

## Health & Welfare Plan Contribution and Benefit Limits Announced for 2025

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The IRS recently released [Rev. Proc. 2024-25](#), which provides the inflation-adjusted limits related to health savings accounts (HSAs), high deductible health plans (HDHPs), and excepted benefit health reimbursement arrangements (HRAs) for the 2025 calendar year. The chart below compares the 2025 and 2024 limits.

TYPE OF LIMIT	2025	2024
HSA Annual Contribution Limit	\$4,300 (self only) \$8,550 (family)	\$4,150 (self only) \$8,300 (family)
HSA Catch-Up	No change	\$1,000
HDHP Minimum Annual Deductible	\$1,650 (self only) \$3,300 (family)	\$1,600 (self only) \$3,200 (family)
HDHP Annual Out-of-Pocket Max	\$8,300 (self only) \$16,600 (family)	\$8,050 (self only) \$16,100 (family)
Excepted Benefit HRA Annual Contribution Limit	\$2,150	\$2,100

As an accommodation to plan sponsors, the Internal Revenue Service has provided these dollar limits well in advance of the 2025 open enrollment process. Plan sponsors should ensure the increased dollar limits are appropriately communicated to employees and participants. Payroll procedures should also be updated for 2025 to reflect these revised limits.

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