



PROGRESSIVE EMPLOYEE BENEFITS · OPEN ENROLLMENT 2027

Open Enrollment 2027

A Decision Guide for Stock-Eligible
[Progressive](#) Employees

Why This Open Enrollment Deserves More Than Ten Minutes

The elections you make this fall will shape your 2027 taxes, your family's protection, and in some cases your retirement income a decade from now. For most employees, open enrollment is a quick click-through. For stock-eligible Progressive employees, it is one of the few moments each year when several high-dollar decisions sit on the same screen at once.

Some of these choices are easy to revisit. Others, like your Executive Deferred Compensation Plan election and its payout schedule, are locked in under IRS rules once the window closes.

A deferral you set this fall governs a gainshare that won't be paid until early 2028, and a payout election you choose now may determine which state gets to tax that money years from now.

This guide walks through the decisions in the order you'll likely meet them: health coverage and the HSA, life insurance, disability, your 401(k), and the EDCP. Each section closes with the questions we ask our own clients. A consolidated checklist at the end pulls them together so you can work through your elections with your spouse, your CPA, or with us.



Health Insurance: Traditional Plan or HDHP With an HSA

If your family's medical costs are modest and predictable, the high-deductible plan paired with a Health Savings Account is often the better long-term choice. It is not the right answer for everyone, and the honest way to decide is to start with your own history rather than the plan brochure.

Start with the last two or three years

Pull your claims history from the carrier portal and look at what you actually spent. How many specialist visits, prescriptions, or procedures did your household have? Is anyone managing a chronic or pre-existing condition that reliably generates costs every year? Is a pregnancy, surgery, or new diagnosis likely in 2027?

If the answer is a handful of preventive visits and the occasional urgent care trip, you are likely paying for coverage you don't use under a traditional plan.

The HDHP's lower premium plus the tax savings from HSA contributions can more than offset the higher deductible. If your household routinely hits its out-of-pocket maximum, the math can flip, and a traditional plan with lower cost-sharing may cost less in total.

A useful exercise is to price your worst realistic year under each plan: annual premiums plus the out-of-pocket maximum, minus any employer HSA contribution and the tax you save on your own contributions. Then price your typical year the same way. Most healthy households find the HDHP wins in the typical year and loses only modestly in the worst one.



The HSA: 2027 Limits

What the HSA actually does for you

The HSA is the only account in the tax code that is tax-advantaged three times over. Payroll contributions come out before federal and Ohio income tax and before FICA, the balance grows tax-deferred, and withdrawals for qualified medical expenses are tax-free. The IRS has already published the 2027 limits in Rev. Proc. 2026-24.

2027 limit	Self-only	Family
HSA contribution	\$4,500	\$9,000
Catch-up (age 55+)	\$1,000	\$1,000
HDHP minimum deductible	\$1,750	\$3,500
HDHP out-of-pocket maximum	\$8,700	\$17,400

Employer contributions count toward the same limit, so if Progressive seeds your HSA, reduce your own payroll election by that amount.

For a stock-eligible executive in the 35% federal bracket, a \$9,000 family contribution saves roughly \$3,500 in combined federal income, Ohio (now a flat 2.75%), and Medicare tax in the year you make it. That is before a single dollar of growth.



Paying From the HSA or From Cash Flow

Pay from the HSA, or pay from cash flow?

If you can comfortably cover medical bills from your checking account, consider letting the HSA sit invested and untouched. The tax benefit of an HSA compounds the longer the money stays in the account, and there is no deadline for reimbursing yourself.

As long as the expense was incurred after the HSA was opened and you keep the receipt, you can reimburse yourself tax-free years or even decades later.

Hypothetical Example: Leaving the HSA Invested

Consider what that looks like in practice. A family contributing \$9,000 a year for 15 years, invested and earning 6%, would build an HSA of roughly \$209,000. The same family withdrawing \$3,000 a year for routine expenses would end up closer to \$140,000. The difference is not the \$45,000 in withdrawals; it is the growth those dollars never had the chance to earn.



