CHECKLIST

The One Big Beautiful Bill Act (OBBBA) 2026 Readiness Checklist

Turn compliance into competitive advantage

As the One Big Beautiful Bill Act (OBBBA) reshapes employee benefits in 2026, employers have the opportunity to turn compliance into a competitive edge. With updates such as expanded telehealth, Direct Primary Care options, higher Dependent Care FSA limits, and student loan repayment support, OBBBA encourages organizations to modernize plan design and enhance financial wellbeing.

Use this checklist to stay ahead of regulatory changes, align your strategy with workforce needs, and build benefits that attract and retain top talent.

1. Compliance & Plan Design

- ○ Confirm pre-deductible **telehealth coverage** under HSA plans (retroactive to 2025).
- ○ Evaluate **Direct Primary Care (DPC)** as an option within HSA-eligible plans (effective 2026).
- ○ Adjust **Dependent Care FSA** contribution limits to $7,500 (starting 2026).
- ○ Monitor **nondiscrimination testing risk** tied to higher Dependent Care FSA caps.

2. Financial Wellbeing & Retention

- ○ Incorporate **student loan repayment benefit** (up to $5,250 annually, inflation-adjusted).
- ○ Assess appetite for **Baby Bonds** as a family-friendly benefit.
- ○ Map provisions by workforce segment (e.g., student loans = early-career, Dependent Care FSAs = parents, DPC = families with chronic care needs).

3. Workforce Strategy Alignment

- Survey employees to identify which provisions resonate most.
- Overlay survey results with **Persona or demographic analysis** to ensure benefits design aligns with employee needs Safeguards: Establish fact-checking for AI output.
- Model potential ROI for retention and engagement (e.g., reduced turnover tied to student loan support).

4. Leadership & Communication

- **Brief CEO/CFO** on implications for cost, compliance, and employee engagement.
- Develop a **multi-year benefits roadmap** that integrates OBBBA provisions.
- Draft **employee communications** explaining new benefits in clear, relatable terms (avoid jargon or political labels).

5. Broker Partnership

- Ask your broker to provide scenario modeling for **cost impact of DPC and telehealth adoption.**
- Request a **transition roadmap** for 2026 changes to minimize disruption.
- Validate your broker's **compliance resources** (e.g., ERISA, nondiscrimination, reporting support).