

2025 IRS Contribution Limits

The purpose of this guide is to provide you with a quick resource to help you understand the IRS contribution limits for your FSA, HRA, HSA, retirement plans, and more.



Qualified Retirement Plan Limits

403(b)

Employee/Employer Combination Contribution ¹	
Under Age 50	\$70,000
Age 50+	\$77,500
Age 60-63	\$81,250

Employee Basic Limit	\$23,500
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15-Yr. Catch-up ²	\$3,000
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Age 50+ Catch-up	\$7,500
Age 60-63 Catch-up	\$11,250

Employee Maximum	
Age 50+	\$34,000
Age 60-63	\$37,750

457(b)

Employee Limit ³	\$23,500
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Age 50+ Catch-up	\$7,500
Age 60-63 Catch-up	\$11,250

Employee Maximum	
Age 50+	\$31,000
Age 60-63	\$34,750

401(a)

Employer Contribution Only	\$70,000
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IRA

Traditional/Roth IRAs	\$7,000
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Catch-up/Age 50+	\$1,000
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Maximum IRA	\$8,000
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Social Security

Social Security Taxable Wage Base	\$176,100
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HDHP/FSA/HSA/HRA

HSA Qualified HDHP Minimum Deductible

Self-Only	\$1,650
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Family	\$3,300
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HSA Qualified HDHP Out-Of-Pocket Maximum

Self-Only	\$8,300
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Family	\$16,600
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Non-HDHP Out-Of-Pocket Maximum

Self-Only	\$9,200
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Family	\$18,400
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Health FSA

Limit on Employees' Pre-Tax Contributions	\$3,300
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Dependent Care FSA⁴

Tax Exclusion	\$5,000 ⁵
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HSA Contribution Limit

Self-Only	\$4,300
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Family	\$8,550
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Catch-Up Contribution ⁴	\$1,000
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HRA Contribution Limit

Employer	None ⁶
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QSEHRA Self-Only	\$6,350
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QSEHRA Family	\$12,800
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ICHRA	None
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EBHRA	\$2,150
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¹Indexed in \$1,000 increments (based on CPI), ²Requires 15 years of service with the same school district (contribution average less than \$5,000 per year), ³Final 3-yr. catch-up = 200% of basic limit (not available in year of separation), ⁴Not subject to annual adjustment for inflation, ⁵\$2,500 if married and filing taxes separately, ⁶There is generally no limit to the employer contributions to an HRA.

This information is being provided as a convenience and for informational purposes only. Contribution limits were accurate as of November 2024. To verify limits, go to www.IRS.gov.

HSA Contribution Limits For Spouses

Spouse has no health plan coverage	Spouse has self-only non-HDHP coverage	Spouse has self-only HDHP coverage	Spouse has family Non-HDHP coverage	Spouse has family HDHP coverage
Married Employee with <u>Self-Only</u> Non-HDHP Coverage				
No HSA contributions	No HSA contributions	Spouse may contribute up to \$4,300. No contributions for employee.	No HSA contributions	Spouse may contribute up to \$8,550. No contributions for employee.
Married Employee with <u>Self-Only</u> HDHP Coverage				
Employee may contribute up to \$4,300. No contributions for spouse.	Employee may contribute up to \$4,300. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions. Each may contribute up to \$4,300 to their respective HSAs.	No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to \$4,300. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is \$8,550.
Married Employee with <u>Family</u> Non-HDHP Coverage				
No HSA contributions	No HSA contributions	No HSA contributions if spouse is covered under employee's coverage. If not covered, spouse may contribute up to \$4,300. No contributions for employee.	No HSA contributions	No HSA contributions if spouse is covered under employee's coverage. If not covered, spouse may contribute up to \$8,550. No contributions for employee.
Married Employee with <u>Family</u> HDHP Coverage				
Employee may contribute up to \$8,550. No contributions for spouse.	Employee may contribute up to \$8,550. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is \$8,550.	No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to \$8,550. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is \$8,550.