The HSA as a Retirement Bridge

Keep a simple folder, digital or physical, of every qualified receipt you pay out of pocket. Over time, that folder becomes a tax-free withdrawal reservoir you can tap whenever you choose.

The HSA as a retirement bridge

Many of our Progressive clients retire in their late 50s, often timed around the rule of 70 or a planned transition. That leaves a gap of several years before Medicare eligibility at 65, and healthcare is frequently the largest and least predictable expense in that window.

A well-funded HSA can cover deductibles, coinsurance, prescriptions, and dental and vision costs during those bridge years. It can also pay COBRA premiums tax-free if you elect COBRA after leaving Progressive. One precision point matters here: premiums for ACA marketplace coverage are generally not qualified HSA expenses unless you are receiving unemployment compensation.

The out-of-pocket costs under that exchange plan are. This is where your saved receipts earn their keep, since reimbursing yourself for past expenses frees up cash for premiums without triggering tax.

After 65, the HSA can pay Medicare Part B, Part D, and Medicare Advantage premiums tax-free, along with the copays and coverage gaps that Medicare leaves behind. Medigap supplement premiums are the exception and don't qualify.

And after 65, non-medical withdrawals are simply taxed as ordinary income with no penalty, much like a traditional IRA. Plan to stop contributions six months before you enroll in Medicare Part A, since Part A coverage can be applied retroactively.

The Traditional Plan With an FSA

If you choose the traditional plan with an FSA

If the traditional plan is the better fit for your family, a health care Flexible Spending Account still lets you pay for medical, dental, and vision costs with pre-tax dollars. The trade-off is the use-it-or-lose-it rule: whatever you don't spend by the plan's deadline is forfeited. Unlike an HSA, an FSA is a spending account, not a savings or investment account.

The IRS typically announces health FSA limits in October or November, so the official 2027 figures may arrive after you've made your election. Here is where things stand.

Health FSA limit	2026 (confirmed)	2027 (projected)
Employee contribution	\$3,400	About \$3,500
Maximum carryover into next year	\$680	About \$700
Dependent care FSA (per household)	\$7,500	\$7,500

The dependent care limit is set by statute and isn't indexed, so it stays at \$7,500 unless Congress changes it. Employers can offer a carryover, a grace period of up to two and a half months, or neither, but not both, so confirm which one Progressive's plan uses.

How Much to Put in the FSA

How much to put in the FSA

Build your election from expenses you can predict with confidence, not from your hopes for the year. Start with recurring prescriptions, planned dental work or orthodontia, glasses and contacts, therapy or specialist visits you already have scheduled, and your deductible if your family reliably meets it. Leave out costs that may or may not happen.

It helps to think about the math at the margin. For an executive in the 35% bracket, each FSA dollar saves roughly 39 cents in federal, Ohio, and Medicare tax.

That means an extra dollar of election only pays off if you're more than about 60% confident you'll actually spend it. If Progressive's plan allows a carryover, your first several hundred dollars of cushion carry very little risk, which gives you room to round up.

Two features make a slightly conservative election easier to live with. Your full annual election is available on the first day of the plan year, so a large January expense can be reimbursed immediately. And if a qualifying life event occurs, such as a birth or a change in coverage, you can generally adjust your election mid-year.

If you choose the HDHP instead, a general-purpose health FSA would disqualify you from contributing to an HSA. A limited-purpose FSA, restricted to dental and vision expenses, can sit alongside your HSA if Progressive offers one. It's a useful way to cover predictable dental and vision costs with pre-tax dollars while leaving your HSA invested.

Questions to ask yourself:

- What did my household actually spend on healthcare over the last three years?
- Does anyone in my family have a condition that makes high out-of-pocket costs likely?
- Can I pay routine medical bills from cash flow and leave the HSA invested?
- If I retire before 65, how many years of healthcare costs do I need to bridge?
- If I choose the traditional plan, which of next year's expenses are predictable enough to fund through an FSA?

