

# 2025 BENEFIT LIMITS

Updated December 2024

## Tax-Advantaged Plan Limits and Thresholds

	2025	2024	2023
<b>Flexible Spending Accounts (FSA)</b>			
Health FSA Maximum Election	\$3,300	\$3,200	\$3,050
Dependent Care FSA Maximum Election	\$5,000	\$5,000	\$5,000
Health FSA Rollover (if plan permits)	\$660	\$640	\$610
<b>Health Savings Accounts (HSA)</b>			
Minimum Annual Deductible – Single	\$1,650	\$1,600	\$1,500
Minimum Annual Deductible – Family	\$3,300	\$3,200	\$3,000
Out-of-Pocket Maximum – Single	\$8,300	\$8,050	\$7,500
Out-of-Pocket Maximum – Family	\$16,600	\$16,100	\$15,000
HSA Maximum Contribution Limit – Single	\$4,300	\$4,150	\$3,850
HSA Maximum Contribution Limit – Family	\$8,550	\$8,300	\$7,750
HSA Catch-Up Contribution Limit (age 55+)	\$1,000	\$1,000	\$1,000
<b>Qualified Small Employer HRA (QSEHRA) Limits</b>			
Single	\$6,350 \$529.17/month	\$6,150 \$512.50/month	\$5,850 \$487.50/month
Family	\$12,800 \$1,066.67/month	\$12,450 \$1,037.50/month	\$11,800 \$983.33/mo

## ACA Limits, Taxes, Fees, and Penalties

	2025	2024	2023
<b>PCORI Fee (fee is per member, not per employee, per year)</b>			
	\$3.22 - \$3.38	\$3.00 - \$3.22	\$2.93 - \$3.06
<b>Plan Out-Of-Pocket Maximums</b>			
Single	\$9,200	\$9,450	\$9,100
Family	\$18,400	\$18,900	\$18,200
<b>Employer Shared Responsibility “Pay or Play” Penalties</b> — only applies to Applicable Large Employers			
Penalty is the LESSER of the two below:			
1.) Employer not offering coverage to at least 95% of full-time (FT) employees and their dependents (calculation = # FT employees employed each month (minus up to 30))			
Annual Penalty A	\$2,900/FT employee/year	\$2,970/FT employee/year	\$2,880/FT employee/year
OR			
2.) Offering coverage that is not “affordable**” or doesn’t provide Minimum Value (calculation = # FT employees who receive a premium tax credit x # of months)			
Annual Penalty B	\$4,350/FT employee/year	\$4,460/FT employee/year	\$4,320/FT employee/year
**Affordability thresholds for lowest-cost self-only option	9.02%	8.39%	9.12%