

2025 Health and Welfare Benefit Plan Limits



Type of Plan/Limit		2025	2024	2023
HSA Contribution Limits	Self-Only	\$4,300	\$4,150	\$3,850
	Family	\$8,550	\$8,300	\$7,750
HSA Catch-up Contribution	Age 55 or Older	\$1,000	\$1,000	\$1,000
HDHP Minimum Deductibles	Self-Only	\$1,650	\$1,600	\$1,500
	Family	\$3,300	\$3,200	\$3,000
HDHP Maximum Out-of-Pocket Expense Limits	Self-Only	\$8,300	\$8,050	\$7,500
	Family	\$16,600	\$16,100	\$15,000
ACA Maximum Out-of-Pocket Expense Limits	Self-Only	\$9,200	\$9,450	\$9,100
	Family	\$18,400	\$18,900	\$18,200
Health FSA Employee Contribution		\$3,300	\$3,200	\$3,050
Health FSA Carryover		\$660	\$640	\$610
Dependent Care Spending Account		\$5,000	\$5,000	\$5,000
Transportation Fringe Benefits (Parking/Transit Pass)		\$325	\$315	\$300
Educational Assistance Program		\$5,250	\$5,250	\$5,250
Adoption Assistance Program		\$17,280	\$16,810	\$15,950
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)		\$6,350 (\$12,800 for family coverage)	\$6,150 (\$12,450 for family coverage)	\$5,850 (\$11,000 for family coverage)
Excepted Benefit HRA		\$2,150	\$2,100	\$1,950

ACA Section 4980H Compliance

ACA § 4980H Compliance	2025	2024	2023
ACA Affordability Percentage	9.02%	8.39%	9.12%
Section 4980H(a) Penalty	\$2,900	\$2,970	\$2,880
Section 4980(b) Penalty	\$4,350	\$4,460	\$4,320
Failure to Furnish/File Penalty - IRS	\$330	\$310	\$290
Failure to File Penalty - FTB	\$50	\$50	\$50
CA Minimum Wage*	\$16.50	\$16.00	\$15.50
Federal Poverty Level (48 states/DC)	TBD	\$15,060	\$14,580

*Minimum wage may differ for some employees. Also, some municipalities in California have a higher minimum wage, and more increases will take effect 1/1/25 and 7/1/25.

This is only a brief summary of certain terms of federal and state law. The summary does not constitute legal advice. Employers should consult legal counsel concerning implementation of the provisions referenced in this chart.

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