

Services

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Summary of Selected Health & Welfare Benefit Plan Limits

	2018	2019	2020	2021	2022	2023	2024	2025
Health Savings Account (HSA) Contributions¹								
Contribution limit – individual coverage	3,450	3,500	3,550	3,600	3,650	3,850	4,150	4,300
Contribution limit – family coverage	6,900	7,000	7,100	7,200	7,300	7,750	8,300	8,550
Catch-up contributions (≥ age 55)	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
High-Deductible Health Plan (HDHP): Minimum Deductible¹								
Individual coverage	1,350	1,350	1,400	1,400	1,400	1,500	1,600	1,650
Family coverage	2,700	2,700	2,800	2,800	2,800	3,000	3,200	3,300
HDHP – Out-Of-Pocket Maximum¹								
Individual coverage	6,650	6,750	6,900	7,000	7,050	7,500	8,050	8,300
Family coverage	13,300	13,500	13,800	14,000	14,100	15,000	16,100	16,600
Health Flexible Spending Arrangements (FSAs)²								
Contribution limit	2,650	2,700	2,750	2,750	2,850	3,050	3,200	3,300
Maximum carryover limit	500	500	550	550	570	610	640	660
Affordable Care Act								
PCORI Fee³								
	2.39 pp	2.45 pp	2.54 pp	2.66 pp	2.79 pp	3.00 pp	3.22 pp	3.47 pp
ACA Employer-shared Responsibility Payments (a.k.a. “assessable payments” or penalties)⁴								
Code § 4980H(a)	2,320	2,500	2,570	2,700	2,750	2,880	2,970	2,900
Code § 4980H(b)	3,480	3,750	3,860	4,060	4,120	4,320	4,460	4,350
Out-of-Pocket Limit (Non-Grandfathered)⁵ ^								
Individual	7,350	7,900	8,150	8,550	8,700	9,100	9,450	9,200
Family	14,700	15,800	16,300	17,100	17,400	18,200	18,900	18,400
Group Health Plan Affordability								
Federal Poverty Line (FPL)* – Single Individual ⁶	12,060	12,140	12,490	12,760	12,880	13,590	14,580	15,060
Affordability Percentage ⁷ **	9.56%	9.86%	9.78%	9.83%	9.61%	9.12%	8.39%	9.02%

^ HDHPs must comply with both the ACA and HDHP limits.

* FPL for mainland United States (does not include AK or HI).

** Applies to determining the affordability of offered minimum essential coverage using household income or an affordability safe harbor.

Sources: ¹ Rev. Proc. 2024-25 ² Rev. Proc. 2024-40 ³ Rev. Proc. 2024-83 ⁴ Rev. Proc. 2024-14

⁵ HHS Notice of Benefit and Payment Parameters (11/15/2023) ⁶ HHS Poverty Guidelines ⁷ Rev. Proc. 2024-35

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We're here to help. If you have questions or need advice, please contact a member of our Employee Benefits and Executive Compensation group.

