IRS Contribution Limits - 2025	2025	2024	Change
Maximum Employee Contributions to Defined Contribution Plans	$ 23,500	$ 23,000	$ 500
Annual Catch-up Contributions for Employees Over 50	$ 7,500	$ 7,500	$ 0
Overall Contribution Limit (Employer + Employee) for Defined Contribution Plans	$ 70,000	$ 69,000	$ 1000
Traditional & Roth IRA Contribution Limits	$ 7,000	$ 7,000	$ 0
Traditional & Roth IRA Catch-Up Contribution if Over 50	$ 1,000	$ 1,000	$ 0
Health Savings Accounts (HSAs) Self-only Coverage	$ 4,300	$ 4,150	$ 150
Health Savings Accounts (HSAs) Family Coverage	$ 8,550	$ 8,300	$ 250
Health Saving Accounts (HSAs) Catch-up Contributions (age 55+)	$ 1,000	$ 1,000	$ 0
Flexible Spending Accounts (FSAs)	$ 3,300	$ 3,200	$ 100
Social Security Taxable Wage Base	$ 176,100	$ 168,600	$ 7500
Social Security COLA Increase	2.50%	3.20%	

Source: tiaa.org; ssa.gov