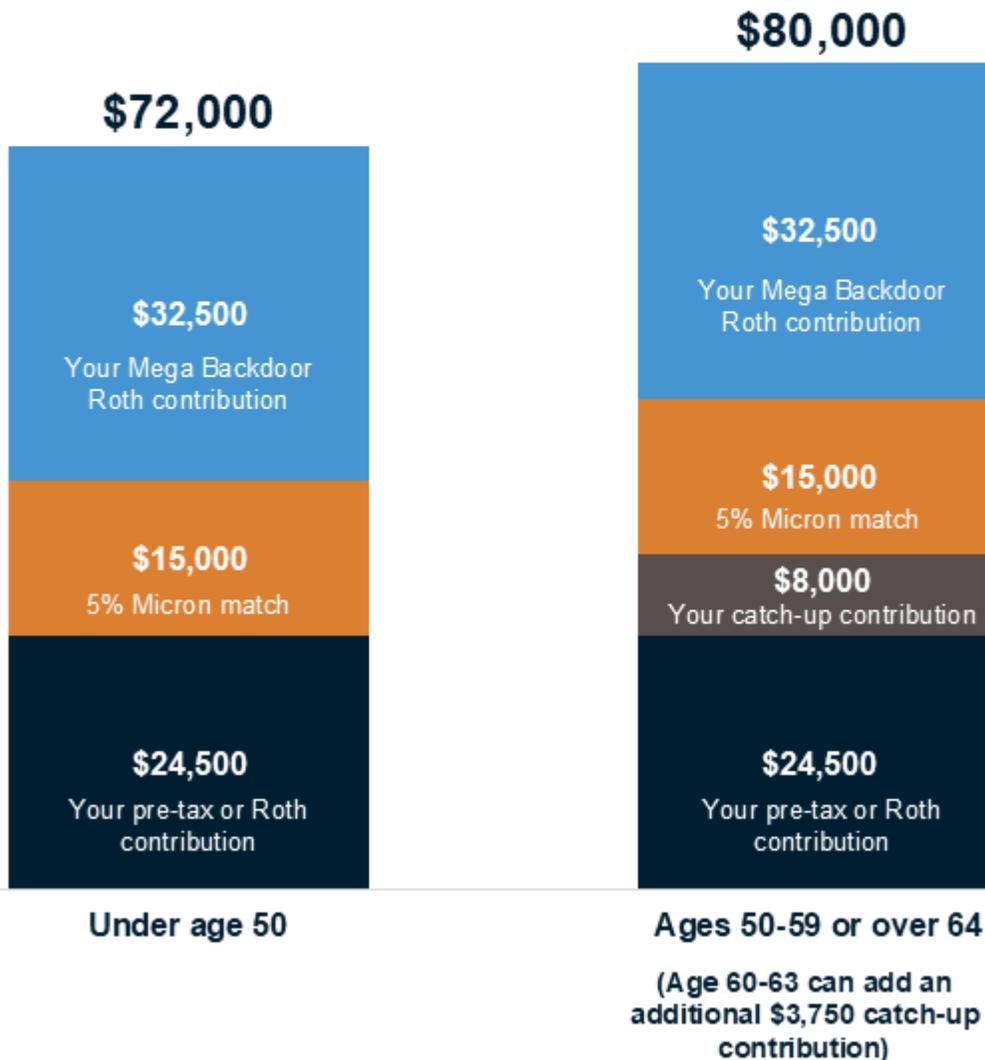
Micron Benefits Summary

Benefit/ Program	What it Does	2026 Limits & Highlights	Key Considerations/ Tips
RAM 401(k)/ Retirement Plan	Save for retirement via pre-tax, Roth, and after-tax contributions.	<ul style="list-style-type: none"> Employee deferral (under age 50): \$24,500 Catch-up (ages 50-59 or 64+): \$8,000 Enhanced catch-up (ages 60-63): \$11,250 SECURE 2.0 change: if you earned >\$145,000 in 2025, catch-up contributions must be Roth (after-tax) in 2026 Total combined (employee + employer + after-tax): up to \$72k (under 50) – add more for catch-up ages 	<ul style="list-style-type: none"> Allows after-tax contributions above the standard limits, up to that total of \$72,000 cap (under 50) Micron may match up to 5% of your eligible earnings. Plan loan rules: borrow up to the lesser of 50% of vested balance or \$50,000 Higher earners will feel slightly larger paycheck impact due to the Roth catch-up rule.
Deferred Compensation Plan (DCP)	Defer portions of salary or bonus for distribution in future years.	<ul style="list-style-type: none"> Based compensation: 1% to 75% Bonus deferrals: 1% to 100% 	<ul style="list-style-type: none"> This is an unfunded promise by Micron subject to company credit risk – your benefits depend on Micron's ability to pay. Timing elections is crucial – changes must be made in an election window. Plan ahead for tax treatment at distribution.
Equity Compensations (RSUs, Stock Options, Performance Rewards)	Grants tied to Micron stock performance	No fixed limit – award size determined by company and equity plan rules	<ul style="list-style-type: none"> Understand vesting schedules and tax treatment at vest/sale. Avoid overconcentration in company stock.
Employee Stock Purchase Plan (ESPP)	Buy Micron stock via payroll at a discount.	<ul style="list-style-type: none"> Discount: 15% IRS maximum: \$25,000 worth of stock (based on fair market value at offering date) per calendar year 	<ul style="list-style-type: none"> Selling immediately after purchase can lock in the discount gain. Watch tax treatment of qualifying vs. disqualifying dispositions.
Health, Insurance, & Wellness Benefits	Medical, dental, vision, life/disability, wellness programs	<ul style="list-style-type: none"> HSA: \$4,400 self-only / \$8,750 family Healthcare FSA: \$3,300 Limited Purpose FSA: \$3,300 Dependent Care FSA: \$7,500 (big increase) FSA rollover (healthcare/limited purpose): \$660 maximum 	<ul style="list-style-type: none"> Choose medical tier based on family needs. HSAs are powerful long-term tax shelters. Dependent care FSA increase = major tax savings for families
Learning & Development / Tuition Assistance	Support for courses, certifications, & degrees	See benefits handbook for more detail.	<ul style="list-style-type: none"> Fuel future earnings potential. Understand annual limits and reimbursement timing.
Well-being & Support Services	Flexible work options, EAP, caregiving resources	Benefit value in services, not fixed dollar limits	<ul style="list-style-type: none"> Valuable during stressful or busy life periods Use counseling, backup care, etc. – part of total compensation
Recognition & Incentive Awards	Patent bonuses, innovation awards, spot bonuses	Varies per year and per person	Good upside but not reliable core income

Source: [Micron 2026 U.S. Benefits guide](#)

2026 Micron 401(k) Limits

Based on Maximum contributions and Micron Match
(shown here based on a \$300,000 salary)



Source: [Micron 2026 U.S. Benefits guide](#), Coldstream

