HR BRIEF

July 2026

HSA/HDHP Limits Will Increase for 2027

The IRS recently released [Revenue Procedure 2026-24] to provide inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs) for 2027. The IRS is required to publish these limits by June 1 of each year.

These limits include the following:

- The maximum HSA contribution limit
- The minimum deductible amount for HDHPs
- The maximum out-of-pocket expense limit for HDHPs

HSA Limits

These limits vary based on whether an individual has self-only or family coverage under an HDHP. Eligible individuals with self-only HDHP coverage will be able to contribute **$4,500** to their HSAs for 2027, up from $4,400 for 2026. Eligible individuals with family HDHP coverage will be able to contribute **$9,000** to their HSAs for 2027, up from $8,750 for 2026. Individuals age 55 and older may make an additional $1,000 "catch-up" contribution to their HSAs.

HDHP Limits

The minimum deductible for HDHPs increases to **$1,750** for self-only coverage and **$3,500** for family coverage in 2027 (up from $1,700 for self-only coverage and $3,400 for family coverage in 2026). The HDHP maximum out-of-pocket expense limit increases to **$8,700** for self-only coverage and **$17,400** for family coverage for 2027 (up from $8,500 for self-only coverage and $17,000 for family coverage for 2026).

Employer Action Steps

Employers sponsoring HDHPs should review their plans' cost-sharing limits (i.e., the minimum deductible amount and maximum out-of-pocket expense limit) when preparing for the plan year beginning in 2027. Also, employers that allow employees to make pre-tax HSA contributions should update their plan communications to reflect the increased contribution limits.

Contact us today for more information.

EEOC Publishes New National Enforcement Plan

On June 4, the U.S. Equal Employment Opportunity Commission (EEOC) released a National Enforcement Plan (NEP) for fiscal years (FYs) 2025-29. The NEP replaces the agency's Strategic Enforcement Plan for FYs 2024-28.

Key Changes

The NEP took effect immediately and established a set of principles and substantive enforcement priorities that will govern agency activities through FY 2029. Here are key changes:

- Deprioritization of disparate impact claims
- Diversity, equity and inclusion (DEI) programs as an enforcement target
- Prioritizations of the executive branch and administration objectives

Employer Takeaways

The new NEP represents a meaningful reorientation of EEOC enforcement priorities. Employers may consider focusing on the following areas:

- **Review existing DEI programs**. Employers should work with legal counsel to evaluate whether existing DEI initiatives comply with Title VII under the EEOC's enforcement posture.
- **Audit job advertising and candidate screening**. Job postings that solicit "diverse candidates" or use language that filters applicants by race, sex or national origin may draw scrutiny under the NEP.
- **Revisit compensation structures**. Executive bonuses or other compensation tied to race- or sex-based demographic goals are identified as enforcement targets.
- **Assess religious accommodation practices**. The NEP signals continued focus on employers' obligations to provide religious accommodations and rights to express sincerely held religious beliefs in the workplace.
- **Comply with all federal antidiscrimination laws**. Employers are required to comply with Title VII, the ADA, the ADEA, the EPA, the PWFA and all other laws within the EEOC's jurisdiction. The change in priorities does not diminish liability for violations of these laws.