2025 Health Savings Account Contribution Limits

Health Savings Accounts (HSA)	Annual GP HSA Contribution	Per Pay GP HSA Contribution	Annual Employee HSA Contribution	Annual HSA Contrib IRS Limit	Annual HSA Catch Up IRS Limit (age 55+)
Gold HDHP					
Employee only	\$550	\$22.92	\$3,750	\$4,300	\$1,000
Employee+ child(ren)	\$1,100	\$45.83	\$7,450	\$8,550	\$1,000
Employee + spouse	\$1,100	\$45.83	\$7,450	\$8,550	\$1,000
Employee + family	\$1,100	\$45.83	\$7,450	\$8,550	\$1,000
Silver HDHP					
Employee only	\$550	\$22.92	\$3,750	\$4,300	\$1,000
Employee+ child(ren)	\$1,100	\$45.83	\$7,450	\$8,550	\$1,000
Employee + spouse	\$1,100	\$45.83	\$7,450	\$8,550	\$1,000
Employee + family	\$1,100	\$45.83	\$7,450	\$8,550	\$1,000
Bronze HDHP					
Employee only	\$0	\$0	\$4,300	\$4,300	\$1,000
Employee+ child(ren)	\$0	\$0	\$8,550	\$8,550	\$1,000
Employee + spouse	\$0	\$0	\$8,550	\$8,550	\$1,000
Employee + family	\$0	\$0	\$8,550	\$8,550	\$1,000