



2025 benefits plan guide

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Annual benefit plan limits for 2025

BENEFITS AND CONTRIBUTIONS	2025 LIMIT	2024 LIMIT
Flexible Spending Arrangement (FSA)¹		
Employee health FSA pretax contribution	\$3,300	\$3,200
Dependent care FSA household contribution	\$5,000	\$5,000
Maximum carryover for unused healthcare FSA amounts	\$660	\$640
Health Savings Account (HSA)		
High deductible plan minimum deductible:		
Single Coverage	\$1,650	\$1,600
Family Coverage	\$3,300	\$3,200
High deductible plan maximum out-of-pocket:		
Single Coverage (in-network)	\$8,300	\$8,050
Family Coverage (in-network)	\$16,600	\$16,100
Annual contribution maximum:		
Single Coverage	\$4,300	\$4,150
Family Coverage	\$8,550	\$8,300
Catch-up contributions	\$1,000	\$1,000
Out-of-pocket Maximum for Essential Health Benefits		
Maximum out-of-pocket costs for in-network essential health benefits (Non-grandfathered plans only)	For plan years beginning in 2025: Self-only: \$9,200 Family: \$18,400	For plan years beginning in 2024: Self-only: \$9,450 Family: \$18,900

¹ This is also commonly referred to as a Flexible Spending Account

BENEFITS AND CONTRIBUTIONS	2025 LIMIT	2024 LIMIT
PCORI		
Patient centered outcomes research (PCORI) fee	For fees due in 2025: \$3.22 for plan years ending Jan. 31, 2024 to Sept. 30 2024. Fee for plan years ending Oct. 31, 2024 through Dec. 31, 2024 TBA.	For fees due in 2024: \$3.00 for plan years ending Jan. 31, 2023 to Sept. 30, 2023. Fee \$3.22 for plan years ending Oct. 31, 2023 through Dec. 31, 2023.
Employer pay or play penalties		
4980H(a) Penalty: Coverage not offered to 95% (or all but 5) of full-time employees	\$2,900	\$2,970
4980H(b) Penalty: Coverage offered, but unaffordable or is not minimum value	\$4,350	\$4,460
Affordability safe harbor	9.02%	8.39%
Qualified Transportation Fringe Benefit Exclusion		
Transit passes & vanpooling	\$325 per month	\$315 per month
Qualified parking	\$325 per month	\$315 per month

Retirement

BENEFITS AND CONTRIBUTIONS	2025 LIMIT	2024 LIMIT
Elective deferrals to 401(k), 403(b) and 457(b) plans	\$23,500	\$23,000
SIMPLE retirement account salary deferrals	\$16,500	\$16,000
Catch-up contributions to:		
401(k), 403(b) & 457(b) plans (Additional rules may apply to 457(b) plans)	\$7,500	\$7,500
SIMPLE retirement accounts	\$3,500	\$3,500

BENEFITS AND CONTRIBUTIONS	2025 LIMIT	2024 LIMIT
Maximum defined contribution plan annual contribution	\$70,000	\$69,000
Maximum annual compensation taken into account	\$350,000	\$345,000
Compensation limit for “highly compensated employees”	\$160,000	\$155,000
Deductible amount for individual making qualified retirement contributions to an IRA §219(b)(5)(a)	\$7,000	\$7,000
Dollar limit for “key employees” for top-heavy purposes	\$230,000	\$220,000
Social Security taxable wage based	\$176,100	\$168,600

Key welfare plan filing deadline for 2024

DEADLINES

ACA employer mandate reporting

Form 1095-C to ACA full-time employees	March 3, 2025
Forms 1095-C or -B to primary insured under self-funded coverage	March 3, 2025
Forms 1095-C and/or -B with 1094-C and/or -B transmittal to IRS	April 1, 2025 (Must e-file if submitting 10 or more reports, unless a waiver is obtained.)
Forms 5500	Seven months after close to the ERISA plan year.* *A 2½-month extension is available by filing form 5558 by initial due date.
Medicare part D creditable and/or noncreditable coverage notice	To CMS: 60 days after beginning of the contract year or ERISA plan year. To Members: By Oct. 15, unless supplied within prior to 12 months; also due upon material change in Rx coverages, and upon request

