

COMPLIANCE OVERVIEW



Limit	2024	2025	Change
HSA Contribution Limit			
Self-only	\$4,150	\$4,300	Up \$150
Family	\$8,300	\$8,550	Up \$250
Catch-up contributions*	\$1,000	\$1,000	No change
HDHP Minimum Deductible			
Self-only	\$1,600	\$1,650	Up \$50
Family	\$3,200	\$3,300	Up \$100
HDHP Out-of-Pocket Maximum			
Self-only	\$8,050	\$8,300	Up \$250
Family	\$16,100	\$16,600	Up \$500
Health FSA			
Limit on employees' pre-tax contributions	\$3,200	\$3,300	Up \$100
Carryover limit	\$640	\$660	Up \$20
Dependent Care FSA*			
Tax exclusion	\$5,000 (\$2,500 if married and filing taxes separately)	\$5,000 (\$2,500 if married and filing taxes separately)	No change
Transportation Fringe Benefits (Monthly Limits)			
Transit pass and vanpooling (combined)	\$315	\$325	Up \$10
Parking	\$315	\$325	Up \$10
401(k) Contributions			
Employee elective deferrals	\$23,000	\$23,500	Up \$500
Catch-up contributions	\$7,500	\$7,500 (\$11,250 for employees ages 60-63)	No change (except a higher limit applies for employees ages 60-63 starting in 2025)
Limit on total contributions	\$69,000	\$70,000	Up \$1,000
Adoption Assistance Benefits			
Tax exclusion	\$16,810	\$17,280	Up \$470

*Limits that are not adjusted for inflation