

Increased IRS HSA limits for 2025 announced

These changes are effective on the employers' benefit plan year beginning Jan. 1, 2025, or later.

June 24, 2024

The Internal Revenue Service (IRS) has announced the inflation-adjusted 2025 minimum deductibles, out-of-pocket (OOP) maximums, and contribution limits for health savings accounts (HSAs) and qualified high deductible health plans (HDHPs).

These changes are effective on the employers' benefit plan year beginning Jan. 1, 2025, or later.

2025 HSA limit changes

Minimum deductible:

- **\$1,650** for self-only coverage (\$50 increase from 2024)
- **\$3,300** for family coverage (\$100 increase from 2024)
- **\$3,300** for **embedded** individual deductible (\$100 increase from 2024)

OOP maximum:

- **\$8,300** for self-only coverage (\$250 increase from 2024)
- **\$16,600** for family coverage (\$500 increase from 2024)
- **Important:** Be aware of the intersection of HSA and Affordable Care Act (ACA) rules. The 2025 ACA maximum is \$9,200 for individual coverage (versus \$9,450 in 2024)

Examples of compliant HSA/ACA plans:

- If you have one plan for self-only and family coverage and have an **embedded** OOP, the maximum amounts for 2025 are \$8,300 for an individual and \$16,600 for a family
- If you have one plan for self-only and family coverage and have a **non-embedded** OOP, the maximum amounts for 2025 are \$8,300 for an individual and **\$9,200 for a family**

HSA contribution limits:

- **\$4,300** for self-only coverage, an increase of \$150 from 2024
- **\$8,550** for family coverage, an increase of \$250 from 2024

- The annual “catch-up” contribution amount for individuals ages 55 or older remains \$1,000

If you have any questions, please contact your broker or UnitedHealthcare representative.