



2027 Tax and Benefit Limits, What Is Official

Confirmed 2027 figures and key dates. Tax brackets and 401(k) limits are not yet released.

DATE	WHAT HAPPENS	DONE
Health Savings Account, self-only	\$4,500 (2026: \$4,400)	☐
Health Savings Account, family	\$9,000 (2026: \$8,750)	☐
Health Savings Account catch-up, age 55 and older	\$1,000	☐
High-deductible plan out-of-pocket max, self-only	\$8,700	☐
High-deductible plan out-of-pocket max, family	\$17,400	☐
Excepted-benefit health reimbursement arrangement max	\$2,250	☐
Social Security cost-of-living adjustment	3.6%	☐
Social Security taxable maximum	\$192,300 (2026: \$184,500)	☐
Social Security earnings test, under full retirement age	\$25,560 per year (\$1 withheld per \$2)	☐
Social Security earnings test, year reaching full retirement age	\$67,920 (\$1 withheld per \$3)	☐
Fri., Jan. 15, 2027	Fourth-quarter 2026 estimated tax payment due	☐
Thu., Apr. 15, 2027	2026 federal tax return filing deadline	☐

My notes
