

2027 Consumer Directed Health and Pre Tax Limits

Final federal amounts available as of October 19, 2026 | Projected figures are intentionally excluded

Use the finalized amounts below for 2027 HSA and post-deductible setup. Do not load items marked Pending until the IRS publishes its annual inflation-adjustment procedure.

HSA and HSA qualified HDHP limits

2027 federal limit	Self only	Family
HSA contribution limit	\$4,500	\$9,000
Age 55 catch up contribution	\$1,000	\$1,000 per eligible spouse in that spouse's own HSA
HDHP minimum deductible	\$1,750	\$3,500
HDHP maximum out of pocket	\$8,700	\$17,400
Direct primary care subscription safe amount per month	\$150	\$300 when the subscription covers more than one person

FSA and dependent care administration

Arrangement	2027 amount or status	Administration note
Health FSA salary reduction	Pending final IRS release	Applies to general purpose, limited purpose and post deductible FSAs
Carryover from a 2026 plan year into 2027	\$680 maximum	Only if the employer's written plan adopts carryover
Carryover from a 2027 plan year into 2028	Pending final IRS release	Will be 20 percent of the finalized 2027 salary reduction limit
Post deductible medical threshold	\$1,750 self only \$3,500 family	The plan may require a higher threshold; service date must be after satisfaction
Dependent Care FSA exclusion	\$7,500 \$3,750 married filing separately	Household limit; employer may adopt a lower plan maximum

HRA transportation and premium only plans

Arrangement	2027 amount or status	Administration note
Excepted Benefit HRA	\$2,250 newly available	Final for plan years beginning in 2027
QSEHRA	Pending final IRS release	Do not update employer documents or W-2 guidance yet
ICHRA integrated HRA and retiree HRA	No federal annual contribution ceiling	Employer funding and eligible expenses follow the written plan and applicable integration rules
Qualified parking and transit or vanpool	Pending final IRS release	Monthly exclusion amounts are not finalized
Premium Only Plan	No separate federal election ceiling	Pre-tax amount is the employee's eligible premium share under the adopted plan

Important administration points HSA contributions include employer and employee amounts across all HSAs. Medicare enrollment generally ends HSA contribution eligibility. For family HDHP coverage, do not substitute the self-only deductible threshold when testing access to nonpreventive benefits.
Primary sources IRS Rev. Proc. 2026-24; IRS Rev. Proc. 2025-32; IRS Internal Revenue Bulletin 2026-37. Amounts are federal limits; the written employer plan may be more restrictive.