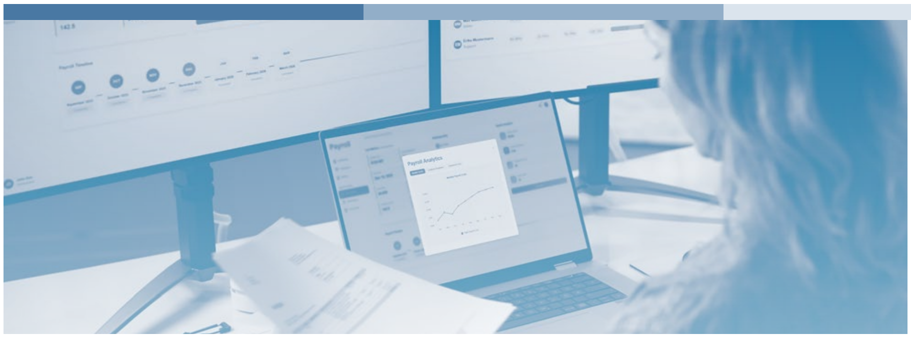

What's New for 2027 Open Enrollment

This cheat sheet outlines key figures to have on hand for the 2027 plan year.

HSA/HDHP Limits

Self-Only	2027
HSA contribution limit	$4,500
HDHP min deductible	$1,750
HDHP max out-of-pocket	$8,700

Family	2027
HSA contribution limit	$9,000
HDHP min deductible	$3,500
HDHP max out-of-pocket	$17,400

ACA Cost-Sharing

Affordable Care Act (ACA)

$12,000 out-of-pocket maximum for self-only coverage

$24,000 out-of-pocket maximum for family coverage

ACA Affordability

An applicable large employer's health plan coverage is considered affordable if the employee's required contribution for the lowest cost self-only coverage that provides minimum value does not exceed **10.22%** of the employee's household income.

Dependent Care FSA

Flexible spending account (FSA)

$7,500 annual limit
(**$3,750** if married filing separately)

Excepted Benefit HRA

Health reimbursement arrangement (HRA)

$2,250 annual limit

Still to Come for 2027

Here are the limits the IRS typically releases later in the year:

Health FSA limit

Commuter & transit limits

Adoption assistance exclusion

401(k) & retirement plan limits