

Benefitfocus®

HR Cheat Sheet:

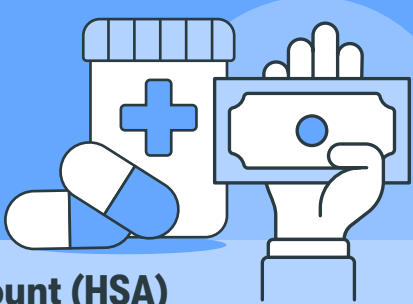
Numbers You Need to Know

for the 2025 Plan Year



Health

Benefits



Health Savings Account (HSA)

- \$4,300

HSA contribution limit for individuals
- \$8,550

HSA contribution limit for families
- \$1,000

HSA catch-up contributions for employees 55 and older

High Deductible Health Plan (HDHP)

- \$1,650

HDHP minimum deductible limit for individuals
- \$3,300

HDHP minimum deductible limit for families
- \$8,300

HDHP out-of-pocket maximum limit for individuals
- \$16,600

HDHP out-of-pocket maximum limit for families

Health Care Flexible Spending Account (FSA)

- \$3,300

Health Care FSA contribution limit
- \$660

Health Care FSA carryover amount limit

Dependent Care Flexible Spending Account (FSA)

- \$5,000

Dependent Care FSA contribution limit for single taxpayers and married couples filing jointly
- \$2,500

Dependent Care FSA contribution limit for married couples filing separately

Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)

- \$6,350

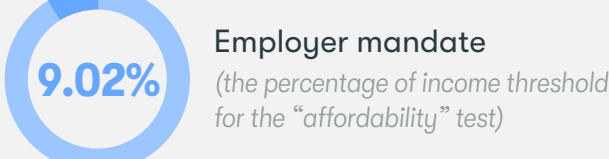
Maximum contribution and reimbursements through a QSEHRA for individuals
- \$12,800

Maximum contribution and reimbursements through a QSEHRA for families

MISC.

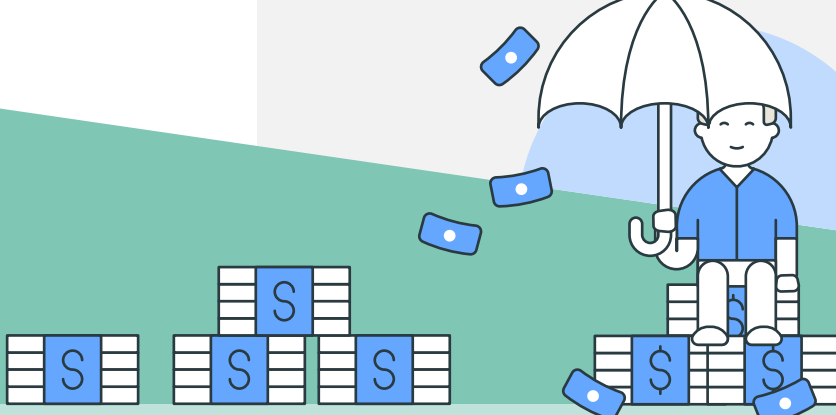
- \$2,150

Maximum amount made newly available for excepted benefit HRA



Retirement

Benefits



401(k)/403(b)/457(b)

- \$23,500

401(k)/403(b)/457(b) employee contribution limit
- \$7,500

401(k)/403(b)/457(b) employee catch-up contribution limit for individuals aged 50 and older

Comp

- \$160,000

Highly compensated employee threshold for nondiscrimination testing
- \$230,000

Key employee/officer compensation threshold for Top-Heavy plan testing

IRA

- \$7,000

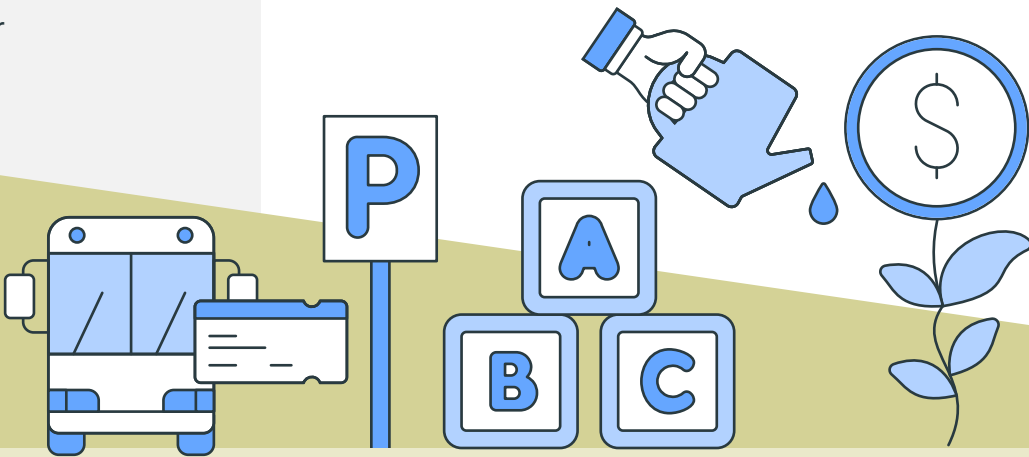
IRA individual contribution limit
- \$1,000

IRA individual catch-up contribution limit for individuals aged 50 and older



Other

Benefits



Commuter Benefits (Transit/Parking)

- \$325

Transit monthly benefit contribution limit
- \$325

Parking monthly benefit contribution limit

Adoption Assistance

- \$17,280

Adoption assistance tax credit, per child
- \$259,190

Adoption assistance income threshold phase-out begins
- \$299,190

Adoption assistance threshold phase-out ends

Eligible Long-Term Care Premiums

Attained Age Before the Close of the Taxable Year	Limitation on Premiums
40 or less	\$480
More than 40 but not more than 50	\$900
More than 50 but not more than 60	\$1,800
More than 60 but not more than 70	\$4,810
More than 70	\$6,020