



2027 guidelines for health savings account (HSA)

	2027 guidelines	2026 guidelines
Minimum deductible amounts	\$1,750 for self-only plans \$3,500 for family plans/\$3,500 for embedded individual deductible family plans	\$1,700 for self-only plans \$3,400 for family plans/\$3,400 for embedded individual deductible family plans
Maximum out-of-pocket limits (OOPs)	\$8,700 for individual/self-only plans \$17,400 for family plans Note: Due to ACA, non-embedded family OOP cannot be greater than \$12,000 (2027).	\$8,500 for individual/self-only plans \$17,000 for family plans Note: Due to the ACA, non-embedded family OOP cannot be greater than \$10,600 (2026).
HSA contribution limits	Consumers can contribute up to the annual maximum amount as determined by the IRS. Maximum contribution amounts for 2027 are \$4,500 for self-only and \$9,000 for families. The annual “catch-up” contribution amount for individuals age 55 or older will remain \$1,000.	Consumers can contribute up to the annual maximum amount as determined by the IRS. Maximum contribution amounts for 2026 are \$4,400 for self-only and \$8,750 for families. The annual “catch-up” contribution amount for individuals age 55 or older will remain \$1,000.
Prorating of contribution limits	Enroll by December 1 and stay enrolled for the 13-month test period. OR Proration applies, which means dividing the contribution limit by 12 and contributing that amount each month you are enrolled in a high-deductible health plan (HDHP).	Enroll by December 1 and stay enrolled for the 13-month test period. OR Proration applies, which means dividing the contribution limit by 12 and contributing that amount each month you are enrolled in a high-deductible health plan (HDHP).
IRA to HSA transfer	Consumers are able to make a 1-time, tax-free trustee-to-trustee transfer of IRA funds into an HSA. The individual must remain enrolled in an HDHP and be eligible for an HSA for a 13-month test period after the fund transfer. The funds transferred from the IRA apply to the annual HSA maximum contribution limit. The contribution must be made directly by the IRA trustee.	Consumers are able to make a 1-time, tax-free trustee-to-trustee transfer of IRA funds into an HSA. The individual must remain enrolled in an HDHP and be eligible for an HSA for a 13-month test period after the fund transfer. The funds transferred from the IRA apply to the annual HSA maximum contribution limit. The contribution must be made directly by the IRA trustee.
Flexible spending account (FSA)	Only a limited purpose FSA may be offered alongside the HSA without impacting a member’s eligibility for HSA contributions. Consumers in a full purpose FSA can contribute to an HSA if their FSA balance is \$0 at the end of the preceding year.	Only a limited purpose FSA may be offered alongside the HSA without impacting a member’s eligibility for HSA contributions. Consumers in a full purpose FSA can contribute to an HSA if their FSA balance is \$0 at the end of the preceding year.

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Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

Flexible spending accounts (FSAs) are administered by UnitedHealthcare and are subject to eligibility and restrictions. A flexible spending account is not insurance. It may also be referred to as a flexible spending arrangement. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

Administrative services provided by United HealthCare Services, Inc. or its affiliates, including United HealthCare Service LLC in NY. Stop-loss insurance underwritten by UnitedHealthcare Insurance Company or its affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

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