

2025 Inflation Adjusted Amounts for HSAs, HDHPs, and EBHRAs

The IRS released the inflation adjustments for health savings accounts (“HSAs”) and their accompanying HSA-compatible high deductible health plans (“HSA-compatible HDHPs”) effective for calendar year 2025, and the maximum annual amount that may be made available under excepted benefit health reimbursement arrangements (“EBHRAs”). All limits increased from the 2024 amounts.

■ HSA Annual Contribution Maximum

For calendar year 2025, the maximum HSA contribution amount for an individual with coverage under an HSA-compatible HDHP is:

- \$4,300 for self-only coverage (up from \$4,150 for 2024)
- \$8,550 for coverage other than self-only (up from \$8,300 for 2024)

It should be noted that Individuals who are age 55 or older and covered by an HSA-compatible HDHP may make an additional HSA catch-up contribution of \$1,000 each year until they enroll in Medicare. This catch-up contribution amount has not increased since 2009.

■ HSA-Compatible High Deductible Health Plan

For calendar year 2025, an HSA-compatible HDHP is a health plan:

- for which the maximum annual out-of-pocket expenses (deductibles, co-payments, and other amounts, but not premiums) do not exceed:



- \$8,300 for self-only coverage (up from \$8,050 for 2024)
- \$16,600 for coverage other than self-only (up from \$16,100 for 2024), and
- with a minimum annual deductible that is not less than:
 - \$1,650 for self-only coverage (up from \$1,600 for 2024)
 - \$3,300 for coverage other than self-only (up from \$3,200 for 2024)

If family HDHP coverage includes an embedded individual deductible, for 2025 that embedded individual deductible cannot be less than \$3,300 (the statutory minimum deductible for family HDHP coverage).

Non-calendar year plans: In cases where the HSA-compatible HDHP renewal date is after the beginning of the calendar year (e.g., a fiscal year plan), any required changes to the annual deductible or out-of-pocket maximum may be implemented as of the next renewal date.

■ Excepted Benefit HRA Adjustment

For plan years beginning in 2025, the maximum amount that may be made newly available for the plan year for an EBHRA is \$2,150 (up from \$2,100 in 2024).