



Euclid Managers Compliance Resources

May 14, 2024

2025 Limits Announced for HSAs, High Deductible Health Plans, and Excepted Benefit HRAs

Late last week, the Internal Revenue Service released [updates](#) to the maximum annual 2025 contribution limits for health savings accounts (HSAs) under high deductible health plans (HDHPs). These inflation-adjusted limits, which have increased slightly from 2024, apply to both individual and family coverage. Of note, the annual limit for the additional catch-up HSA contribution eligible individuals aged 55 and over are permitted to make remains unchanged.

The updates also include deductible minimums and out-of-pocket (OOP) expense limits for HDHPs and an increase to the maximum amount that may be made newly available for excepted benefit health reimbursement arrangements (EBHRAs). The HSA, HDHP, and out-of-pocket thresholds apply for the 2025 calendar year, while the EBHRA maximum applies to the 2025 plan year.

The 2025 limits are summarized below in comparison to the 2024 limits:

Annual HSA Contribution Limits		
	2025	2024
<i>Self-only coverage</i>	\$4,300	\$4,150
<i>Family coverage</i>	\$8,550	\$8,300
<i>Additional catch-up contribution for eligible individuals</i>	\$1,000	\$1,000
Annual Minimum Deductibles for HDHPs		
	2025	2024
<i>Self-only coverage</i>	\$1,650	\$1,600
<i>Family coverage</i>	\$3,300	\$3,200
Annual Maximum Out-of-Pocket Expense Limits for HDHPs		
	2025	2024
<i>Self-only coverage OOP expenses may not exceed</i>	\$8,300	\$8,050
<i>Family coverage OOP expenses may not exceed</i>	\$16,600	\$16,100
Plan Year Excepted Benefit HRA Maximum		
	2025	2024
<i>Maximum amount for a plan year may not exceed</i>	\$2,150	\$2,100