PTMA FINANCIAL SOLUTIONS

Effective January 1, 2027

2027 OPEN ENROLLMENT · HSA + FSA LIMITS

Benefits built around you.

The IRS raised what you can save tax-free in 2027. **Here's what changed, and what didn't.**

Health Savings Account (HSA)

FOR SMART SAVER (HSA) PLAN MEMBERS

Pay for health care with pre-tax dollars. Your HSA is yours to keep. Unused money rolls over every year and stays with you if you leave. Employer and employee contributions together count toward the limit.

Annual limit	2026	2027	Change
Individual coverage	$4,400	**$4,500**	+$100
Family coverage	$8,750	**$9,000**	+$250
Catch-up (age 55+)	$1,000	**$1,000**	No change

Health Care FSA

MEDICAL, DENTAL, VISION + RX EXPENSES

Set aside pre-tax money for out-of-pocket health costs. Your full election is available on day one.

Annual limit	2026	2027	Change
Annual contribution	$3,400	**$3,500**	+$100
Carryover of unused funds	$680	**$700**	+$20

Dependent Care FSA

CHILD + ELDER CARE

Use pre-tax money for daycare, preschool, before- and after-school programs, summer day camp and adult day care.

Annual limit	2026	2027	Change
Per household	$7,500	**$7,500**	No change
Married, filing separately	$3,750	**$3,750**	No change

Don't forget: You must make your HSA and FSA contribution elections every year in Rippling during Open Enrollment.