

# 2025 Employee Benefit Plan Limits

## Retirement Plan Limits

	2025	2024	2023
401(k), 403(b) and 457(b) deferral limits	\$23,500.00	\$23,000.00	\$22,500.00
Age 50 catchup contributions	\$7,500.00	\$7,500.00	\$7,500.00
Catchup limits for 60-63 (new law as of 2025)	\$11,250		
Highly Compensated Employee Threshold (HCE Threshold)	\$160,000.00	\$155,000.00	\$150,000.00
Maximum Eligible Compensation	\$350,000.00	\$345,000.00	\$330,000.00
Social Security Taxable Wage Base	\$176,100.00	\$168,600.00	\$160,200.00
Key Employee Salary	\$230,000.00	\$220,000.00	\$215,000.00
DB Plan Dollar Limit	\$280,000.00	\$275,000.00	\$265,000.00
DC Plan Dollar Limit	\$70,000.00	\$69,000.00	\$66,000.00

Professional Benefit Services, Inc.

## Consumer Driven Health Plan Limits

	2025	2024	2023
HSA Contribution Limit (Employer + Employee)			
-Individual	\$4,300.00	\$4,150.00	\$3,850.00
-Family	\$8,550.00	\$8,300.00	\$7,750.00
HSA Catch-up	\$1,000.00	\$1,000.00	\$1,000.00
Health FSA Deferral Limit	\$3,300.00	\$3,200.00	\$3,050.00
Health FSA Maximum Rollover	\$660.00	\$640.00	\$610.00
QSEHRA			
-Individual	\$6,350.00	\$6,150.00	\$5,850.00
-Family	\$12,800.00	\$12,450.00	\$11,800.00
TRN/PKG Per Month	\$325.00	\$315.00	\$300.00
Daycare	\$5,000.00	\$5,000.00	\$5,000.00