Table of Limits

The limits presented below are set by the government and updated on a yearly basis. Please note that your plan may have specific limitations. Please check your company's plan documents.

Limit Type	2026	2027
Flexible Spending Accounts (FSAs)		
Healthcare FSA Plan Year Maximum	$3,400	$3,500
Healthcare FSA Carryover Maximum	$680	$700
Dependent Care FSA Annual Maximum – Single or Married Filing Jointly	$7,500	$7,500
Dependent Care FSA Annual Maximum – Married Filing Separately	$3,750	$3,750
Medical Mileage Rate to Obtain Medical Care (Reimbursable by a Healthcare FSA)	$.205/mile	Not yet released
Commuter Benefits – Monthly		
Parking	$340	$350
Transit	$340	$350
Health Savings Accounts (HSAs)		
Annual HSA Contribution Limit – Employee Only	$4,400	$4,500
Annual HSA Contribution Limit – Family	$8,750	$9,000
Annual HSA Contribution Limit – Age 55+ Catch-Up	$1,000	$1,000
Minimum Annual HDHP Deductible – Employee Only	$1,700	$1,750
Minimum Annual HDHP Deductible – Family	$3,400	$3,500
Plan Out-of-Pocket Max for HSA Eligibility – Employee Only	$8,500	$8,700
Plan Out-of-Pocket Max for HSA Eligibility – Family	$17,000	$17,400