



2025 Benefit Plan Limits & Thresholds

This guide provides you with the latest information on the IRS limits for retirement plans, health savings accounts, flexible spending accounts, and other employee benefits.

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401(k) Plan Limits

DEFINED CONTRIBUTION PLANS	2025	2024	Change
MAXIMUM EMPLOYEE ELECTIVE DEFERRAL (AGE 49 OR YOUNGER)	\$23,500	\$23,000	+\$500
EMPLOYEE CATCH-UP CONTRIBUTION (AGE 50-59 BY YEAR-END)	\$7,500	\$7,500	No change
EMPLOYEE CATCH-UP CONTRIBUTION (AGE 60-63) NEW FOR 2025	\$11,250	n/a	n/a
MAXIMUM EMPLOYEE ELECTIVE DEFERRAL PLUS CATCH-UP CONTRIBUTION AGE (50-59 / AGE 60-63)	\$31,000/\$34,750	\$30,500/\$30,500	+\$500/+\$4,250
DEFINED CONTRIBUTION MAXIMUM LIMIT, EMPLOYEE + EMPLOYER (AGE 49 OR YOUNGER AND 64 AND OLDER)	\$70,000	\$69,000	+\$1,000
DEFINED CONTRIBUTION MAXIMUM LIMIT (AGE 50-59 / AGE 60-63), ALL SOURCES + CATCH-UP	\$77,500/\$81,250	\$76,500 / \$76,500	+\$1,000/+\$4,750
EMPLOYEE COMPENSATION LIMIT FOR CALCULATING CONTRIBUTIONS	\$350,000	\$345,000	+\$5,000
Source: IR-2024-285, Nov. 1, 2024			

Defined Benefit Plans

DEFINED BENEFIT PLAN	2025	2024	Change
LIMITATION ON THE ANNUAL BENEFIT UNDER A DEFINED BENEFIT PLAN*	\$280,000	\$275,000	+\$5,000
Source: IR-2024-285, Nov. 1, 2024			

Health & Welfare Plans

HEALTH SAVINGS ACCOUNTS (HSAS) AND HIGH DEDUCTIBLE HEALTH PLANS (HDHPS)	2025	2024	Change
HSA CONTRIBUTION LIMIT (EMPLOYER + EMPLOYEE)	Self-only: \$4,300 Family: \$8,550	Self-only: \$4,150 Family: \$8,300	Self-only: +\$150 Family: +\$150
HSA CATCH-UP CONTRIBUTIONS (AGE 55 OR OLDER)	\$1,000	\$1,000	No Change
HDHP MINIMUM DEDUCTIBLES	Self-only: \$1,650 Family: \$3,300	Self-only: \$1,600 Family: \$3,200	Self-only: +\$50 Family: +\$100
HDHP MAXIMUM OUT-OF-POCKET AMOUNTS (DEDUCTIBLES, CO-PAYMENTS AND OTHER AMOUNTS, BUT NOT PREMIUMS)	Self-only: \$8,300 Family: \$16,600	Self-only: \$8,050 Family: \$16,100	Self-only: +\$250 Family: +\$500
EXCEPTED BENEFIT HRA (EBHRA) NEWLY AVAILABLE LIMIT	\$2,150	\$2,100	+\$50

Source: IRS Revenue Procedure 2024-25

NON-HSA QUALIFIED PLANS	2025	2024	Change
OUT-OF-POCKET MAXIMUMS – SELF ONLY	\$9,200	\$9,450	-\$250
OUT-OF-POCKET MAXIMUMS – OTHER THAN SELF-ONLY COVERAGE	\$18,400	\$18,900	-\$500

Source: Healthcare.gov

HEALTH FSA LIMITS	2025	2024	Change
MAXIMUM SALARY DEFERRAL	\$3,300	\$3,200	+100
MAXIMUM ROLLOVER AMOUNT	\$660	\$640	+20

Source: C-CPI-U

DEPENDENT CARE FSA LIMITS	2025	2024	Change
MAXIMUM SALARY DEFERRAL (SINGLE TAXPAYERS AND MARRIED COUPLES FILING JOINTLY)	\$5,000	\$5,000	No Change
MAXIMUM SALARY DEFERRAL (MARRIED COUPLES FILING SEPARATELY)	\$2,500	\$2,500	No Change

Source: IRS Rev. Proc. 2024-40

FEDERAL INSURANCE CONTRIBUTIONS ACT (FICA)	2025	2024	Change
Social Security Tax			
MAXIMUM WAGE BASE *	176,100	\$168,600	+\$7,500
SOCIAL SECURITY RATE-EMPLOYER	6.2%	6.2%	No Change
SOCIAL SECURITY RATE-EMPLOYEE	6.2%	6.2%	No Change
Medicare Tax			
MAXIMUM WAGE BASE	No limit	No Limit	No Change
MAXIMUM MEDICARE WITHHOLDING	No limit	No limit	No Change
MEDICARE RATE-EMPLOYER	1.45%	1.45%	No Change
MEDICARE RATE-EMPLOYEE *ADDITIONAL 0.90% TAX ON WAGES IN EXCESS OF \$200,000	1.45% / 2.35%*	1.45% / 2.35%*	No Change
Combined Tax			
TAX RATE-EMPLOYER	7.65%	7.65%	No Change
TAX RATE-EMPLOYEE *ADDITIONAL 0.90% TAX ON WAGES IN EXCESS OF \$200,000	7.65% / 8.55%*	7.65% / 8.55%*	No Change

Source: Contribution and Benefit Base SSA.Gov