



2026

FSA – DCAP – HSA – Commuter Contribution limits & IRS regulations

The IRS sets the maximum dollar amount you can elect and contribute to each year. For 2026, the annual contribution limits are:

Medical and Limited Purpose FSA - \$3,400

Dependent Care FSA - \$7,500 (\$3,750 if filing separately)

HSA - \$4,400 Single / \$8750 Family (+\$1,000 if over 55)

Commuter Transit and Parking - \$340 per month



Medical FSA

Once you elect, all of your medical FSA dollars are available for you to use the very first day of the plan year. You can use your funds for expenses incurred by you, your spouse or eligible dependents.

Dependent care FSA

Dependent care FSA funds are only available after each payroll contribution has been made, those funds are applied to your account and available for reimbursement. You can use your funds for daycare, preschool, nanny services and babysitters while you work.

HSA

HSA funds are only available after each payroll contribution has been made, those funds are applied to your account and available for reimbursement. You can use your funds for expenses incurred by you, your spouse or eligible dependents. Unused funds stay with you and earn interest. They can even be invested.

Commuter Transit and Parking

Commuter funds are only available after each payroll contribution has been made, those funds are applied to your account and available for reimbursement.

Use-or-lose

If you have not used all of your FSA and Dependent Care FSA funds before the end of the plan year, you will forfeit any money left in your account. (Check with your employer for rollover and runoff options)



HSA funds roll over year to year and even go with you if you leave your employer.

Commuter Transit and Parking funds rollover each month and even year over year. However, if you leave your employer, you will forfeit any funds left in your account. The monthly limit for contributions is also the monthly limit on reimbursable expenses.

Changing your election

During open enrollment, you can elect an FSA and determine how much you want to contribute. In order to make changes after open enrollment, you need to experience a qualifying life event.

Qualifying life events for any FSA:

- Change in marital status
- Change in the number of dependents
- Increase due to birth, adoption or marriage
- Decrease due to death, divorce or loss of eligibility
- Gain or loss of eligibility due to a change in participant, spouse or dependent employment status

Additional dependent care FSA qualifying life events include:

Change in daycare providers

- Child turning age 13
- Increase or decrease in the cost of qualifying day care expenses
- Judgement, decree or order requiring a change in coverage

If you experience a qualifying life event, contact your employer to make changes to your election.

HSA and Commuter benefits special rules:

You can update your HSA and Commuter Contributions each month.

- No qualifying event is required.
- This can help with your budget.
- This also allows you to spend down your commuter funds if needed.