

HSA Amounts for 2024 and 2025

The HSA amounts are indexed earlier in the year (normally released in May) than other indexed items (normally released in December). Here are the indexed amounts for HSAs for 2025 according to Revenue Procedure 2023-23.

** The CONTRIBUTION limitations for 2025 are:

Single coverage is \$4,300 (up from \$4,150 for 2024)

Family coverage is \$8,550 (up from \$8,300 for 2024)

(The catch-up amount for taxpayers reaching age 55 or older by the end of the year remains at \$1,000.)

** A HIGH DEDUCTIBLE health plan is a plan that has an annual deductible that is not less than:

\$1,650 for self-only coverage (up from \$1,600 for 2024)

\$3,300 for family coverage (up from \$3,200 for 2024)

** The annual OUT-OF-POCKET expenses (deductibles, co-payments, and other amounts, but not premiums) cannot exceed:

\$8,300 for self-only coverage (up from \$8,050 for 2024)

\$16,600 for family coverage (up from \$16,100 for 2024)

Amounts for 2025 are found in Revenue Procedure 2024-25. Amounts for 2024 are found in Revenue Procedure 2023-23.

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