



**A boost to 2025 HSA contribution limits:
Good news for you and your employees**

Each year, the Internal Revenue Service (IRS) sets contribution limits for health savings accounts (HSAs). The 2025 HSA contribution limits are:

	Individual coverage	Family coverage
Maximum HSA contribution level	\$4,300	\$8,550
Minimum deductible for qualifying high deductible health plan (HDHP)	\$1,650	\$3,300
Maximum out-of-pocket expenses for HDHP	\$8,300	\$16,600

The 2025 limits have increased over the 2024 limits:

- HSA contribution limits increased by \$150 for individuals / \$250 for families.
- The minimum deductible for qualifying health plans increased by \$50 for individuals / \$100 for families.
- Out-of-pocket maximums increased by \$250 for individuals / \$500 for families.

Catch-up contributions: Individuals who have an HSA and are over age 55 can also contribute an extra \$1,000 annually, in what is commonly called a “catch-up” contribution.

For more information, see the announcement regarding [IRS revenue procedure 2024-25](#) at [irs.gov](#)*.

Sincerely,

Optum Financial

*IRS.gov is governed under separate privacy and website policies, which are available for review on their site.

Health savings accounts (HSAs) are individual accounts largely held at Optum Bank®, Member FDIC, and administered by Optum Financial, Inc. or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian HSAs, a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State and/or local taxes may still apply. Fees may reduce earnings on account. Refer to your HSA account agreement for details.

This communication is not intended as legal or tax advice. Consult a legal or tax professional for advice on eligibility, tax treatment and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions.

The email address from which this communication was sent is not monitored for responses. This email was sent by: Optum Financial, P.O. Box 271629, Salt Lake City, UT 84127, USA.

© 2024 Optum, Inc. All rights reserved.