

2025 IRS Contribution Limits

The purpose of this guide is to provide you with a quick resource to help understand the IRS contribution limits for your Flex Spending Account, Health Savings Account, and retirement plans.

Qualified Retirement Plan Limits		
403(b)		
Employer/Employee Combined Contribution		
Under age 50		\$70,000
Age 50+		\$77,500
Age 60-63		\$81,250
Employee Basic Limit		\$23,500
15 year catchup		\$3,000
Age 50+ Catchup		\$7,500
Age 60-63 Catchup		\$11,250
Employee Maximum		
Age 50+		\$34,000
Age 60-63		\$37,750
457(b)		
Employee Limit		\$23,500
Age 50+ Catchup		\$7,500
Age 60-63 Catchup		\$11,250
Employee Maximum		
Age 50+		\$31,000
Age 60-63		\$34,750
IRA		
Traditional/Roth IRAs		\$7,000
Catchup/Age 50+		\$1,000
Maximum IRA		\$8,000

HDHP/F.S.A./H.S.A.		
Health F.S.A.		
Limit on Employees' Pre-Tax Contributions		\$3,300.00
Dependent Care F.S.A.		
Tax Exclusion		\$5,000.00
H.S.A. Contribution Limits		
Self Only		\$4,300.00
Family		\$8,550.00
Catchup Contribution		\$1,000.00