

Retirement Plan Annual Limits

LIMITS	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
▼ Maximum Compensation										
[401(a)(17), 408(k)(3)(c), 408(k)(6)(D)(ii) & 404(l)]	350,000	345,000	330,000	305,000	290,000	285,000	280,000	275,000	270,000	265,000
▼ Maximum Elective Deferral										
401(k) Plan [402(g)(1)]	23,500	23,000	22,500	20,500	19,500	19,500	19,000			
403(b) Plan [402(g)(1)]	23,500	23,000	22,500	20,500	19,500	19,500	19,000	18,500	18,000	18,000
457(b) Plan [457(e)(15)]	23,500	23,000	22,500	20,500	19,500	19,500	19,000	18,500	18,000	18,000
▼ HCE Definition										
[414(q)(1)(B)]	160,000	155,000	150,000	135,000	130,000	130,000	125,000	120,000	120,000	120,000
▼ Defined Contribution Limit										
[415(c)(1)(A)]	70,000	69,000	66,000	61,000	58,000	57,000	56,000	55,000	54,000	53,000
▼ Catch-up Contribution Limit										
[414(v)(2)(B)(i)]	7,500	7,500	7,500	6,500	6,500	6,500	6,000	6,000	6,000	6,000
▼ DB Annual Benefit Limit										
[415(b)(1)(A)]	280,000	275,000	265,000	245,000	230,000	230,000	225,000	220,000	215,000	210,000
▼ Key Employee Definition in a Top-Heavy Plan										
[416(i)(1)(A)(i)]	230,000	220,000	215,000	200,000	185,000	185,000	180,000	175,000	175,000	170,000
▼ Wage Base Rate										
[\$2230 of Social Security Act]	176,100	168,600	160,200	147,000	142,800	137,700	132,900	128,400	127,200	118,500
▼ SEP Contribution required if Compensation of employee is at least –										
[408(k)(2)(C)]	750	750	750	650	650	600	600	600	600	600
▼ SIMPLE Plan Maximum Deferral Limit										
[408(p)(2)(E)]	16,500	16,000	15,500	14,000	13,500	13,500	13,000	12,500	12,500	12,500
▼ SIMPLE Plan Catch-up Contribution Limit										
[414(v)(2)(B)(ii)]	3,500	3,500	3,500	3,000	3,000	3,000	3,000	3,000	3,000	3,000

Health and Welfare Benefit Plan Annual Limits

LIMITS		2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
▼ Health Care FSA-Maximum Employee Contributions											
	Health Care FSA-Maximum Employee Contributions	3,300	3,200	3,050	2,850	2,750	2,750	2,700	2,650	2,600	2,550
▼ HSA-Maximum Annual Contribution											
	Self-Only [223(b)(2)(A)]	4,300	4,150	3,850	3,650	3,600	3,550	3,500	3,450	3,400	3,350
	Family [223(b)(2)(B)]	8,550	8,300	7,750	7,300	7,200	7,100	7,000	6,850	6,750	6,750
▼ HSA-HDHP Minimum Deductible											
	Self Only [223(c)(2)(A)]	1,650	1,600	1,500	1,400	1,400	1,400	1,350	1,350	1,300	1,300
	Family	3,300	3,200	3,000	2,800	2,800	2,800	2,700	2,700	2,600	2,600
▼ HSA-HDHP Maximum Out-of-Pocket Expense											
	Self-Only [223(c)(2)(A)(ii)(I)]	8,300	8,050	7,500	7,050	7,000	6,900	6,750	6,650	6,550	6,550
	Family [223(c)(2)(A)(ii)(II)]	16,600	16,100	15,000	14,100	14,000	13,800	13,500	13,300	13,100	13,100
▼ HSA-Catch-Up Contribution Limit											
	HSA-Catch-Up Contribution Limit	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
▼ ACA-Maximum Out-of- Pocket Expense											
	Self Only	9,200	9,450	9,100	8,700	8,550	8,150	7,900	7,350	7,150	6,850
	Family	18,400	18,900	18,200	17,400	17,100	16,300	15,800	14,700	14,300	13,700
▼ ACA- 4980H(b) Affordability Threshold											
	ACA- 4980H(b) Affordability Threshold	9.02%	8.39%	9.12%	9.61%	9.83%	9.78%	9.86%	9.56%	9.69%	9.66%
▼ ACA-Employer Mandate Penalties											
	4980H(a) Penalty (annual)	2,900	2,970	2,880	2,750	2,700	2,570	2,500	2,320	2,260	2,160
	4980H(b) Penalty (annual)	4,350	4,460	4,320	4,120	4,060	3,860	3,750	3,480	3,390	3,240
▼ ACA- Patient-Centered Outcomes Research Institute (PCORI) Fees											
	Per "covered life"; plan and policy years ending after 9/30 of applicable year	3.38	3.22	3.00	2.79	2.66	2.54	2.45	2.39	2.26	2.17
▼ Adoption Assistance											
	Program [137(a)(2) & 137(b)(1)]	-	-	-	-	-	14,300	14,080	13,810	13,570	13,460
	Credit [23(a)(3) & 23(b)(1)]	17,280	16,810	15,950	14,890	14,440	14,300	14,080	13,810	13,570	13,460