



2025 guidelines for health savings account (HSA)

	2025 guidelines		2024 guidelines	
Minimum deductible amounts	\$1,650 self-only plans \$3,300 for family plans / \$3,300 for embedded individual deductible family plans		\$1,600 self-only plans \$3,200 for family plans / \$3,200 for embedded individual deductible family plans	
Maximum out-of-pocket limits (OOPs)	\$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).	\$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).
HSA contribution limits	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.		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.	
Prorating of contribution limits	Enrolled by Dec. 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).		Enrolled by Dec. 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 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 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 Oxford 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 with a bank of their choice or through Optum Bank, Member FDIC. "Oxford HSA" refers generally to the Oxford HSA product, which includes a HDHP, although at times "Oxford HSA" may refer only and specifically to the Oxford Health Savings Account provided in conjunction with Optum Bank and not to the associated HDHP.

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.

Flexible spending accounts (FSAs) are administered by UnitedHealthcare and are subject to eligibility and restrictions. A flexible spending account is not insurance. It may also be referred to as a flexible spending arrangement. 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.

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