2027 BENELECT OPEN ENROLLMENT

NOVEMBER 2 – 20, 2026

SUMMARY OF 2027 BENELECT CHANGES

2027 IRS Limits

Health Savings Account Limits Increase

In 2027 the annual IRS limits on contributions to Health Savings Accounts are increasing.

- Health Savings Account, Employee only HDHP coverage
  $4,500 confirmed
- Health Savings Account, Family HDHP coverage
  $9,000 confirmed

Individuals aged 55 and older who are enrolled in the HDHP may be eligible to contribute up to an additional $1,000 into a Health Savings Account. The IRS defines "family" coverage as qualifying HDHP insurance that covers an employee and at least one dependent.

Flexible Spending Account Limits Increase

In 2027 the annual IRS limits on contributions to Flexible Spending Accounts are as follows.

- Health Care Flexible Spending Account maximum $3,500.
- Dependent Care Flexible Spending Account maximum $7,500

2027 Open Enrollment: What's New and What's Staying the Same

Good news: no changes to your coverage costs or plans

There will be no increase in premiums for medical, dental, vision, or life insurance for 2027. None of the plans are changing either, so your deductibles, copays, and out-of-pocket limits stay the same. If you're happy with your current coverage, **no action is needed** but an annual review of your benefits is highly encouraged.

Heads up! In the first quarter of 2027, we will be launching a dependent eligibility verification audit (DEVA) alongside our benefits partner, Verifi1. This routine review helps ensure our health plan resources are being used fairly and accurately, so look out for communications early next year detailing what steps and documents you may need to provide.

Retirement contribution limits for 2027

- Standard 403(b)/457(b) limit: $25,500
- Age 50+ catch-up: $8,500, for a total of $34,000
- Ages 60-63 enhanced catch-up: $11,750 projected, for a total of $37,250

Reminder: Roth catch-up requirement

Under SECURE 2.0, if you are 50 or older and your 2026 FICA wages from CWRU were above $155,000, your 2027 catch-up contributions must be made on a Roth (after-tax) basis. Pre-tax catch-up contributions are not allowed for you.

Questions? Contact the HR Service Center at 216.368.6964 or via email at AskHR@case.edu.

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