

IRS 2025 HSA Limits

Written on May 15, 2024.

2025 HSA Maximum Contribution

For calendar year 2025, the maximum HSA contribution is **\$4,300.00** for a person enrolled as single and **\$8,550.00** for a person enrolled as family.

Self-only contribution limit is changing from \$4,150 in 2024 to **\$4,300 in 2025**

Family contribution limit is changing from \$8,300 in 2024 to **\$8,550 in 2025**

**Catch-up contributions of \$1,000 can be made during the year by HSA-eligible participants who will turn 55 by year-end.

What is a High Deductible Health Plan (HDHP)?

For calendar year 2025, a “high deductible health plan” is defined as a health plan with an annual *deductible* that is not less than *\$1,650 for self-only coverage or \$3,300 for family coverage*.

The **maximum annual out-of-pocket** expenses for **2025 plans** (deductibles, co-payments, and co-insurance, but not premiums) do **not exceed \$8,300.00 for self-only coverage or \$16,600.00 for family coverage**.

HDHP (self-only coverage)	2024	2025
Annual deductible not less than:	\$1,600	\$1,650
Annual out-of-pocket expenses don't exceed:	\$8,050	\$8,300

HDHP (family coverage)	2024	2025
Annual deductible not less than:	\$3,200	\$3,300
Annual out-of-pocket expenses don't exceed:	\$16,100	\$16,600

IRS Announces 2024 limits for FSA.

Written on November 9, 2023.

2024 medical FSA contribution limits (including limited and combination FSAs)

2023: \$3,050 per year

2024: \$3,200 per year

2024 health savings account (HSA) limits

2023: \$3,850 (Self-only), \$7,750 (Family)

2024: \$4,150 (Self-only), \$8,300 (Family)

2024 HDHP amounts/limits

HDHP (self-only coverage)

2023: \$1,500 (Minimum deductible), \$7,500 (Maximum out-of-pocket limit)

2024: \$1,600 (Minimum deductible), \$8,050 (Maximum out-of-pocket limit)

HDHP (family coverage)

2023: \$3,000 (Minimum deductible), \$15,000 (Maximum out-of-pocket limit)

2024: \$3,200 (Minimum deductible), \$16,100 (Maximum out-of-pocket limit)