



WHAT'S CHANGING FOR 2027?

Health Savings Account (HSA)

Higher contribution limits for 2027.

WHAT'S CHANGING

INDIVIDUAL CONTRIBUTION LIMIT

2026

\$4,400



2027

\$4,500

\$9,000

2027 family contribution limit

+\$1,000

Catch-up contribution for employees age 55 or older

WHO CAN CONTRIBUTE?



You must be enrolled in the **Katy ISD HDHP** and satisfy applicable HSA eligibility requirements.

2027 PLAN HIGHLIGHTS

HSA money:

Goes with you if you leave Katy ISD

Has no “use-it-or-lose-it” rule

Can grow tax-free

Can be invested

Can be withdrawn tax-free for qualified medical expenses



WHAT YOU NEED TO KNOW

An HSA is different from an FSA. **Unused HSA money remains yours from year to year.**



REMEMBER: YOU MUST ENROLL · 2027 Open Enrollment: **October 19 – November 2, 2026**. All current benefits end **Dec. 31, 2026** — enroll to have elected benefits effective **Jan. 1, 2027**.



This is a summary of benefit changes and highlights. Please refer to the 2027 Employee Benefits Guide and official plan documents for complete plan details.