2027 Flexible Spending Accounts (FSA) and Health Savings Account (HSA) Cut-Off Dates by Pay Date

NEW for 2027: HSA contributions (yours and Adobe's) are limited to the first 24 pay periods of the year.

You submit your FSA/HSA election/change between these dates:		2027 Pay Period Number	The election, if applicable, will be divided by these remaining number of pay periods**:	Your payroll contributions (and Adobe's, if applicable) will change on this paycheck:
From	**To**			
11/24/2026 (life events only)	12/18/2026	N/A	N/A	12/18/2026 &12/31/2026 (last two 2026 paychecks)
12/19/2026 (life events only)	12/31/2026 (impacts 2027 coverage only)	**1**	**26**	**1/15/2027**
1/1/2027 (standard 2027 changes begin)	1/6/2027			
1/7/2027	1/20/2027	2	25	1/29/2027
1/21/2027	2/3/2027	3	24	2/12/2027
2/4/2027	2/17/2027	4	23	2/26/2027
2/18/2027	3/3/2027	5	22	3/12/2027
3/4/2027	3/16/2027	6	21	3/26/2027
3/17/2027	3/31/2027	7	20	4/9/2027
4/1/2027	4/14/2027	8	19	4/23/2027
4/15/2027	4/28/2027	9	18	5/7/2027
4/29/2027	5/12/2027	10	17	5/21/2027
5/13/2027	5/25/2027	11	16	6/4/2027
5/26/2027	6/8/2027	12	15	6/17/2027
6/9/2027	6/23/2027	13	14	7/2/2027
6/24/2027	6/30/2027	14	13	7/16/2027
7/1/2027	7/21/2027	15	12	7/30/2027
7/22/2027	8/4/2027	16	11	8/13/2027
8/5/2027	8/17/2027	17	10	8/27/2027
8/18/2027	8/31/2027	18	9	9/10/2027
9/1/2027	9/15/2027	19	8	9/24/2027
9/16/2027	9/29/2027	20	7	10/8/2027
9/30/2027	10/13/2027	21	6	10/22/2027
10/14/2027	10/27/2027	22	5	11/5/2027
10/28/2027	11/10/2027	23	4	11/19/2027
11/11/2027	11/22/2027***	**24***	3	12/3/2027
11/23/2027	12/8/2027	25	2	12/17/2027 (FSA only)
12/9/2027	12/14/2027	26	1	12/23/2027 (FSA only)

*** The gray-shaded rows show year-end transition periods. The 12/19/2026–12/31/2026 life-event window and 1/1/2027–1/6/2027 standard window both apply to 2027 Pay Period 1 (the 1/15/2027 paycheck.) HSA payroll contributions, including Adobe contributions, end after the first 24 pay periods. Pay Periods 25 and 26 apply to FSA contributions only.**

** Pay period division does not apply to HSA lump-sum elections based on specific payroll dates.

***The final day to submit HSA changes for 2027 is 11/22/2027.

2026 Flexible Spending Accounts (FSA) and Health Savings Account (HSA) Cut-Off Dates by Pay Date

Note: 2025 HSA changes will be turned off 12/11/25–12/31/25. Only life-event changes to HSA or FSA may be made between 12/11/2025 and 12/31/2025.

Note: 2026 HSA changes will be turned off November 24 – December 31, 2026. Only life event changes to HSA may be made between 11/24/2026-12/31/2026.

Contact the Adobe Benefits Support Team with questions.

You submit your FSA/HSA election/change between these dates:		2026 Pay Period	The election, if applicable, will be divided by these remaining number of pay periods**:	Your payroll contributions (and Adobe's, if applicable) will change on this paycheck:
From	To			
12/11/2025 (life events only, contribution changes will impact 2026 coverage ONLY)	12/21/2025 (life events only, contribution changes will impact 2026 coverage ONLY))	1	27	1/2/2026
12/22/2025 (life events only; changes apply beginning with the 1/16 paycheck)	12/31/2025 (impacts 2026 coverage only)	**2**	**26**	**1/16/2026**
1/1/2026 (standard 2026 changes begin)	1/7/2026			
1/8/2026	1/21/2026	3	25	1/30/2026
1/22/2026	2/4/2026	4	24	2/13/2026
2/5/2026	2/18/2026	5	23	2/27/2026
2/19/2026	3/4/2026	6	22	3/13/2026
3/5/2026	3/17/2026	7	21	3/27/2026
3/18/2026	4/1/2026	8	20	4/10/2026
4/2/2026	4/15/2026	9	19	4/24/2026
4/16/2026	4/29/2026	10	18	5/8/2026
4/30/2026	5/13/2026	11	17	5/22/2026
5/14/2026	5/27/2026	12	16	6/5/2026
5/28/2026	6/10/2026	13	15	6/18/2026
6/11/2026	6/17/2026	14	14	6/26/2026
6/18/2026	7/8/2026	15	13	7/17/2026
7/9/2026	7/22/2026	16	12	7/31/2026
7/23/2026	8/5/2026	17	11	8/14/2026
8/6/2026	8/18/2026	18	10	8/28/2026
8/19/2026	9/1/2026	19	9	9/11/2026
9/2/2026	9/16/2026	20	8	9/25/2026
9/17/2026	9/30/2026	21	7	10/9/2026
10/1/2026	10/14/2026	22	6	10/23/2026
10/15/2026	10/27/2026	23	5	11/6/2026
10/28/2026	11/11/2026	24	4	11/20/2026
11/12/2026	11/23/2026***	25	3	12/4/2026
11/24/2026 (life events only)	12/9/2026****	26	2	12/18/2026
12/10/2026 (life events only)	12/18/2026	27	1*	12/31/2026
12/19/2026 (life events only)	1/7/2027		0	N/A*

*** If you submit a life event when there are zero pay periods remaining, do not change your current-year FSA election. Instead, make an Open Enrollment election change for the following plan year.**

** Pay period division does not apply to HSA lump-sum elections based on specific payroll dates.

***The final day to submit HSA changes for 2026 is 11/23/2026

**** The final day to submit changes for 2026 is 12/9/2026.