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Updated Indexed Dollar Limits Chart

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The various federal agencies regularly release Affordable Care Act (ACA) and other indexed dollar limits for health and group benefit plans. We have updated the chart below (last published May 2024) to reflect the recently released Health Flexible Spending Account (FSA) salary reduction limit and the ACA affordability percentage for 2025.

	2021	2022	2023	2024	2025
PCORI Fee*	\$2.79	\$3.00	\$3.22	Not Available	Not Available
Health FSA Salary Reduction Cap	\$2,750	\$2,850	\$3,050	\$3,200	\$3,300
4980H(a) – Failure to Offer Coverage	\$2,700	\$2,750	\$2,880	\$2,970	\$2,900
4980H(b) – Failure to Offer Affordable Minimum Value Affordability Safe Harbor Coverage	\$4,060	\$4,120	\$4,320	\$4,460	\$4,350
Affordability Safe Harbor %	9.83%	9.61%	9.12%	8.39%	9.02%
Federal Poverty Level Affordability Monthly Amount	\$104.52	\$103.14	\$103.28	\$101.94	\$113.20
ACA Out of Pocket (OOP) Maximum – Self Only	\$8,550	\$8,700	\$9,100	\$9,450	\$9,200
ACA OOP Maximum – Other than Self Only	\$17,100	\$17,400	\$18,200	\$18,900	\$18,400
Health Savings and High Deductible Health Plan (HSA/HDHP) OOP Maximum – Self Only	\$7,000	\$7,050	\$7,500	\$8,050	\$8,300
HSA/HDHP OOP Maximum – Family	\$14,000	\$14,100	\$15,000	\$16,100	\$16,600
HSA Contribution Limit – Self Only HDHP	\$3,600	\$3,650	\$3,850	\$4,150	\$4,300
HSA Contribution Limit – Family HDHP	\$7,200	\$7,300	\$7,750	\$8,300	\$8,550
HDHP Minimum Required Deductible – Self Only	\$1,400	\$1,400	\$1,500	\$1,600	\$1,650
HDHP Minimum Required Deductible – Family	\$2,800	\$2,800	\$3,000	\$3,200	\$3,300

*PCORI fee amounts are generally effective for plan years ending on or after October 1st of the referenced year and before October 1st of the following year. For example, the 2023 PCORI fee amount is applicable for plan years ending on or after October 1, 2023, and before October 1, 2024. The 2023 PCORI fee was due July 31, 2024, for plan years ending in 2023. Note this chart is for illustrative purposes only, and in some cases the effective date of a limit may not be January 1 of the referenced year, but rather may depend on the applicable "plan year."

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