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## 2025 Health and Fringe Benefit Plan Limits

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	2024	2025
Health Savings Accounts – HDHP Limits (§223(c)(2)(A))		
HDHP Minimum Annual Deductible – Self Only	\$1,600	\$1,650
HDHP Minimum Annual Deductible – Family	\$3,200	\$3,300
HDHP Out-of-Pocket Maximum – Self Only	\$8,050	\$8,300
HDHP Out-of-Pocket Maximum – Family	\$16,100	\$16,600
Health Savings Accounts – Maximum Contribution Limits (§223(b))		
Self Only	\$4,150	\$4,300
Family	\$8,300	\$8,550
Catch-Up Contributions (age 55 by the end of the year)	\$1,000	\$1,000
Out-of-Pocket Maximum – PHSA §2707(b) Limits		
Self Only	\$9,450	\$9,200
Embedded Individual Max within Family Coverage	\$9,450	\$9,200
Family	\$18,900	\$18,400
Transportation Fringe Benefits – Monthly Limits (§132(f)(2))		
Parking	\$315	\$325
Transit Passes and Vanpooling (combined)	\$315	\$325
Health FSA Contribution Limit (§125(i))	\$3,200	\$3,300
FSA Carryover Limit	\$640	\$660
Dependent Care FSA Contribution Limit (§129(a)(2))*		
* Special income tax situations may require a lower limit.	\$5,000	\$5,000
Employer Adoption Assistance Exclusion (§137)		
Maximum Gross Income Exclusion	\$16,810	\$17,280
Maximum AGI Limit (after which exclusion phases out)	\$252,150	\$259,190
Qualified Small Employer HRA – Maximum Annual Contribution Limits (§9831(d))		
All Coverage (other than family)	\$6,150	\$6,350
Family Coverage	\$12,450	\$12,800
Excepted Benefit HRA Maximum (Treas. Reg. §54.9831-1(c)(3)(viii))	\$2,100	\$2,150
Failure to File Correct Information Returns (Per Return Penalty) *		
Failure to File (§6721(a)(1)) – General Rule	\$330	\$340
Corrected w/in 30 Days (§6721(b)(1))	\$60	\$60
Corrected before August 1 of Applicable Year (§6721(b)(2))	\$130	\$130
* Aggregate maximum penalties for the calendar year also apply and are adjusted annually.		
Failure to Furnish Correct Payee Statements (Per Return Penalty)*		
Failure to Furnish (§6722(a)(1)) – General Rule	\$330	\$340
Corrected w/in 30 Days (§6722(b)(1))	\$60	\$60
Corrected before August 1 of Applicable Year (§6722(b)(2))	\$130	\$130
* Aggregate maximum penalties for the calendar year also apply and are adjusted annually.		

**Social Security Tax and Wage Base**

The Social Security Administration announced that the 2025 social security wage base will be \$176,100, which is an increase of \$7,500 or 4.4% from \$168,600 for the 2024 calendar year.

**Medicare Tax**

The regular Medicare tax rate of 1.45% remains unchanged and applies to all income without a limitation for both the employee and employer portion. The Affordable Care Act additional Medicare tax of 0.9% remains unchanged. The additional Medicare tax applies to wages, other compensation, and self-employment income over certain dollar thresholds (\$200,000 for single and \$250,000 for married filing jointly). The additional Medicare tax only applies to the employee and not the employer.