2027 Numbers You Need to Know

THE HARRISON GROUP, INC.

Health Savings Accounts

Calendar Year Limits:	2025	2026	2027
Minimum deductible amount for qualified HDHP			
Individual coverage	$1,650	$1,700	**$1,750**
Family coverage	$3,300	$3,400	**$3,500**
Maximum contribution limits			
Individual coverage	$4,300	$4,400	**$4,500**
Family coverage	$8,550	$8,750	**$9,000**
Catch up allowed for those 55 and over	$1,000	$1,000	**$1,000**
Maximums for HDHP out-of-pocket expenses			
Individual coverage	$8,300	$8,500	**$8,700**
Family coverage	$16,600	$17,000	**$17,400**

Healthcare FSA

Plan Year beginning:	2025	2026	2027
Maximum Annual Contribution Limit	$3,300	$3,400	**$3,500**
Healthcare FSA Carryover Limit	$660	$680	**$700**

Dependent Daycare FSA

Calendar Year Limits:	2025	2026	2027
Maximum Annual Contribution Limit	$5,000	$7,500	**$7,500**

In 2027, the limit is $7,500 for a married couple filing a joint return, or for a single parent filing as "Head of Household." For a married couple filing separate returns, the limit is $3,750 each. The daycare credit is reduced dollar for dollar by contributions to or benefits received from an employer's cafeteria plan. An employee may participate in their employer's cafeteria plan and take a portion of the daycare expenses through the credit if they have sufficient expenses in excess of their cafeteria plan annual election, but within the tax credit limits.

Commuter Benefits

Monthly Limits beginning in Calendar Year:	2025	2026	2027
Parking - monthly	$325	$340	**$350**
Mass Transit and Vanpooling - monthly	$325	$340	**$350**

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Qualified Small Employer HRAs

Plan Year beginning:	2025	2026	2027
Individual coverage	$6,350	$6,450	**$6,700**
Family coverage	$12,800	$13,100	**$13,550**

Excepted Benefits HRAs

Plan Year beginning:	2025	2026	2027
Annual contribution limit	$2,150	$2,200	**$2,250**

Adoption Assistance

Plan Year beginning:	2025	2026	2027
Annual contribution limit	$17,280	$17,670	**$18,250**

Educational Assistance for Tuition and Student Loans

Calendar Year Limits:	2025	2026	2027
Annual tax-free employer contribution	$5,250	$5,250	**$5,400**

Applies to employer-paid tuition and to employer payments toward an employee's qualified student loans (principal and interest). Student loan repayment was made permanent by the One Big Beautiful Bill Act, and 2027 is the first year the $5,250 limit is adjusted for inflation.

Social Security Wage Base

Social Security and Supplemental Security Income (SSI) benefits reach approximately 76 million Americans. The maximum amount of earnings subject to the Social Security tax (taxable maximum) is $192,300 for 2027, up from $184,500 in 2026.

Medical Mileage

Mileage driven to receive medical care is an eligible FSA, HSA, and HRA expense. The IRS medical mileage rate for 2026 is 20.5 cents per mile for January 1 through June 30, and 23.5 cents per mile for July 1 through December 31. The 2027 rate is typically announced in December.