



QUALIFIED RETIREMENT CONTRIBUTION LIMITS			
Limitation	2025	2024	2023
Total 401(k) and 403(b) Elective Deferrals	\$23,500	\$23,000	\$22,500
401(k) and 403(b) Catch-Up (≥50 but <60)	\$7,500	\$7,500	\$7,500
401(k) and 403(b) Catch-Up (≥60 but ≤63)	\$11,250	-	-
457(b)(2) and 457(c)(1) Limits	\$23,500	\$23,000	\$22,500
Defined Benefit Maximum	\$280,000	\$275,000	\$265,000
Defined Contribution Maximum	\$70,000	\$69,000	\$66,000
Annual Compensation Limit	\$350,000	\$345,000	\$330,000
Highly Compensated Employee Threshold	\$160,000	\$155,000	\$150,000
Key Employee Threshold	\$230,000	\$220,000	\$215,000
Social Security Wage Base	\$176,100	\$168,600	\$160,200
SIMPLE IRA (≤49)	\$16,500	\$16,000	\$15,500
SIMPLE IRA with Catch-up (≥50 but <60)	\$20,000	\$19,500	\$19,000
SIMPLE IRA with Catch-up (≥60 but ≤63)	\$21,750	-	-
SEP IRA (Employer Contributions Only)	< 25% comp. or \$70,000	< 25% comp. or \$69,000	< 25% comp. or \$66,000
Total IRA Contributions (≤49)	\$7,000	\$7,000	\$6,500
Total IRA Contributions with Catch-up (≥50)	\$8,000	\$8,000	\$7,500
Pension-linked Emergency Savings Accounts	\$2,500	-	-

HEALTH AND WELFARE CONTRIBUTION LIMITS			
Limitation	2025	2024	2023
Annual HSA Contribution Limit	\$4,300 single \$8,550 family	\$4,150 single \$8,300 family	\$3,850 single \$7,750 family
HSA Catch-up Contribution (≥55)	\$1,000	\$1,000	\$1,000
HDHP Minimum Annual Deductible	\$1,650 single \$3,300 family	\$1,600 single \$3,200 family	\$1,500 single \$3,000 family
HDHP In-Network Out-of-Pocket Maximum	\$8,300 single \$16,600 family	\$8,050 single \$16,100 family	\$7,750 single \$15,000 family
Health Care FSA	\$3,300 per employee	\$3,200 per employee	\$3,050 per employee
Maximum Health Care FSA Carryover	\$660	\$640	\$610
Dependent Care FSA	\$5,000 per household	\$5,000 per household	\$5,000 per household