

2025 Annual Contribution Limits

Health Savings Account (HSA)

Age as of Dec. 31	Employer	Employee	Total ¹
Employee Only Coverage			
Under 55	\$500	\$3,800	\$4,300
55 and up	\$500	\$4,800	\$5,300
Family Coverage			
Under 55	\$1,000	\$7,550	\$8,550
55 and up	\$1,000	\$8,550	\$9,550

¹Contribution limit applies to all contributions made to an HSA during the year, including any other non-Point32Health employer plans.

Point32Health 401(k) Plan

Age as of Dec. 31	Contribution Limit ²
Under 50	\$23,500
50 to 59	\$31,000
60 to 63	\$34,750
64 and up	\$31,000

²Contribution limit applies to all pre-tax and Roth contributions made to a 401(k), 403(b), SARSEP IRA, or SIMPLE IRA plan during the year, including any other non-Point32Health employer plans.

Flexible Spending Account (FSA)

Plan	Employee	Period
Limited Purpose FSA	\$3,200	Annual
Healthcare FSA	\$3,200	Annual
Dependent Care FSA ³		
Single	\$2,500	Annual
Married Filing Jointly	\$5,000	Annual

³Contribution limit applies to all contributions made to a dependent care FSA during the year, including any other non-Point32Health employer plans.

Commuter Pre-Tax Benefit

Plan	Monthly
Parking / Transit (Combined Max)	\$325

Point32Health subsidizes 75% of your pre-tax costs for parking and/or a transit pass, up to the IRS pre-tax maximum.