

O'NEIL STEINER, PLLC
RETIREMENT HEALTH SAVINGS PLAN LIMITS

MAX CONTRIBUTION BY TAX YEAR

PLAN TYPE	2025	2024	2023
401(K), 403(B), 457	\$23,500	\$23,000	\$22,500
Catchup for 50-59 & >63 yrs of age	\$7,500	\$7,500	\$7,500
Catchup for 60-63 yrs of age	\$11,250	\$7,500	\$7,500
Simple IRA Plan	\$16,500	\$16,000	\$15,500
Catchup for 50-59 & >63 yrs of age	\$3,500	\$3,500	\$3,500
Catchup for 60-63 yrs of age	\$5,250	\$3,500	\$3,500
IRA (combined Trad & Roth)	\$7,000	\$7,000	\$6,500
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	\$4,300	\$4,150	\$3,850
Family Coverage	\$8,550	\$8,300	\$7,750
Catchup for 50+ yrs	\$1,000	\$1,000	\$1,000
*HDHP requirements including coverage, minimum deductible & max out of pocket			
Flexible Spending Account (FSA)	\$3,300	\$3,200	\$3,050