

## 2025 HSA and Excepted Benefit HRA Limits Announced

Starting in 2007, the Tax Relief and Health Care Act of 2006 (TRHCA) requires that the IRS release the upcoming year's new HSA and Excepted Benefit Health Reimbursement Arrangement (EBHRA) limits prior to June 1st. Thus, we now have the 2024 limits as follows:

Item	2024 Limit	2025 Limit
<b>Health Savings Accounts</b>		
Annual contribution limit - Individual	\$4,150	\$4,300
Annual contribution limit - Family	8,300	8,550
Annual catch-up contribution limit (age 55 to 65)	1,000	1,000
Minimum deductible for HDHP - Individual	1,600	1,650
Minimum deductible for HDHP - Family	3,200	3,300
Maximum out-of-pocket for HDHP - Individual	8,050	8,300
Maximum out-of-pocket for HDHP - Family	16,100	16,600
Excise tax rate for taxable non-medical distribution	20%	20%
<b>Excepted Benefit HRA</b>		
Annual contribution limit	\$2,100	\$2,150

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