

2025 Numbers You Need to Know



THE HARRISON GROUP, INC.

Health Savings Accounts			
Calendar Year Limits:	2023	2024	2025
Minimum deductible amount for qualified HDHP			
Individual coverage	\$1,500	\$1,600	\$1,650
Family coverage	\$3,000	\$3,200	\$3,300
Maximum contribution limits			
Individual coverage	\$3,850	\$4,150	\$4,300
Family coverage	\$7,750	\$8,300	\$8,550
Catch up allowed for those 55 and over	\$1,000	\$1,000	\$1,000
Maximums for HDHP out-of-pocket expenses			
Individual coverage	\$7,500	\$8,050	\$8,300
Family coverage	\$15,000	\$16,100	\$16,600

Healthcare FSA			
Plan Year beginning:	2023	2024	2025
Maximum Annual Contribution Limit	\$3,050	\$3,200	\$3,300
Healthcare FSA Carryover Limit	\$610	\$640	\$660
Dependent Daycare FSA			
Calendar Year Limits:	2023	2024	2025
Maximum Annual Contribution Limit	\$5,000	\$5,000	\$5,000

The 2025 cafeteria plan daycare contribution limit is \$5,000 for a married couple filing a joint return, or for a single parent filing as "Head of Household." For a married couple filing separate returns, the limit is \$2,500 each. The daycare credit is reduced dollar for dollar by contributions to or benefits received from an employer's cafeteria plan. An employee may participate in their employer's cafeteria plan and take a portion of the daycare expenses through the credit if they have sufficient expenses in excess of their cafeteria plan annual election, but within the tax credit limits.

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Commuter Benefits			
Monthly Limits beginning in Calendar Year:	2023	2024	2025
Parking - monthly	\$300	\$315	\$325
Mass Transit and Vanpooling - monthly	\$300	\$315	\$325

Qualified Small Employer HRAs			
Plan Year beginning:	2023	2024	2025
Qualified Small Health Reimbursement Arrangement (QSEHRA) limit			
Individual coverage	\$5,850	\$6,150	\$6,350
Family coverage	\$11,800	\$12,450	\$12,800

Excepted Benefits HRAs			
Plan Year beginning:	2023	2024	2025
Excepted Benefits Health Reimbursement Arrangement (EBHRA) limit			
Annual contribution limit	\$1,950	\$2,100	\$2,150

Social Security and Supplemental Security Income (SSI) benefits approximately 72.5 million Americans will increase 2.5 percent in 2025. The maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to **\$176,100**.

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