

HENDERSON STATE BANK ANNOUNCES UPDATED 2027 IRS HEALTH SAVINGS ACCOUNT (HSA) LIMITS TO HELP MAXIMIZE HEALTHCARE SAVINGS

"Managing healthcare costs continues to be a top financial priority for our HSA clients," said Stephen Postier, Senior Vice President at Henderson State Bank.

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has released the internal Revenue Service (IRS) inflation-adjusted limits for Health Savings Accounts (HSAs) and High-Deductible Health Plans (HDHPs) for the calendar year 2027. Following the federal announcement (Revenue Procedure 2026-24), the new limits feature notable across-the-board increases, granting individual's, families and employers expanded opportunities to build tax-advantaged healthcare safety nets.

Starting January 1, 2027, the annual contribution limit for individuals with self-only coverage will rise to \$4,500, up from \$4,400 in 2026. For those with family coverage, the contribution ceiling increases significantly to \$9,000, up from \$8,750. Additionally, account holders age 55 and older remain eligible to make an extra \$1,000 annual catch-up contribution.

"Managing healthcare costs continues to be a top financial priority for our HSA clients," said Stephen Postier, Senior Vice President at Henderson State Bank. "With the IRS bumping up these limits for 2027, our customers have an excellent opportunity to maximize their triple tax advantage—tax-deductible contributions, tax-free growth, and tax-free withdrawals for qualified medical expenses."

For more information regarding how to open a [Health Savings Account](#) or to adjust your existing account strategies, please visit your nearest Henderson State Bank branch or visit our online resource center at www.hendersonhsa.com.

About Henderson State Bank

Founded over 75 years ago in York County, Henderson State Bank is a community-focused

financial institution dedicated to providing "Simplified Banking, Personalized for You." With a deep history of personal service and community reinvestment, HSB offers a full suite of personal and business banking products across its Nebraska locations. For more information on the Henderson State Bank program, please visit <https://hendersonstate.bank>

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