



	2024	2025
<b>Flexible Spending Accounts (FSAs)</b>		
Healthcare FSA max election (per year) (incl. LTD FSA)	\$3,200	\$3,300
Healthcare FSA max rollover	\$640	\$660
Dependent Care FSA max election (per year) (Single or Married Filing Jointly)	\$5,000	\$5,000
Dependent Care FSA max election (per year) (Married Filing Separately)	\$2,500	\$2,500
<b>Transportation Benefits</b>		
Parking Account	\$315/mo	\$325/mo
Transit Account	\$315/mo	\$325/mo
<b>High Deductible Health Plan Requirements to Contribute to an HSA</b>		
HDHP min annual deductible - Self-only	\$1,600	\$1,650
HDHP min annual deductible - Family	\$3,200	\$3,300
HDHP out-of-pocket max - Self-only	\$8,050	\$8,300
HDHP out-of-pocket max - Family	\$16,100	\$16,600
HSA max contribution limit - Self-only	\$4,150	\$4,300
HSA max contribution limit - Family	\$8,300	\$8,550
HSA catch up contribution limit (age 55+)	\$1,000	\$1,000
HRA max employer contribution limit	\$2,100	\$2,150
<b>ACA Plan Limits</b>		
Maximum Out-of-Pocket (Self-only or Individual in a Family) (note: decrease)	\$9,450	\$9,200
Maximum Out-of-Pocket (Family) (note: decrease)	\$18,900	\$18,400
<b>QSEHRA (Qualified Small Employer Health Reimbursement Arrangement) – Max Employer contribution</b>		
To Individual	\$6,150	\$6,350
To Family	\$12,450	\$12,800
<b>Salary Thresholds for Non-discrimination Testing</b>		
Highly compensated employees	\$155,000	\$160,000
Key employees	\$220,000	\$230,000
<b>Retirement Plans (401(k), 403(b))</b>		
Max employee elective contributions for those 49 and younger	\$23,000	\$23,500
Max employer + employee contributions for those 49 and younger	\$69,000	\$70,000
Max employee catch-up contributions for those 50+	\$7,500	\$7,500
Max employee elective contribution plus catch-up for those 50+	\$30,500	\$31,000
Max employer + employee contributions for those 50+	\$76,500	\$77,500
Max employee catch-up contributions for those 60-63		\$11,250