

# HSA Contribution Limits

## 2024/2025 Comparison



The IRS has issued the inflation-adjusted HSA contribution and HDHP minimum deductible and out-of-pocket limits, effective for calendar year 2025.

Below is a comparison between the 2024 and 2025 limits.

Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans			
	For 2024	For 2025	Change
<b>HSA Contribution Limit</b> (employer + employee)	Individual: \$4,150 Family: \$8,300	Individual: \$4,300 Family: \$8,550	Individual: +\$150 Family: +\$250
<b>HSA Catch Up Contributions*</b> (age 55 and older)**	\$1,000	\$1,000	No change
<b>HDHP Minimum Deductibles</b>	Individual: \$1,600 Family: \$3,200	Individual: \$1,650 Family: \$3,300	Individual: +\$50 Family: +\$100
<b>HDHP Maximum Out-of-Pocket Amounts</b> (deductibles, co-payments and other amounts, but not premiums)	Individual: \$8,050 Family: \$16,100	Individual: \$8,300 Family: \$16,600	Individual: +\$250 Family: +\$500
<b>***ACA Out-of-Pocket Maximums</b>	Individual: \$9,450 Family: \$18,900	Individual: \$9,200 Family: \$18,400	Individual: -\$250 Family: -\$500

\*Unlike other limits, the HSA catch-up contribution amount is not indexed; any increase would require statutory change.  
\*\*Catch-up contributions can be made any time during the year in which the HSA participant turns 55.  
\*\*\*Affordable Care Act limits differ from IRS limits. Call your PGP Representative for further guidance.



We are here to help.  
Call us with any questions at:

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