

# 2025 Contribution Limits



Health Savings Account (HSA)	2024	2025
<b>Maximum Contribution Amount</b>		
Individual coverage	\$4,150	<b>\$4,300</b>
Family coverage	\$8,300	<b>\$8,550</b>
Catch up allowed for those 55 and over	\$1,000	<b>\$1,000</b>
<b>Minimum deductible amounts for the qualifying high deductible health plan (HDHP)</b>		
Individual coverage	\$1,600	<b>\$1,650</b>
Family coverage	\$3,200	<b>\$3,300</b>
<b>Maximums for HDHP out-of-pocket expenses</b>		
Individual coverage	\$8,050	<b>\$8,300</b>
Family coverage	\$16,100	<b>\$16,600</b>

Health FSA & Limited Purpose FSA	2024	2025
Maximum Annual Contribution Limit	\$3,200	<b>\$3,300</b>
FSA Roll Over Max	\$640	<b>\$660</b>

Dependent Care / Child Daycare Expenses	2024	2025
Maximum Annual Contribution Limit. <i>married and filing jointly or single parent</i>	\$5,000	<b>\$5,000*</b>
Maximum Annual Contribution Limit. <i>married and filing separate</i>	\$2,500	<b>\$2,500*</b>

The cafeteria plan daycare contribution limit is \$5,000 for a married couple filing a joint return, or for a single parent filing as “Head of Household.” For a married couple filing separate returns, the limit is \$2,550 each. The daycare credit is reduced dollar for dollar by contributions to or benefits received from an employer’s cafeteria plan. An employee may participate in their employer’s cafeteria plan and take a portion of the daycare expenses through the credit if they have sufficient expenses in excess of their cafeteria plan annual election, but within the tax credit limits. 2021 Limits will remain the same as 2020.

Commuter Accounts (Parking and Transit)	2024	2025
Commuter Benefit - monthly limit	\$315	<b>\$325</b>

Standard Mileage Rates for Business, Medical and Moving

The IRS has not yet released the standard mileage rates. The standard mileage rates for the use of a car (also vans, pickups or panel trucks) will be:

- \* 65.5 cents per mile for business miles driven. 2023
- \* 22 cents per mile driven for medical or moving purposes. 2023
- \* 14 cents per mile driven in service of charitable organizations. 2023

Qualified Small Health Reimbursement Arrangements (QSEHRAs)	2024	2025
Individual coverage	\$6,150	<b>\$6,350</b>
Family coverage	\$12,450	<b>\$12,800</b>