Life Insurance: Sizing the Need Before Choosing the Multiple

Progressive gives full-time employees \$25,000 of basic life coverage at no cost and lets you elect supplemental coverage in multiples of salary, up to 8x and subject to the plan's overall cap. The convenience is real. The more important question is whether group coverage is the most cost-effective way to meet your need over the years you actually need it.

How much coverage, and for how long?

Start with the need, not the menu. Think about the income your family would lose, the mortgage and other debts you'd want retired, college funding for your children, and whether your spouse's own retirement would fall short without your future savings.

Then subtract what already exists: liquid savings, retirement accounts, existing policies, and any unvested equity that would vest upon your death under your award agreements.

Just as important is the shape of the need over time. For most executives in their 40s and early 50s, the need is temporary. It shrinks as the mortgage is paid down, the kids finish school, and your investment portfolio grows large enough to support your family on its own.

A smaller number of families have a permanent need, such as estate liquidity, a business interest, or a dependent with special needs who will require support for life. Those needs call for a different conversation than term coverage.

What Group Coverage Costs Over Time

What group supplemental coverage costs over time

Group supplemental life is typically priced in five-year age bands, sometimes called quinquennial brackets. Your rate per \$1,000 of coverage stays flat within a band and then steps up, often sharply, each time you cross into the next one. Because coverage is a multiple of salary, your premium also rises every time you get a raise.

The effect compounds quietly. Rates in the early bands can look almost negligible, which is why group coverage feels inexpensive when you first elect it.

But each step is typically larger than the one before it, and the jumps in your mid-50s and early 60s can multiply your premium several times over. Add annual raises that automatically increase your coverage amount, and the cost of the same election can look very different a decade from now.

To see your own trajectory, pull Progressive's supplemental life rate table from your enrollment materials and project your premium through each band you'll pass through before retirement, using a reasonable assumption for salary growth.

Many executives find that a large share of their lifetime group premiums falls in the final five to ten years of employment, at the point when their need for coverage is often at its lowest.

Group Coverage or Outside Level Term

Group supplemental or outside level term?

If you are in good health, compare the group election against an individually underwritten level term policy for the same amount and the same number of years. A level term policy locks in your premium for the full term, whether that's 15, 20, or 25 years.

For a healthy, non-smoking executive in their 40s, the total cost of a level term policy over its full term often compares favorably with the cumulative group premium for the same coverage, and the policy belongs to you whether you stay at Progressive, retire early, or leave.

Group coverage still has a role. It requires little or no medical underwriting up to the guaranteed-issue amount, which makes it valuable if you have a health history that would make individual coverage expensive or unavailable.

It is also a sensible short-term bridge while an outside policy is being underwritten. The drawback is that it is tied to your employment, and converting or porting it after you leave is usually expensive.

One tax detail belongs on your radar. Employer-provided group term coverage above \$50,000 can generate imputed income under Section 79, which shows up on your pay stub and W-2. It is usually modest, but it is part of the true cost of the group option.

Questions to ask yourself:

- How much would my family need to maintain its lifestyle and meet its goals without my income?
- Is that need temporary or permanent, and when does it realistically end?
- What will my group premiums total between now and retirement as I move through each five-year band?
- Am I healthy enough to qualify for favorable individual rates, and what would the same coverage cost as outside level term?

Disability Coverage: Measuring Your True Replacement Rate

For stock-eligible employees, Progressive's group long-term disability coverage almost always replaces far less of your income than the headline percentage suggests. The reason is simple: the benefit is calculated on base salary only, and a large share of your compensation arrives as gainshare and RSUs.

What the plan provides

Progressive provides basic group long-term disability coverage at no cost to you, replacing 40% of base salary up to a \$10,000 monthly benefit. Because Progressive pays the premium with pre-tax dollars, the benefit you'd receive is taxable income.

You can elect a 20% buy-up, bringing coverage to 60% of base salary and raising the monthly maximum by up to \$5,000, to \$15,000. The buy-up cost is shared between you and Progressive, so the portion of the benefit attributable to your own after-tax premium comes to you tax-free and the remainder is taxable.



