



# COMPLIANCE CONNECTION

2025 Annual Benefit Limits

## Health and Welfare 2025-2024 Annual Benefit Limits

High Deductible Health Plan (HDHP) and Health Savings Account (HSA)			
Minimum Annual Deductible (Plan Year)	2025	2024	Change
HDHP self-only coverage	\$1,650	\$1,600	+ \$50
HDHP family coverage	\$3,300	\$3,200	+ \$100
Maximum Out-of-Pocket (Plan Year)	2025	2024	Change
HDHP self-only coverage	\$8,300	\$8,050	+ \$250
HDHP family coverage	\$16,600	\$16,100	+ \$500
Maximum HSA Contribution	2025	2024	Change
Self-only coverage	\$4,300	\$4,150	+ \$150
Family coverage	\$8,550	\$8,300	+ \$250
Catch-up if age 55 or older	\$1,000	\$1,000	None

Affordable Care Act			
Maximum Out-Of-Pocket (Plan Year)	2025	2024	Change
Self-only coverage	\$9,200	\$9,450	- \$250
Family coverage	\$18,400	\$18,900	- \$500
Employer Shared Responsibility (ESR)	2025	2024	Change
§ 4980H(a) penalty (per employee)	\$2,900	\$2,970	- \$70
§ 4980H(b) penalty (per employee)	\$4,350	\$4,460	- \$110
Affordability percentage	9.02%	8.39%	+ 0.63%
Patient-Centered Outcome Research (PCORI) Fee			
Plan years ending January 1, 2024 through September 30, 2024 the fee is \$3.22 per covered life due on July 31, 2025			
Plan years ending October 1, 2024 through December 31, 2024 the fee is TBD and is due on July 31, 2025			

Contact Us With Any Questions. We are Here to Help.  
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Flexible Spending Accounts			
Health Flexible Spending Account (HFSA)	2025	2024	Change
Maximum elective contribution (plan year)	\$3,300	\$3,200	+ \$100
Maximum allowable carryover	\$660	\$640	+ \$20
Dependent Care Flexible Spending Account (DCFSA)	2025	2024	Change
DCFSA limit if you are married and filing jointly or if you are head of household	\$5,000	\$5,000	No change
DCFSA limit if you are married and filing separately	\$2,500	\$2,500	No change
Qualified Transportation Fringe Benefits	2025	2024	Change
Parking	\$325 per month	\$315 per month	+ \$10
Mass Transit	\$325 per month	\$315 per month	+ \$10

Miscellaneous			
Excepted Benefits Health Reimbursement Arrangement (EBHRA):	2025	2024	Change
	\$2,150	\$2,100	+ \$50
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)	2025	2024	Change
Employee only (projected, not yet released)	\$6,350	\$6,150	+ \$200
Employee and family (projected, not yet released)	\$12,800	\$12,450	+ \$350

Information in this document is general in nature and not intended to replace legal advice in any particular manner.

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