



2025 guidelines for health savings account (HSA)

	2024 guidelines	2025 guidelines
Minimum deductible amounts	\$1,600 self-only plans \$3,200 for family plans/\$3,200 for embedded individual deductible family plans	\$1,650 self-only plans \$3,300 for family plans/\$3,300 for embedded individual deductible family plans
Maximum out-of-pocket limits (OOPs)	\$8,050 for individual/self-only plans \$16,100 for family plans Note: Due to ACA, non-embedded family OOP cannot be greater than \$9,450 (2024).	\$8,300 for individual/self-only plans \$16,600 for family plans Note: Due to ACA, non-embedded family OOP cannot be greater than \$9,200 (2025).
HSA contribution limits	Consumers can contribute up to the annual maximum amount as determined by the IRS. Maximum contribution amounts for 2024 are \$4,150 for self-only and \$8,300 for families. The annual “catch-up” contribution amount for individuals age 55 or older will remain \$1,000.	Consumers can contribute up to the annual maximum amount as determined by the IRS. Maximum contribution amounts for 2025 are \$4,300 for self-only and \$8,550 for families. The annual “catch-up” contribution amount for individuals age 55 or older will remain \$1,000.
Prorating of contribution limits	Enroll by December 1 and stay enrolled for the 13-month test period. OR Proration applies, which means dividing the contribution limit by 12 and contributing that amount each month you are enrolled in a high deductible health plan (HDHP).	Enroll by December 1 and stay enrolled for the 13-month test period. OR Proration applies, which means dividing the contribution limit by 12 and contributing that amount each month you are enrolled in a high-deductible health plan (HDHP).
IRA to HSA transfer	Consumers are able to make a 1-time, tax-free trustee-to-trustee transfer of IRA funds into an HSA. The individual must remain enrolled in an HDHP and be eligible for an HSA for a 13-month test period after the fund transfer. The funds transferred from the IRA apply to the annual HSA maximum contribution limit. The contribution must be made directly by the IRA trustee.	Consumers are able to make a 1-time, tax-free trustee-to-trustee transfer of IRA funds into an HSA. The individual must remain enrolled in an HDHP and be eligible for an HSA for a 13-month test period after the fund transfer. The funds transferred from the IRA apply to the annual HSA maximum contribution limit. The contribution must be made directly by the IRA trustee.
Flexible spending account (FSA)	Only a limited purpose FSA may be offered alongside the HSA without impacting a member’s eligibility for HSA contributions. Consumers in a full purpose FSA can contribute to an HSA if their FSA balance is \$0 at the end of the preceding year.	Only a limited purpose FSA may be offered alongside the HSA without impacting a member’s eligibility for HSA contributions. Consumers in a full purpose FSA can contribute to an HSA if their FSA balance is \$0 at the end of the preceding year.
Comparable contributions	Employers may, under certain conditions, be eligible to make higher contributions for “non-highly compensated employees” without a cafeteria plan. Employer contributions to an HSA based on completion of wellness activities would still require funding through a cafeteria plan.	Employers may, under certain conditions, be eligible to make higher contributions for “non-highly compensated employees” without a cafeteria plan. Employer contributions to an HSA based on completion of wellness activities would still require funding through a cafeteria plan.



The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP. Administrative services provided by UnitedHealthcare Services, Inc. or their affiliates. Health savings accounts (HSAs) are individual accounts offered by Optum Bank, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.