Hypothetical Example: Base Pay Only

Consider an executive with \$450,000 of total compensation: a \$225,000 base, a gainshare target of 50% of base, and RSU grants worth another 50%. Basic group coverage pays \$90,000 a year, which is 20% of total compensation.

With the buy-up, the benefit rises to \$135,000, or 30%. Because the basic group benefit is fully taxable, the after-tax figure is lower still.

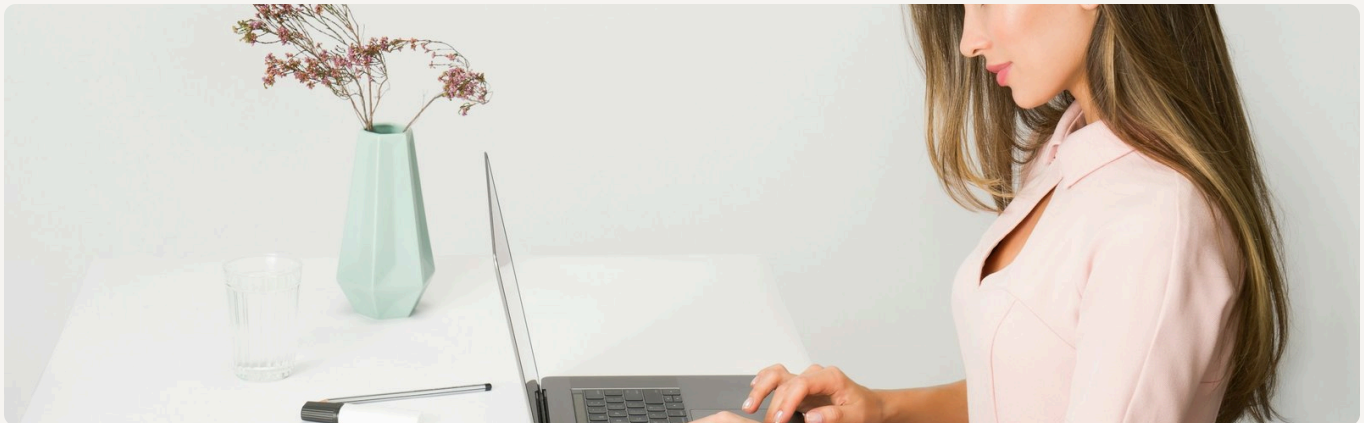
Disability: The Gap

The gap widens as compensation grows. At a \$350,000 base with \$900,000 in total compensation, basic group coverage hits its \$10,000 monthly cap at \$120,000 a year, just 13% of total pay.

Even with the buy-up at its \$15,000 cap, the benefit is \$180,000, or 20%. The 60% buy-up stops adding value above a \$300,000 base, because that's where the \$15,000 cap binds.

Now compare that benefit to your actual household spending, your mortgage, your savings commitments, and your children's education plans. Most families we work with find a meaningful shortfall.

It's also worth reviewing what happens to your equity if you become disabled. Many award agreements continue vesting or accelerate vesting on disability, while others don't. Read your RSU and performance award agreements, because that answer changes how large your gap really is.



Disability: If You're Underinsured

If you're underinsured

The first step is usually the buy-up, since the cost-sharing makes it relatively inexpensive for the coverage it adds. If you're paying a share of the premium, confirm how it's being deducted, since after-tax premiums produce a tax-free benefit.

Beyond the group plan, individual disability insurance can layer on top of your group coverage. The strongest individual policies are non-cancelable and guaranteed renewable with a true own-occupation definition of disability, meaning benefits are paid if you can't perform the duties of your specific role, even if you could work in another one.

Some carriers will also cover a portion of bonus and incentive compensation when you can document a consistent history, and supplemental executive disability programs are designed specifically to cover pay above group plan caps. Individual coverage requires medical underwriting, so it's easiest and least expensive to secure while you're healthy.

