

2025

LIMITS TO KNOW

Many benefit plan limits have changed for the new calendar year.
Here are some limits to review for 2025:

401(k) LIMITS

- Pre-tax contributions: \$23,500 (up \$500 from 2024)
- Catch-up contributions: \$7,500 (no change from 2024)
 - Exception: \$11,250 for employees ages 60-63

HEALTH SAVINGS ACCOUNT (HSA) LIMITS

- Pre-tax contributions:
 - Single coverage: \$4,300 (up \$150 from 2024)
 - Family coverage: \$8,550 (up \$250 from 2024)
- Catch-up contributions: \$1,000 (no change from 2024)

HIGH DEDUCTIBLE HEALTH PLAN (HDHP) LIMITS

- HDHP minimum deductibles:
 - Single coverage: \$1,650 (up \$50 from 2024)
 - Family coverage: \$3,300 (up \$100 from 2024)
- HDHP maximum out-of-pocket costs:
 - Single coverage: \$8,300 (up \$250 from 2024)
 - Family coverage: \$16,600 (up \$500 from 2024)

FLEXIBLE SPENDING ACCOUNT (FSA) LIMITS

- Contributions: \$3,300 (up \$100 from 2024)

Reach out to us for more information on any of these limits.