

Core Documents Announces Key Employee Benefits Updates Following Passage of the One Big Beautiful Bill Act July 4, 2025

The One Big Beautiful Bill Act (OBBBA) introduces exciting opportunities for employers to enhance their HSA, Dependent Care FSA, and Section 127 EAP offerings.

BRADENTON, FL, UNITED STATES, July 30, 2025 /EINPresswire.com/ -- Core Documents, a leader in tax-free employee benefit plan documents, is excited to share critical updates to employer-sponsored benefits following the enactment of the [One Big Beautiful Bill Act \(OBBBA\)](#), signed into law by President Trump on July 4, 2025. This landmark legislation introduces transformative changes to Health Savings Accounts (HSAs), Dependent Care Flexible Spending Accounts (FSAs), Section 127 Educational Assistance Plan student loan repayment programs, and more, offering employers and employees new opportunities to optimize



One Big Beautiful Bill Act Employee Benefit Revisions

benefits.

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Gene C. Ennis, President, Core Documents

Key Provisions of the OBBBA

Expanded HSA Opportunities

The OBBBA significantly enhances HSAs, effective for plan years starting after December 31, 2025:

- **Telehealth Coverage:** High-Deductible Health Plans (HDHPs) can now provide first-dollar telehealth and remote care services without affecting HSA contribution eligibility.
- **Bronze and Catastrophic Plans:** Starting in 2026, all Bronze and catastrophic plans available on ACA exchanges will qualify as HDHPs, enabling HSA contributions for enrollees.
- **Direct Primary Care (DPC):** As of 2026, DPC arrangements will not disqualify HSA eligibility and will be treated as HSA-eligible medical expenses, capped at \$150/month for individuals and

\$300/month for families, adjusted for inflation.

Increased [Dependent Care FSA](#) Limits

Effective for plan years beginning January 1, 2026, the Dependent Care FSA contribution limit will rise to \$7,500 (\$3,750 for married couples filing separately). TASC will update plan documents to reflect this change and encourages employers to inform employees of the new maximum before the 2026 plan year.

Permanent [Student Loan Repayment Benefits](#)

The OBBBA makes the \$5,250 annual non-taxable employer-sponsored student loan assistance benefit permanent, with adjustments for inflation. This solidifies student loan repayment as a key component of competitive compensation packages.

Elimination of Tax-Free Bicycle Commuting Benefit

The OBBBA permanently removes the tax-free bicycle commuter benefit. Employers may continue to offer reimbursements, but these will now be on a post-tax basis.

Provisions Removed from the Final Bill

Several proposed provisions did not make it into the final OBBBA legislation, including:

- Rebranding Individual Coverage Health Reimbursement Arrangements (ICHRA) as Custom Health Option and Individual Care Expense (CHOICE) Arrangements, along with related enhancements.
- Additional HSA expansions, such as allowing Medicare Part A enrollees to contribute to HSAs, treating gym memberships as qualified medical expenses, and increasing HSA contribution caps for lower-income households.

Core Documents' Commitment to Compliance and Support

With over 27 years of experience, Core Documents is uniquely positioned to help employers navigate these changes. "The OBBBA introduces exciting opportunities for employers to enhance their benefits offerings," said Gene Ennis, President of Core Documents. "Our team is ready to simplify compliance and maximize the value of tax-advantaged accounts for businesses and their employees."

Core Documents is actively monitoring the implementation of the OBBBA and will provide ongoing support to ensure seamless adoption of these changes. Employers are encouraged to review their benefit plans and contact Core Documents for tailored guidance.

About Core Documents

The owner of Core Documents, Gene Ennis, has 40 years of experience in the employee benefits industry. He's held Certification in Flexible Compensation (CFC), a 218 life and health insurance license, a third-party administrator's (TPA) license, where he administered millions of dollars in ERISA self-funded health plans, a Professional Employer Organization (PEO) license, and a PEO Controlling Person's license, administering payroll and benefits for 500 worksite employees. He has owned and operated Core Documents since 1997. During that time, he has custom-designed and implemented over 75,000 HRAs, Section 125 Premium Only Plans, Health FSAs, Dependent Care Assistance Plan FSAs, Educational Assistance Plans, and Wrap SPD plans for clients all over the United States.

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