Key Planning Opportunities for 2026

1. USE THE NEW 401(K) LIMITS TO YOUR ADVANTAGE

The 2026 IRS limits are higher than ever, creating more room to save efficiently. The 2026 IRS maximum annual pre-tax/Roth limit is \$24,500, plus \$8,000 in additional catch-up contributions for team members age 50-59. Note: if you're age 60-63, take advantage of the enhanced catch-up contribution, which allows an additional \$11,250 on top of the base limit (instead of the \$8,000 noted above).

A new change in 2026, under the SECURE 2.0 Act, states that [employees who earned more than \\$145,000 in FICA wages during 2025 will be required to make any catch-up contributions on a Roth \(after-tax\) basis](#). This applies to both standard and enhanced catch-up contributions for participants age 50 and above. We still recommend completing those versus saving in a taxable account, since you will receive the benefit of tax-free growth and tax-free qualified distributions within a Roth IRA.

Even if you can't max out your 401(k) contributions, increasing your deferrals by just 1 - 2% per year can have a major long-term impact.

2. LEVERAGE THE MEGA BACKDOOR ROTH

Micron's plan allows after-tax 401(k) contributions up to the total \$72,000 cap (or higher for those over 50). By converting those after-tax dollars into a Roth, you can build a larger pool of tax-free income for retirement. This is one of the most powerful but underused tools in employer plans today. It's also highly important to elect for in-plan Roth conversion of after-tax contributions by contacting Fidelity. Learn more about Roth conversions in our article, ["Unlocking the Power of Roth Conversions for Long-Term Wealth Growth" here](#).

3. BE INTENTIONAL WITH DEFERRED COMPENSATION

Deferring income can smooth out taxes, especially if you expect lower income in retirement. But remember—this is an unsecured promise by Micron. Make sure you're not deferring more than you're comfortable leaving at risk.

4. BALANCE COMPANY STOCK WITH DIVERSIFICATION

Between Restricted Stock Units, Employee Stock Purchase Plans (ESPP), and options, it's easy for Micron stock to dominate your entire portfolio. Set target percentages for how much company stock you're comfortable holding and sell systematically once that threshold is reached. Diversification protects your long-term financial independence.

5. PLAN AROUND TAX TIMING

Equity vesting, ESPP sales, and deferred compensation payouts all create taxable events. Coordinating those across years—and possibly pairing them with charitable giving or higher 401(k) contributions—can reduce your effective tax rate.

Bringing It All Together

Micron provides a [comprehensive suite of competitive benefits](#) for its team members. But the real opportunity is in how you combine them—aligning your savings, equity, and deferred compensation decisions with your personal goals, tax plan, and time horizon.

Whether your priority is maximizing savings, reducing taxes, or simply creating more flexibility in how and when you work, these benefits can be a cornerstone of your plan when managed thoughtfully.

At Coldstream, we help Micron professionals integrate these programs into a bigger picture—making sure every dollar, share, and tax election is working toward your long-term goals. If you have questions about which options are right for you or how they best fit with your tax and financial situation, consult your Coldstream Wealth Manager.

Coldstream can help.

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