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IRS Announces 2025 Inflationary Adjustments

High Deductible Health Plan (Minimum Deductibles and Out-of-Pocket Maximums)

Year	Minimum Deductible Levels		Out-of-Pocket Maximums	
	Individual	Family	Individual	Family
2009	\$1,150	\$2,300	\$5,800	\$11,600
2010	\$1,200	\$2,400	\$5,950	\$11,900
2011	\$1,200	\$2,400	\$5,950	\$11,900
2012	\$1,200	\$2,400	\$6,050	\$12,100
2013	\$1,250	\$2,500	\$6,250	\$12,500
2014	\$1,250	\$2,500	\$6,350	\$12,700
2015	\$1,300	\$2,600	\$6,450	\$12,900
2016	\$1,300	\$2,600	\$6,550	\$13,100
2017	\$1,300	\$2,600	\$6,550	\$13,100
2018	\$1,350	\$2,700	\$6,650	\$13,300
2019	\$1,350	\$2,700	\$6,750	\$13,500
2020	\$1,400	\$2,800	\$6,900	\$13,800
2021	\$1,400	\$2,800	\$7,000	\$14,000
2022	\$1,400	\$2,800	\$7,050	\$14,100
2023	\$1,500	\$3,000	\$7,500	\$15,000
2024	\$1,600	\$3,200	\$8,050	\$16,100
2025	\$1,650	\$3,300	\$8,300	\$16,600

Health Savings Account Contribution Limits

Contribution Limits						
Year	Individual	Family	Catch-Up Contributions (age 55 and over)			
2010	\$3,050	\$6,150	\$1,000			
2011	\$3,050	\$6,150	\$1,000			
2012	\$3,100	\$6,250	\$1,000			
2013	\$3,250	\$6,450	\$1,000			
2014	\$3,300	\$6,550	\$1,000			
2015	\$3,350	\$6,650	\$1,000			
2016	\$3,350	\$6,750	\$1,000			
2017	\$3,400	\$6,750	\$1,000			
2018	\$3,450	\$6,900	\$1,000			
2019	\$3,500	\$7,000	\$1,000			
2020	\$3,550	\$7,100	\$1,000			
2021	\$3,600	\$7,200	\$1,000			
2022	\$3,650	\$7,300	\$1,000			
2023	\$3,850	\$7,750	\$1,000			
2024	\$4,150	\$8,300	\$1,000			
2025	\$4,300	\$8,550	\$1,000			

AN INDEPENDENT EMPLOYEE BENEFITS CONSULTING FIRM