



# 2025 Index Figures

On October 22, 2024, the Internal Revenue Service issued the 2025 annual inflation adjustments for many tax provisions of the IRS Code<sup>1</sup>. These adjusted amounts will be used to prepare tax year 2025 returns in 2026.

## Health Flexible Spending Account (FSA)<sup>2</sup>

	<b>2025</b>	<b>2024</b>
Annual Salary Reduction Limit	\$3,300	\$3,200

## Dependent Care Assistance Program (DCAP)

<b>Maximum DCAP Amount</b>	<b>2025</b>	<b>2024</b>
Unless Married Filing Separately		\$5,000
If Married Filing Separately		\$2,500
<b>Deemed Income of Spouse Incapable of Self-Care or Full-Time Student</b>		
With 1 Qualifying Individual		\$250/month
With 2 or More Qualifying Individuals		\$500/month

There are adjustments to some of the general tax limits that are relevant to the federal income tax savings under a DCAP. These include the 2025 tax rate tables, earned income credit amounts, and standard deduction amounts. The child tax credit limits are also relevant when calculating the federal income tax savings from claiming the dependent care tax credit (DCTC) versus participating in a DCAP.

## Commuter Accounts

	<b>2025</b>	<b>2024</b>
Parking – Monthly Limit	\$325	\$315
Transit and Vanpooling – Monthly Limit	\$325	\$315

## Adoption Assistance Exclusion and Adoption Credit

	<b>2025</b>	<b>2024</b>
Phase Out (modified Adjusted Gross Income)	\$259,190 - \$299,190	\$252,150 - \$292,150
Maximum Exclusion for Employer- Provided Adoption Assistance	\$17,280	\$16,810
Adoption Tax Credit Limit	\$17,280	\$16,810

<sup>1</sup> [RP 24](#)

<sup>2</sup> As a reminder, Healthcare FSAs that permit the carryover of unused amounts, the maximum carryover amount is increased to an amount equal to 20 percent of the maximum health FSA salary reduction contribution for that plan year (i.e., \$660 [= \$3,300 \* .2]).

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## Health Savings Account (HSA)<sup>3</sup>

	<b>2025</b>	<b>2024</b>
<b>Minimum deductible amounts for the qualifying high-deductible health plan (HDHP)</b>		
Individual Coverage	\$1,650	\$1,600
Family Coverage	\$3,300	\$3,200
<b>Maximum Contribution Levels</b>		
Individual Coverage	\$4,300	\$4,150
Family Coverage	\$8,550	\$8,300
Catch-Up Allowed for Those 55+	\$1,000	
<b>Maximums for HDHP Out-of-Pocket Expenses (excluding premiums)</b>		
Individual Coverage	\$8,300	\$8,050
Family Coverage	\$16,600	\$16,100

## Excepted Benefit Health Reimbursement Arrangement (EBHRA)

	<b>2025</b>	<b>2024</b>
Maximum Newly Available Benefit Amount	\$2,150	\$2,100

## Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)

	<b>2025</b>	<b>2024</b>
Individual Coverage	\$6,350	\$6,150
Family Coverage	\$12,800	\$12,450

## Archer Medical Savings Account (MSA)

	<b>2025</b>	<b>2024</b>
<b>Minimum/Maximum Deductible Amounts for the Qualifying High-Deductible Health Plan (HDHP)</b>		
Individual Coverage	\$2,850 - \$4,300	\$2,800-\$4,150
Family Coverage	\$5,700 - \$8,500	\$5,550-\$8,350
<b>Annual out-of-pocket expenses required to be paid (other than for premiums) for covered benefits do not exceed</b>		
Individual Coverage	\$5,700	\$5,550
Family Coverage	\$10,500	\$10,200

*The preceding general summary is intended to educate employers and plan sponsors on the potential effects of government guidance on employee benefit plans. This summary is not and should not be construed as legal or tax advice. 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 specific circumstances.*

<sup>3</sup> [RP-2024-25 \(irs.gov\)](https://www.irs.gov/irb/2024-25)