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HR Cheat Sheet:

Numbers You Need to Know for the 2025 Plan Year



Health **Benefits**



High Deductible Health Plan (HDHP)

HDHP minimum deductible limit for individuals

HDHP out-of-pocket maximum limit for individuals

HDHP out-of-pocket maximum limit for families

HDHP minimum deductible limit for families

\$4,300

HSA contribution limit for individuals

\$8,550

HSA contribution limit for families

S1,000

HSA catch-up contributions for employees 55 and older

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

\$1,650

S3.300

\$8,300

\$16,600

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



Employer mandate

(the percentage of income threshold for the "affordability" test)



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

\$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

S1.000 IRA individual catch-up contribution limit

for individuals aged 50 and older



Other Benefits

00 **Adoption Assistance Commuter Benefits (Transit/Parking)**

Transit monthly benefit contribution limit

Parking monthly benefit contribution limit

\$17,280 Adoption assistance tax credit, per child

\$259,190

Adoption assistance income threshold phase-out begins

S299,190 Adoption assistance threshold phase-out ends

Limitation on

Eligible Long-Term Care Premiums

Close of the Taxable Year	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

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