Questions to ask yourself:

- What percentage of my total compensation would I actually receive if I couldn't work?
- Would that after-tax benefit cover my household's fixed expenses?
- Have I elected the buy-up, and is my share of the premium paid with after-tax dollars?
- What do my award agreements say about RSU vesting on disability?
- Should I price an individual policy that covers some of my gainshare and equity?

Your 401(k): Pre-Tax, Roth, and the Spillover Account

The 401(k) election is worth revisiting every year, because the right mix of pre-tax, Roth, and after-tax Spillover contributions changes as your income, your balances, and your retirement plans change.

Where the limits stand

For 2026, you can defer \$24,500 on a pre-tax or Roth basis, plus an \$8,000 catch-up at age 50 or an \$11,250 catch-up between ages 60 and 63. The total limit across all sources, including Progressive's match of up to \$12,000 and your after-tax Spillover contributions, is \$72,000.

The IRS will publish 2027 limits in late October or early November, after open enrollment has likely closed. Plan to revisit your percentages once the final numbers are out.

Pre-tax or Roth?

The textbook answer is to contribute pre-tax if you expect a lower tax rate in retirement and Roth if you expect a higher one. For stock-eligible executives, the honest answer is often less obvious than it looks.

You are likely in the 32%, 35%, or 37% bracket today, which makes the pre-tax deduction valuable. But your retirement income may be higher than you expect once you stack EDCP installments, required minimum distributions from a large pre-tax balance, Social Security, and a pension, if you have one.

A few questions help frame the decision. How large is your existing pre-tax balance compared to your Roth balance? Will EDCP payouts keep you in a high bracket during your first decade of retirement?

Do you plan to move from Ohio to a state with no income tax, which slightly favors taking the deduction now? Would you value tax-free assets to leave to your children, who may inherit during their own peak earning years?

For many of our clients, a blend works best: pre-tax deferrals capture today's deduction at a high marginal rate, while Spillover contributions converted to Roth build a meaningful tax-free bucket alongside it. Remember that starting in 2026, if your prior-year FICA wages from Progressive exceeded \$150,000, any catch-up contributions must go into the Roth 401(k).

The Spillover Account

How much to direct to the Spillover account

Once your pre-tax or Roth deferrals are maxed, the after-tax Spillover account lets you keep contributing up to the overall limit. In 2026, that's up to \$35,500 of additional room for someone under 50 who receives the full \$12,000 match.

Converting those after-tax dollars to Roth, either inside the plan or by rolling them to a Roth IRA, turns them into tax-free retirement assets regardless of your income. Converting frequently keeps the taxable earnings between contribution and conversion small.

To set the right percentage, divide the Spillover dollars you want to contribute by your eligible pay, then check two plan details with Progressive's benefits team. First, confirm whether your elections apply to gainshare payouts, since a February gainshare can push a large contribution into the plan at once.

Second, confirm whether the plan trues up the match if you hit your deferral limit before year-end, so front-loading doesn't cost you matching dollars. Finally, weigh Spillover contributions against your cash-flow needs, because every after-tax dollar reduces take-home pay.

Questions to ask yourself:

- Am I maximizing the full match?
- Does my current mix of pre-tax and Roth reflect my expected retirement bracket, including EDCP payouts?
- Am I subject to the Roth catch-up rule in 2027?
- How much can I comfortably direct to the Spillover account, and am I converting it to Roth promptly?

The Executive Deferred Compensation Plan: Deciding Now for 2027

If you're EDCP-eligible, the election you make by December 31 determines how much of your 2027 gainshare and RSU vesting you defer, and in most cases how and when that money will be paid back to you. Under Section 409A, these elections become irrevocable once the enrollment window closes, so this is the decision in this guide that most deserves careful thought.

The EDCP has its own enrollment window, separate from benefits open enrollment. It typically opens in December and closes on December 31, and the elections you make then apply to the following year's gainshare and RSU deferrals.

That timing gives you a few extra weeks to settle your health, insurance, and 401(k) decisions first, and to see where your 2026 income and tax picture has landed before you commit.

