2027 Limits on Tax-Saving Accounts

Health Savings Account

	If your base salary is $75,000 or below		If your base salary is above $75,000	
	Employee-Only Coverage	**Other Coverage Levels**	**Employee-Only Coverage**	**Other Coverage Levels**
Helix flat seed	$200 in January and July for a total of $400		$0	$0
Helix matches your contributions (dollar-for-dollar)	Up to $350	Up to $1,100	Up to $500	Up to $1,000
	Helix will match your HSA contributions each pay period in 2027			
Your contribution limit	Up to $3,750	Up to $7,500	Up to $4,000	Up to $8,000
Total contribution the IRS allows (yours + Helix's)	**$4,500**	**$9,000**	**$4,500**	**$9,000**
If you are age 55 or better any time during 2027, you can contribute an additional $1,000 to your HSA.				

401(k) Plan

Limit	Under age 50	Age 50 or better
Your before-tax or Roth 401(k) limit	$25,500*	• Additional $8,500 in catch-up contributions, for a maximum of $34,000 • Employees who attain age 60-63 in a given year can increase catch-up contributions to $11,750.
Limit on total contributions (your before-tax, after-tax, and Roth 401(k) contributions, plus Helix's matching contributions)	$75,000*	$83,000 ($75,000 + $8,000 catch-up contributions)
Limit on maximum amount of eligible compensation (base pay, bonuses, overtime and commissions)	$375,000*	$375,000

Flexible Spending Accounts

Account	Annual Contribution Limit
Health Care or Limited Care FSA	$3,500; carry over up to $700 from 2027 to 2028*
Dependent Care FSA	$7,500

Commuter Account

Contribute up to $350 a month to pay for eligible transit and vanpool expenses from your paycheck on a before-tax basis.*

**Projections*: *The new limit has not been published by the IRS and may be subject to change.*