

Part III

Administrative, Procedural, and Miscellaneous

26 CFR 601.602: Tax forms and instructions.
(Also Part I, §§ 1, 223; Part III § 54.9831-1)

Rev. Proc. 2024-25

SECTION 1. PURPOSE

This revenue procedure provides the 2025 inflation adjusted amounts for Health Savings Accounts (HSAs) as determined under § 223 of the Internal Revenue Code and the maximum amount that may be made newly available for excepted benefit health reimbursement arrangements (HRAs) provided under § 54.9831-1(c)(3)(viii) of the Pension Excise Tax Regulations.

SECTION 2. 2025 INFLATION ADJUSTED ITEMS

.01 HSA Inflation Adjusted Items.

(1) Annual contribution limitation. For calendar year 2025, the annual limitation on deductions under § 223(b)(2)(A) for an individual with self-only coverage under a high deductible health plan is \$4,300. For calendar year 2025, the annual limitation on

deductions under § 223(b)(2)(B) for an individual with family coverage under a high deductible health plan is \$8,550.

(2) High deductible health plan. For calendar year 2025, a “high deductible health plan” is defined under § 223(c)(2)(A) as a health plan with an annual deductible that is not less than \$1,650 for self-only coverage or \$3,300 for family coverage, and for which the annual out-of-pocket expenses (deductibles, co-payments, and other amounts, but not premiums) do not exceed \$8,300 for self-only coverage or \$16,600 for family coverage.

.02 HRA Inflation Adjusted Item.

For plan years beginning in 2025, the maximum amount that may be made newly available for the plan year for an excepted benefit HRA under § 54.9831-1(c)(3)(viii) is \$2,150. See § 54.9831-1(c)(3)(viii)(B)(1) for further explanation of this calculation.

SECTION 3. EFFECTIVE DATE

This revenue procedure is effective for HSAs for calendar year 2025 and for excepted benefit HRAs for plan years beginning in 2025.

SECTION 4. DRAFTING INFORMATION

The principal author of this revenue procedure is Kyle Walker of the Office of Associate Chief Counsel (Income Tax & Accounting). For further information regarding § 223, HSAs, and excepted benefit HRAs, contact Regan Rusher at (202) 317-5500 (not a toll-free number). For further information regarding the calculation of the inflation adjustments in this revenue procedure, contact Mr. Walker at (202) 317-4718 (not a toll-free number).