

2025 Limits Announced

Item	2024 Limit	2025 Limit
Retirement		
Section 401(k)/403(b)/457(b)(2) elective deferrals	\$23,000	\$23,500
401(k) or 403(b) age 50+ catch up contributions	7,500	7,500
Section 414(v)(7)(A) – Roth catch-up requirement if comp exceeds	145,000	145,000
SIMPLE elective deferrals	16,000	16,500
SIMPLE age 50+ catch up contributions	3,850	3,850
Section 415—Defined contribution plan maximum	69,000	70,000
Section 415—Defined benefit plan maximum	275,000	280,000
Section 414(q)(1)(B)—Highly compensated employee	155,000	160,000
§Section 416 - Key employee definition	220,000	230,000
Section 401(a)(17) - Maximum includible compensation	345,000	350,000
Social Security		
FICA Taxable Wage Base (6.20%)	\$168,600	\$176,100
Medicare Taxable Wage Base (1.45%)	Unlimited	Unlimited

Item	2024 Limit	2025 Limit
Health Care Flexible Spending Accounts		
Annual contribution limit - Individual	\$3,200	\$3,300
Maximum carryover amount	640	660
Non-Grandfathered ACA Maximum Out-of-Pocket		
Individual	\$8,050	\$8,300
Family	16,100	16,600
Health Savings Accounts (HSA)		
Annual contribution limit - Individual	\$4,150	\$4,300
Annual contribution limit - Family	8,300	8,550
Annual catch-up contribution limit (age 55 to 65)	1,000	1,000
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Item	2024 Limit	2025 Limit
Health Savings Accounts (HSA) - continued		
Minimum deductible for HDHP - Individual	\$1,600	\$1,650
Minimum deductible for HDHP - Family	3,200	3,300
Maximum out-of-pocket for HDHP - Individual	8,050	8,300
Maximum out-of-pocket for HDHP - Family	16,100	16,600
Excise tax rate for taxable non-medical distribution	20%	20%
Qualified Small Employer HRA (QSEHRA)		
Annual employer contribution limit - Individual coverage	\$6,150	\$6,350
Annual employer contribution limit - Family coverage	12,450	12,800
Excepted Benefit HRA (EBHRA)		
Annual employer contribution limit	\$2,100	\$2,150

Item	2024 Limit	2025 Limit
Miscellaneous		
Adoption credit (phases out based on AGI)	\$16,810	\$17,280
Transportation monthly benefit - Transit and vanpooling	315	325
Transportation monthly benefit - Parking	315	325

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