Annual Benefit Plan Limits at a Glance

Use this quick-reference guide to compare key benefit plan limits across 2026 and 2027. Please note that different limits are released under different IRS guidance and at different times.

Category	Limit / Threshold	2026	2027
Health FSA / LPFSA	Maximum annual salary reduction contribution	$3,400	**$3,500**
Health FSA / LPFSA	Maximum carryover	$680	**$700**
DCAP	Annual exclusion single or married filing jointly	$7,500	**$7,500**
DCAP	Annual exclusion married filing separately	$3,750	**$3,750**
Commuter	Transit monthly limit	$340	**$350**
Commuter	Parking monthly limit	$340	**$350**
HSA	Annual contribution self only	$4,400	**$4,500**
HSA	Annual contribution family	$8,750	**$9,000**
HSA	Catch-up contribution age 55+	$1,000	**$1,000**
HDHP	Minimum deductible self only	$1,700	**$1,750**
HDHP	Minimum deductible family	$3,400	**$3,500**
HDHP	Maximum out of pocket (self only)	$8,500	**$8,700**
HDHP	Maximum out of pocket (family)	$17,000	**$17,400**
Excepted Benefit HRA	Maximum newly available amount	$2,200	**$2,250**
QSEHRA	Maximum out of pocket self only	$6,450 ($537.50 monthly cap)	**$6,700 ($558.33 monthly cap)**
QSEHRA	Maximum out of pocket family	$13,100 ($1,091.66 monthly cap)	**$13,550 ($1,129.17 monthly cap)**

For broker and employer reference only. Federal limits do not necessarily reflect the amount adopted by an individual employer's plan. Always review applicable plan documents and plan provisions when determining the limit available under a specific plan.

Sources: IRS annual inflation-adjustment guidance and applicable federal legislation. The IRS has officially published the 2027 HSA, HDHP, and Excepted Benefit HRA figures in Revenue Procedure 2026-24 and 2026-35.