



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
BMC flat seed	\$200 in January and July for a total of \$400		\$0	\$0
BMC matches your contributions (dollar-for-dollar)	Up to \$350	Up to \$1,100	Up to \$500	Up to \$1,000
	BMC 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 + BMC'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 - Super Catchup Contribution: 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 BMC'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.