

Maximum Allowable Contribution (MAC) Limits for 2025

403(b) & 457(b) Limits	2025	2024
Maximum salary-reduction "Employee" contribution for an individual to a 403(b) plan or 457(b) plans. The 457(b) limit is separate from 403(b) limit.	\$23,500	\$23,000
Maximum age related catch-up contribution for an individual age 50 to 59 or 64 and older, to a 403(b) plan or 457(b) plan	\$7,500	\$7,500
Maximum age related catch-up contribution for an individual age 60, 61, 62, or 63 to a 403(b) plan or 457(b) plan	\$11,250	N/A
Maximum Special (15-year) 403(b) plan catch up provision contribution	\$3,000 (\$15,000 lifetime with Employer)	\$3,000 (\$15,000 lifetime with Employer)
Maximum Final 3 year catch up provision for 457(b) plan	\$23,500	\$23,000
Combined Employee and Employer Contributions to 457(b) plan for each employee	\$23,500	\$23,000
Maximum 415(c) "annual addition" combined Employee and Employer contributions under a qualified defined contribution plan. Does not include age related catch up provision contributions.	\$70,000	\$69,000

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125/132 Flexible Benefit Plans:	2025	2024
Minimum annual compensation for an individual to be treated as a “highly compensated employee” for the following year	\$160,000	\$155,000
Minimum annual compensation for an officer to be treated as a “key employee” as to a qualified plan	\$230,000	\$220,000
Limit on voluntary employee salary-reduction contributions to a health flexible-spending arrangement under a cafeteria plan	\$3,300	\$3,050
Limit on voluntary employee salary-reduction contributions to a dependent care flexible spending account under a cafeteria plan	\$5,000	\$5,000
Monthly limit on aggregate fringe benefit exclusion amount for transportation in a commuter highway vehicle and for any transit pass	\$325	\$300
Monthly limit on aggregate fringe benefit exclusion amount for qualified parking	\$325	\$300
Maximum annual contribution for an individual with self-only coverage under a high-deductible health plan (HDHP)	\$4,300	\$4,150