

**O'NEIL STEINER, PLLC**  
**RETIREMENT HEALTH SAVINGS PLAN LIMITS**

MAX CONTRIBUTION BY TAX YEAR

PLAN TYPE	2024	2023	2022
401(K), 403(B), 457	\$23,000	\$22,500	\$20,500
Catchup for 50+ yrs	\$7,500	\$7,500	\$6,500
Simple Plan	\$16,000	\$15,500	\$14,000
Catchup for 50+ yrs	\$3,500	\$3,500	\$3,000
IRA (combined Trad & Roth)	\$7,000	\$6,500	\$6,000
Catchup for 50+ yrs	\$1,000	\$1,000	\$1,000
*Income limits apply based on filing status & coverage in an employer plan			
Health Savings Account (HSA)			
Self Coverage	\$4,150	\$3,850	\$3,650
Family Coverage	\$8,300	\$7,750	\$7,300
Catchup for 50+ yrs	\$1,000	\$1,000	\$1,000
*HDHP requirements including coverage, minimum deductible & max out of pocket			
Flexible Spending Account (FSA)	\$3,200	\$3,050	\$2,850