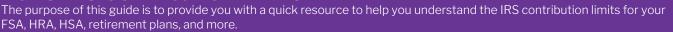


2025 IRS Contribution Limits





Qualified Retirement Plan Limits		
403(b)		
Employee/Employer Combination Contribution ¹ Under Age 50 Age 50+ Age 60-63	\$70,000 \$77,500 \$81,250	
Employee Basic Limit	\$23,500	
15-Yr. Catch-up ²	\$3,000	
Age 50+ Catch-up Age 60-63 Catch-up	\$7,500 \$11,250	
Employee Maximum Age 50+ Age 60-63	\$34,000 \$37,750	
457(b)		
Employee Limit ³	\$23,500	
Age 50+ Catch-up Age 60-63 Catch-up	\$7,500 \$11,250	
Employee Maximum Age 50+ Age 60-63	\$31,000 \$34,750	
401 (a)		
Employer Contribution Only	\$70,000	
IRA		
Traditional/Roth IRAs	\$7,000	
Catch-up/Age 50+	\$1,000	
Maximum IRA	\$8,000	
Social Security		

Social Security Taxable Wage Base \$176,100

HDHP/FSA/HSA/HR	A	
HSA Qualified HDHP Minimum Deductible		
Self-Only	\$1,650	
Family	\$3,300	
HSA Qualified HDHP Out-Of-Pocket Maximum		
Self-Only	\$8,300	
Family	\$16,600	
Non-HDHP Out-Of-Pocket Maximum		
Self-Only	\$9,200	
Family	\$18,400	
Health FSA		
Limit on Employees' Pre-Tax Contributions	\$3,300	
Dependent Care FSA⁴		
Tax Exclusion	\$5,0005	
HSA Contribution Limit		
Self-Only	\$4,300	
Family	\$8,550	
Catch-Up Contribution⁴	\$1,000	
HRA Contribution Limit		
Employer	None ⁶	
QSEHRA Self-Only	\$6,350	
QSEHRA Family	\$12,800	
ICHRA	None	

 1 Indexed in \$1,000 increments (based on CPI), 2 Requires 15 years of service with the same school district (contribution average less than \$5,000 per year), 3 Final 3-yr. catch-up = 200% of basic limit (not available in year of separation), 4 Not subject to annual adjustment for inflation, 5 \$2,500 if married and filing taxes separately, 6 There 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 Self-Only 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 Family 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 Family 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.