

Publications

IRS Announces 2025 Health and Welfare Limits

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On October 22, 2024, the IRS issued [Rev. Proc. 2024-40](#), which announces the 2025 indexed limits for certain health and welfare benefits. This is in addition to the limits that the IRS announced on May 9, 2024 in [Rev. Proc. 2024-25](#).

Health and Welfare Limit Changes ([PDF version here](#))

| | 2024 | 2025 |
|--|--|--|
| HSA contributions | \$4,150 for self-only coverage \$8,300 for family coverage | \$4,300 for self-only coverage \$8,550 for family coverage |
| HSA-compatible HDHP deductible | \$1,600 for self-only coverage \$3,200 for family coverage | \$1,650 for self-only coverage \$3,300 for family coverage |
| HSA-compatible HDHP out-of-pocket maximum | \$8,050 for self-only coverage \$16,100 for family coverage | \$8,300 for self-only coverage \$16,600 for family coverage |
| Health FSA salary reductions | \$3,200 | \$3,300 |
| Health FSA carryover | \$640 | \$660 |
| Monthly qualified transportation fringe benefits | \$315 | \$325 |
| Monthly qualified parking | \$315 | \$325 |
| Qualified adoption expenses from a qualified adoption assistance program | \$16,810 | \$17,280 |
| Employer contributions to an excepted benefit HRA | \$2,100 | \$2,150 |

For a PDF of this table, [click here](#).