



2025 Health Savings Account Index Figures

The following general summary is intended to educate employers and plan sponsors on the potential effects of recent government guidance on employee benefit plans. This summary is not and should not be construed as legal or tax advice. The government's guidance is complex and very fact specific. As always, we strongly encourage employers and plan sponsors to consult competent legal or benefits counsel for all guidance on how the actions apply in their circumstances.

On May 8, 2024, the Internal Revenue Service (IRS) released Revenue Procedure 2024-25¹ providing the new Health Savings Account (HSA) index figures for 2025.

2025 Health Savings Account Index Figures

The IRS provides this early release to help employers and HSA members budget for the upcoming year. See the table below for details:

| | 2025 | 2024 |
|---|----------|----------|
| Minimum deductible amounts for the qualifying High-Deductible Health Plan (HDHP) | | |
| Individual Coverage | \$1,650 | \$1,600 |
| Family Coverage | \$3,300 | \$3,200 |
| Maximum contribution levels | | |
| Individual Coverage | \$4,300 | \$4,150 |
| Family Coverage | \$8,550 | \$8,300 |
| Catch-up contributions allowed for those 55 years of age and over | \$1,000 | \$1,000 |
| Maximums for HDHP out-of-pocket expenses (excluding premiums) | | |
| Individual Coverage | \$8,300 | \$8,050 |
| Family Coverage | \$16,600 | \$16,100 |

Also, for plan years beginning in 2025, Revenue Procedure 2024-25 provides that the maximum amount that may be made newly available for the plan year in an excepted Health Reimbursement Arrangement (HRA) is \$2,150. Plan sponsors should update payroll and plan administration systems for the 2025 cost-of-living adjustments and incorporate the new limits in relevant participant communications, such as open enrollment and communication materials, plan documents and summary plan descriptions.

Nothing in this communication is intended as legal, tax, financial or medical advice. We assume no liability whatsoever in connection with its use, nor are these comments directed to specific situations. Readers of this content should consult qualified legal benefits counsel or tax professionals for advice with respect to their circumstances.

¹ [RP-2024-25 \(irs.gov\)](https://www.irs.gov/irb/2024-11/revproc/20242501.html)