



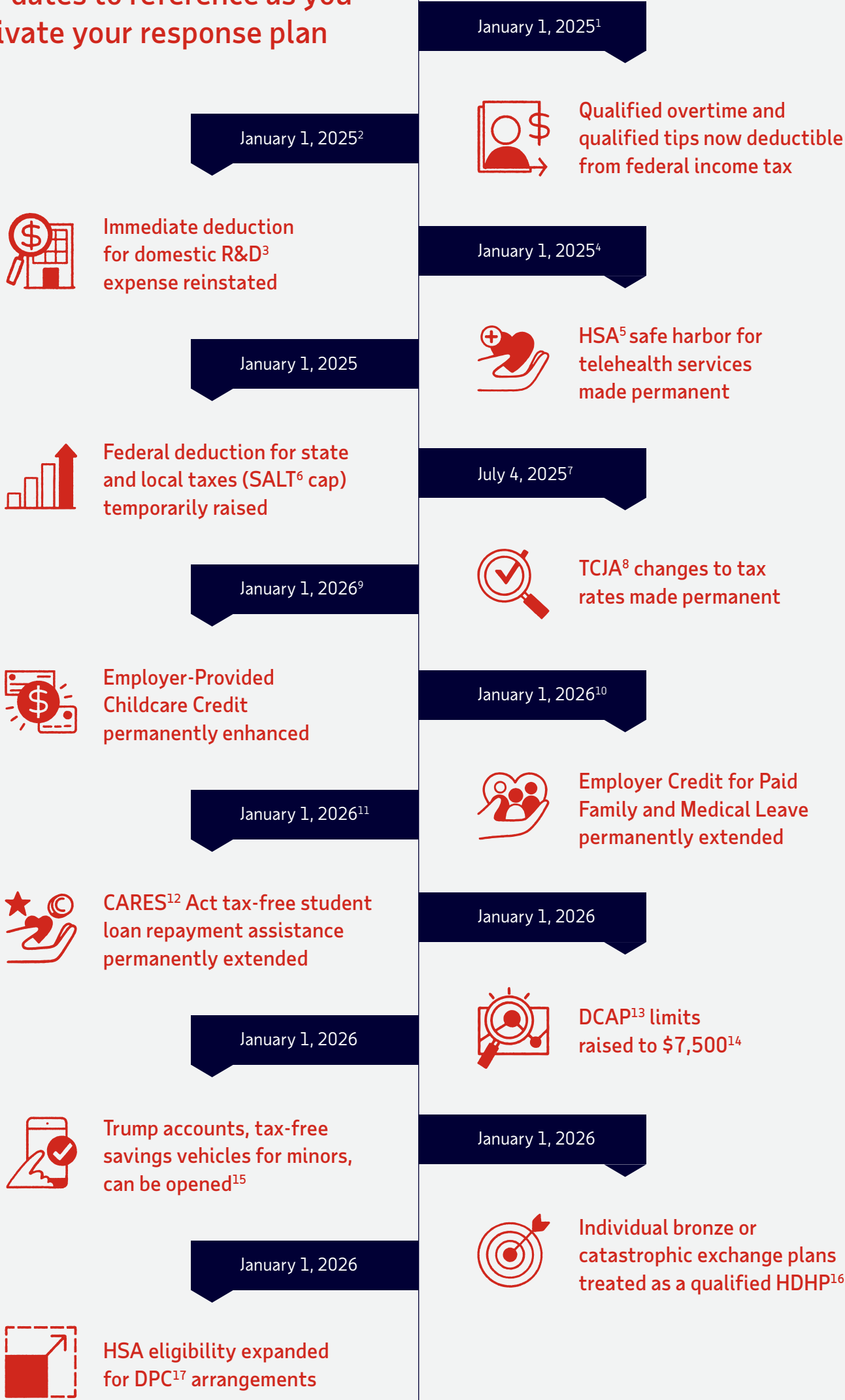
# H.R.1, THE ONE BIG BEAUTIFUL BILL ACT

## TIMELINE

Use this timeline of dates from H.R.1, the One Big Beautiful Bill Act (the Act), to inform your compliance planning. Strong preparation can help you avoid surprises and meet your compliance obligations as you monitor the Act's impact.

This timeline is not an exhaustive list of dates and changes but a curation of key dates to reference as you activate your response plan. The Department of the Treasury and the IRS are expected to issue guidance to clarify how certain provisions will be implemented. ADP will closely monitor developments and provide updates as more details emerge.

### Key dates to reference as you activate your response plan



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## How ADP can help

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1. Retroactive to tax year 2025 and effective through tax year 2028
2. The Act allows taxpayers to immediately deduct domestic R&D expenditures after Dec. 31, 2024. R&D conducted outside the U.S. must continue to be capitalized and amortized over 15 years. Small business taxpayers with average annual gross receipts of \$31 million or less will generally be permitted to apply the immediate expensing retroactively to tax years beginning after Dec. 31, 2021. Taxpayers that made domestic R&D expenditures after Dec. 31, 2021, and before Jan. 1, 2025, can accelerate the remaining deductions for those expenditures over a one-year or two-year period
3. Research and development (R&D)
4. Retroactive for plan years beginning on or after Jan. 1, 2025
5. Health savings account (HSA)
6. State and local tax (SALT)
7. The One Big Beautiful Bill Act was signed into law July 4, 2025
8. Tax Cuts and Jobs Act (TCJA)
9. Effective for expenses paid or incurred after Dec. 31, 2025

10. The Act permanently extends the federal paid family and medical leave employer tax credit that was created by TCJA and set to expire at the end of 2025. The scope of the credit was also expanded
11. The Act makes this exclusion from taxes for employer-provided student loan payments permanent. For taxable years beginning after 2026, the \$5,250 per-employee, per-year limit will be indexed for inflation
12. Coronavirus Aid, Relief, and Economic Security (CARES)
13. Dependent Care Assistance Program (DCAP)
14. DCAP limits increase to \$7,500 for plan years beginning after Jan. 1, 2026
15. Trump accounts can be opened Jan. 1, 2026. Trump account contributions can begin July 4, 2026
16. High-deductible health plan (HDHP)
17. Direct primary care (DPC)