

2025 HEALTH PLAN LIMITS

Each year, the IRS announces inflation-adjusted limits for employee benefit plans.

The following chart shows the limit changes for 2025 as compared to 2024. Note that some benefit limits are not indexed for inflation by the IRS and stay the same from year to year.

Type of Limit		2024	2025	Change
HSA Contribution Limit	Self-only	\$4,150	\$4,300	Up \$150
	Family	\$8,300	\$8,550	Up \$250
	Catch-up Contributions* (Age 55 or older)	\$1,000	\$1,000	No change
HDHP Minimum Deductible	Self-only	\$1,600	\$1,650	Up \$50
	Family	\$3,200	\$3,300	Up \$100
HDHP Maximum Out-of-pocket Expense Limit (deductibles, copayments and other amounts, but not premiums)	Self-only	\$8,050	\$8,300	Up \$250
	Family	\$16,100	\$16,600	Up \$500
Health FSA	Limit on Employees' Pre-Tax Contributions	\$3,200	\$3,300	Up \$100
	Carryover Limit	\$640	\$660	Up \$20
Dependent Care FSA*	Tax Exclusion	\$5,000 (\$2,500 if married and filing taxes separately)	\$5,000 (\$2,500 if married and filing taxes separately)	No change

*not subject to adjustment for inflation