## Brown & Brown

#### **EMPLOYEE BENEFITS**

# Updated HSA, HDHP and Excepted Benefit HRA Limits for 2025

May 2024

On May 10, 2024, the IRS released <u>Revenue Procedure</u> <u>2024-25</u>, providing the 2025 inflation-adjusted limits for the following:

- HSA contributions
- HDHP minimum deductible amount and maximum outof- pocket costs
- Excepted benefit HRA maximum new-contribution amount

All limits are effective January 1, 2025 and the new amounts for the HDHP deductible and out-of-pocket limits apply to HDHPs with plan years beginning in 2025.

#### The adjusted amounts are as follows:

#### 2025 HSA contribution limits:

- The 2025 annual HSA contribution limit for individuals with self-only HDHP coverage is \$4,300 (up from \$4,150 in 2024).
- The 2025 annual HSA contribution limit for individuals with family HDHP coverage is \$8,550 (up from \$8,300 in 2024).

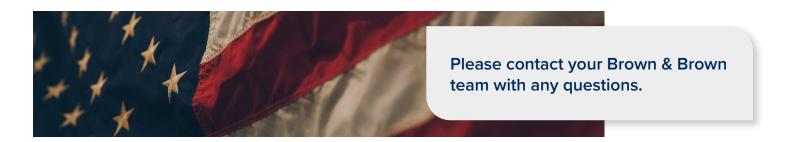
## 2025 HDHP minimum deductible amounts and maximum out-of-pocket costs:

- The 2025 HDHP minimum deductible amount for selfonly coverage is \$1,650 (up from \$1,600 in 2024). The IRS maximum annual out-of-pocket cost limit is \$8,300 (up from \$8,050 in 2024).
- The 2025 HDHP minimum deductible amount for family coverage is \$3,300 (up from \$3,200 in 2024). The IRS maximum annual out-of-pocket cost limit is \$16,600 (up from \$16,100 in 2024).

## 2025 excepted-benefit HRA maximum new-contribution amount:

 The 2025 excepted-benefit HRA maximum newcontribution amount is \$2,150 (up from \$2,100 in 2024).

Plan sponsors offering HDHP plans will find the updated figures useful in plan design for the 2025 plan year.



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