How much to defer

The challenge with gainshare is that you're choosing a percentage of a number you don't know yet. With a multiplier that can range from 0 to 2.0, a 50% deferral of a \$100,000 target could mean setting aside nothing or \$100,000.

Start by estimating the cash you'll need from your 2027 gainshare and vesting RSUs for taxes, living expenses, and near-term goals like a home purchase or tuition. Then defer a percentage that leaves that cash intact even if the multiplier comes in below 1.0.

Keep in mind what deferral does and doesn't avoid. Federal and Ohio income tax are postponed until payout. FICA is generally due when the compensation is earned or vests, and most Ohio municipalities tax deferred compensation in the year it is deferred rather than when it's paid.

If you defer RSUs, those dollars remain in Progressive stock until payout, which adds to a concentration you may already have in vested shares and your 401(k). And every EDCP balance is an unsecured promise from Progressive, which is one more reason not to let it become an outsized share of your net worth.

EDCP: Building Toward a Target Balance

Building toward a target balance

The most useful way to size your deferrals is to work backward from retirement. Many of our Progressive clients plan to retire in their late 50s, often at the rule of 70. The EDCP is especially well-suited to funding the years between that retirement date and when Social Security, required distributions, and larger IRA withdrawals begin.



Hypothetical Example: Building Toward a Target

Suppose you plan to retire at 57 and want \$150,000 a year of spending from sources other than your 401(k) and taxable accounts for the next ten years. That points to an EDCP target of roughly \$1.1 to \$1.5 million at retirement, depending on how much the balance grows during the payout period.

In your early years of eligibility, you're building toward that number. If you're 45 today with a \$200,000 balance, you'd need to add roughly \$55,000 a year over the next 12 years, assuming 6% growth, to arrive near \$1.3 million. As you approach the target, deferrals can taper off so payouts don't stack on top of RMDs and push you into higher brackets later.

EDCP: The Payout Schedule and Your State

Choosing the payout schedule

You'll choose among a lump sum or 5-year, 7-year, or 10-year installments, beginning at retirement or termination. Because the election is typically made for each year's deferral, you can mix schedules across deferral years to shape your retirement income.

Changing a payout election later is possible only if you make the change at least 12 months in advance and push the payment start back at least five years, so treat today's choice as close to permanent.

If you plan to move to a state with no income tax

A planned move to Florida, Texas, Tennessee, or another state without an income tax should factor directly into your payout election. Federal law under 4 U.S.C. § 114 prohibits a former state from taxing nonresidents on nonqualified deferred compensation paid in substantially equal installments over at least ten years.

Once you've established residency in your new state, Ohio can no longer tax those 10-year installments. A lump sum or a 5-year or 7-year payout received after you move doesn't carry that protection and may remain taxable to Ohio as income earned there.

At Ohio's new flat 2.75% rate, the stakes are smaller than they were a few years ago, but still meaningful. On a \$500,000 balance, a 5-year payout that Ohio can tax in full costs about \$13,750 in state tax.

A 10-year payout, where only the two years before your move are taxed in Ohio, costs about \$2,750. The same logic applies with more force if you're considering a move from a higher-tax state, and it's worth confirming your plan with your CPA before you commit.

Questions to ask yourself:

- How much of my 2027 gainshare and RSU vesting do I need in cash, even if the multiplier is low?
- What EDCP balance do I need at retirement to fund my bridge years, and how far along am I?
- Am I adding to an already concentrated position in Progressive stock by deferring RSUs?
- Where do I expect to live in retirement, and does that argue for 10-year installments?

Your 2027 Open Enrollment Checklist

Work through these questions before you submit your elections. If you can't answer one with confidence, that's usually the decision most worth a conversation.

