

Topic	Description	Effective Date
Telehealth Coverage	Permanently allows high-deductible health plans to cover telehealth services before patients meet their deductibles.	Plan years beginning after 12/31/24
Bronze and catastrophic plan allowance in connection with HSAs	Bronze and catastrophic plans purchased through an exchange are now treated as high-deductible health plans, and individuals enrolled in these plans are eligible to contribute to a health savings account (HSA).	All months beginning after 12/31/25
Direct Primary Care Service Arrangements	Certain “direct primary care” arrangements are no longer considered disqualifying coverage as long as they are paired with a high-deductible health plan. This change allows contributions to an HSA if the individual is simultaneously covered by a high-deductible health plan and a direct primary care arrangement.	All months beginning after 12/31/25
Dependent Care Assistance Plan Limit Increase	Increased the benefit limit to \$7,500 when filing as single or married filing jointly (\$3,750 married filing separately).	Plan years beginning after 12/31/25
Exclusion for Employer Payments of Student Loans	Permanently allows employers to make student loan reimbursement payments.	All payments made after 12/31/25
Termination of Qualified Bicycle Commuting Reimbursement	Removes the exclusion for the qualified bicycle commuting reimbursement.	Tax years beginning after 12/31/25
Moving Expense Limitation Extension	Removes the exclusion for employer-provided qualified moving expense reimbursements (with few exceptions related to the military and intelligence communities) and the deduction for moving expenses.	Tax years beginning after 12/31/25

Deduction Limitation for Excessive Employee Remuneration	Code Section 162(m) limits the deduction for certain employees for remuneration above \$1 million. Aggregation rules will now apply for purposes of the deduction limitation and the allocation of the deduction.	Tax years beginning after 12/31/25
Expansion of Excise Tax Application on Excess Compensation within Tax-Exempt Organizations	Code Section 4960 excise tax rules covering certain tax-exempt organizations that pay over \$1 million in remuneration now apply with respect to <i>any</i> employee or former employee of the tax-exempt organization, not just certain covered employees.	Tax years beginning after 12/31/25