

2025 Limits

HR Cheat Sheet

› Health benefits

HSA

- Contribution limit for individuals: \$4,300
- Contribution limit for families: \$8,550
- Catch-up contributions for employees 55 and older: Additional \$1,000 (for a total of \$5,300 for individuals and \$9,550 for families)

HDHP

- Minimum deductible amount for individuals: \$1,650
- Minimum deductible amount for families: \$3,300
- Out-of-pocket maximum limit for individuals: \$8,300
- Out-of-pocket maximum limit for families: \$16,600

Medical FSA

- Contribution limit: \$3,300
- Carryover amount limit: \$660

Dependent care FSA

- Contribution limit for single taxpayers and married couples filing jointly: \$5,000
- Contribution limit for married couples filing separately: \$2,500

QSEHRA

- Maximum payments and reimbursements through a QSEHRA for individuals: \$6,350
- Maximum payments and reimbursements through a QSEHRA for families: \$12,800

Excepted benefit HRA

- Maximum amount made newly available for excepted benefit HRA
 - Employer mandate penalty tax (Percent of income threshold for the “affordability” test): \$2,150

ACA

- Out-of-pocket maximums
 - Individual coverage: \$9,200
 - Family coverage: \$18,400
- Employer mandate penalties: Not yet released for the 2025 plan year.

➤ Retirement benefits

401(k), 403(b), 475(b)

- Employee contribution limit (before tax contributions): \$23,500
- Employee catch-up contribution limit for individuals 50 and older: Additional \$7,500 (for a total of \$31,000)
- Special catch-up for individuals aged 60-63: Replaces the standard \$7,500 catch-up with \$11,250 (for a total of \$34,750), if the plan allows

Compensation thresholds

- Highly compensated employee threshold for nondiscrimination testing
 - (an employee is considered highly compensated in 2025 if they earned \$160,000 or more in 2024)
- Key employee/officer compensation threshold for top-heavy plan testing
 - (an employee/officer is a key employee if they earned \$230,000 or more in the current year, 2025)

IRA

- Individual contribution limit: \$7,000
- Individual catch-up contribution limit for ages 50 and older: Additional \$1,000 (for a total of \$8,000)

Thrift savings plan

- Annual elective deferral: \$23,500
- Catchup limit: Additional \$7,500 (for a total of \$31,000)

➤ Other benefits

Commuter benefits

- Monthly benefit contribution limit: \$325

Adoption assistance

- Tax credit, per child: \$17,280 per year
- Income threshold phase-out begins: \$259,190
- Threshold phase-out ends: \$299,190

Eligible longterm care premiums

- Attained age before the close of the taxable year and deductible limits
 - 40 or less: \$480
 - More than 40 but not more than 50: \$900
 - More than 50 but not more than 60: \$1,800
 - More than 60 but not more than 70: \$4,810
 - More than 70: \$6,020

➤ Sources

- <https://www.irs.gov/pub/irs-drop/rp-24-40.pdf>
- <https://www.irs.gov/pub/irs-drop/rp-24-25.pdf>
- <https://www.irs.gov/newsroom/401k-limit-increases-to-23500-for-2025-ira-limit-remains-7000>
- <https://www.irs.gov/pub/irs-drop/n-24-80.pdf>
- <https://www.cms.gov/files/document/2025-papi-parameters-guidance-2023-11-15.pdf>
- <https://www.irs.gov/affordable-care-act/employers/employer-shared-responsibility-provisions>