Health insurance and HSA

- ☐ Have I reviewed my household's actual medical spending over the last two to three years?
- ☐ Does anyone in my family have a chronic or pre-existing condition, a planned procedure, or an expected pregnancy in 2027?
- ☐ Have I compared the total cost of each plan in both a typical year and a worst-case year, including premiums, out-of-pocket maximums, and HSA tax savings?
- ☐ If I choose the HDHP, have I set my HSA contribution to reach the 2027 limit of \$4,500 self-only or \$9,000 family, net of any Progressive contribution, plus \$1,000 if I'm 55 or older?
- ☐ Can I pay routine medical costs from cash flow and leave my HSA invested, and am I saving receipts for future reimbursement?
- ☐ If I plan to retire before 65, have I estimated how much HSA money I'll want for the years before Medicare?
- ☐ If I choose the traditional plan, have I set my FSA election based only on predictable expenses, and do I know whether Progressive's plan offers a carryover or grace period?
- ☐ Do I have childcare or elder care costs that would benefit from the \$7,500 dependent care FSA?

Life insurance

- ☐ Have I calculated how much coverage my family actually needs, net of savings, existing policies, and equity that vests at death?
- ☐ Is my need temporary, permanent, or a mix of both?
- ☐ Have I projected my total supplemental premiums through retirement across each five-year age band, including salary increases?
- ☐ If I'm in good health, have I priced an outside level term policy for the same amount and duration?
- ☐ Do I understand the imputed income on group coverage above \$50,000?

Disability

- ☐ Do I know my true replacement rate as a percentage of total compensation, not just base salary?
- ☐ Have I elected the 20% buy-up, and do I know how my share of the premium is taxed?
- ☐ Would my after-tax benefit cover my household's fixed expenses?
- ☐ Have I read my award agreements to see what happens to unvested RSUs and performance awards if I become disabled?
- ☐ If I'm underinsured, have I explored individual own-occupation coverage or a supplemental executive disability plan?

401(k) and Spillover

- ☐ Am I contributing enough to receive the full 6% match?
- ☐ Does my pre-tax and Roth mix reflect my expected tax bracket in retirement, including EDCP payouts and RMDs?
- ☐ Am I subject to the mandatory Roth catch-up rule for 2027?
- ☐ Have I set a Spillover percentage that fits my cash flow, and confirmed how it applies to gainshare payouts?
- ☐ Am I converting Spillover contributions to Roth promptly?
- ☐ Will I revisit my percentages when the IRS releases final 2027 limits this fall?

Executive Deferred Compensation Plan

- ☐ How much cash will I need from my 2027 gainshare and RSU vesting, even if the multiplier comes in low?
- ☐ What percentage should I defer, and what does that look like at multipliers of 0.5, 1.0, and 2.0?
- ☐ What EDCP balance am I targeting at retirement, and how far along am I?
- ☐ Would deferring RSUs add to an already concentrated position in Progressive stock?
- ☐ Which payout schedule fits my retirement timeline for this year's deferral?
- ☐ Do I plan to move to a state without an income tax, and does that point me toward 10-year installments?

Coordination

- ☐ Have I reviewed these elections with my spouse or partner?
- ☐ Have I confirmed the tax implications with my CPA?
- ☐ Are my beneficiary designations current on my life insurance, 401(k), HSA, and EDCP?



Let's Talk Before the Window Closes

None of these elections exist in isolation. Your HSA strategy affects your retirement bridge, your EDCP deferral shapes your future tax brackets, and your disability and life coverage protect the plan that holds it all together. Looking at them side by side is what turns a benefits package into a financial plan.

Our team at Tempo Wealth has worked alongside Progressive employees for years, and we understand the specifics of gainshare multipliers, rule-of-70 vesting, and trading windows. If you'd like a second set of eyes on your 2027 elections, or simply want to talk through one decision you're unsure about, I'd be glad to help.

Reach out to Tim Farley at tcf@tempowealth.com or call 440-568-3676 ext. 101.

Contact Us

Sources

- [IRS Rev. Proc. 2026-24 2027 HSA and HDHP limits, IMA Financial Group](#)
- [Ohio flat 2.75% income tax under H.B. 96, EY Tax News](#)
- [2026 health FSA limits, Newfront](#)
- [2027 health FSA projections, BenefitsUSA](#)



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