

# 2024 IRS Contribution Limits

The purpose of this guide is to provide you with a quick resource to help you understand the IRS contribution limits for your FSA, HRA, HSA, retirement plans, and more.



<b>Qualified Retirement Plan Limits</b>	
<b>403(b)</b>	
Employee/Employer Combination Contribution <sup>1</sup>	\$69,000
Employee Basic Limit	\$23,000
15-Yr. Catch-up <sup>2</sup>	\$3,000
Age 50+ Catch-up	\$7,500
Employee Maximum	\$33,500
<b>457(b)</b>	
Employee Limit <sup>3</sup>	\$23,000
Age 50+ Catch-up	\$7,500
Employee Maximum	\$30,500
<b>403(b)/457(b)</b>	
Employee Maximum	\$64,000
<b>401(a)</b>	
Employer Contribution Only	\$69,000
<b>IRA</b>	
Traditional/Roth IRAs	\$7,000
Catch-up/Age 50+	\$1,000
Maximum IRA	\$8,000
<b>Social Security</b>	
Social Security Taxable Wage Base	\$168,600

<b>HDHP/FSA/HSA/HRA</b>	
<b>HSA Qualified HDHP Minimum Deductible</b>	
Self-Only	\$1,600
Family	\$3,200
<b>HSA Qualified HDHP Out-Of-Pocket Maximum</b>	
Self-Only	\$8,050
Family	\$16,100
<b>Non-HDHP Out-Of-Pocket Maximum</b>	
Self-Only	\$9,450
Family	\$18,900
<b>Health FSA</b>	
Limit on Employees' Pre-Tax Contributions	\$3,200
<b>Dependent Care FSA<sup>4</sup></b>	
Tax Exclusion	\$5,000 <sup>5</sup>
<b>HSA Contribution Limit</b>	
Self-Only	\$4,150
Family	\$8,300
Catch-Up Contribution <sup>4</sup>	\$1,000
<b>HRA Contribution Limit</b>	
Employer	None <sup>6</sup>
QSEHRA Self-Only	\$6,150
QSEHRA Family	\$12,450
ICHRA	None
EBHRA	\$2,100

<sup>1</sup>Indexed in \$1,000 increments (based on CPI), <sup>2</sup>Requires 15 years of service with the same school district (contribution average less than \$5,000 per year), <sup>3</sup>Final 3-yr. catch-up = 200% of basic limit (not available in year of separation), <sup>4</sup>Not subject to annual adjustment for inflation, <sup>5</sup>\$2,500 if married and filing taxes separately, <sup>6</sup>There is generally no limit to the employer contributions to an HRA.

*This information is being provided as a convenience and for informational purposes only. Contribution limits were accurate as of November 2023. To verify limits, go to [www.IRS.gov](http://www.IRS.gov).*

## HSA Contribution Limits For Spouses

Spouse has no health plan coverage	Spouse has self-only non-HDHP coverage	Spouse has self-only HDHP coverage	Spouse has family Non-HDHP coverage	Spouse has family HDHP coverage
<b>Married Employee with <u>Self-Only Non-HDHP Coverage</u></b>				
No HSA contributions	No HSA contributions	Spouse may contribute up to \$4,150. No contributions for employee.	No HSA contributions	Spouse may contribute up to \$8,300. No contributions for employee.
<b>Married Employee with <u>Self-Only HDHP Coverage</u></b>				
Employee may contribute up to \$4,150. No contributions for spouse.	Employee may contribute up to \$4,150. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions. Each may contribute up to \$4,150 to their respective HSAs.	No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to \$4,150. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is \$8,300.
<b>Married Employee with <u>Family Non-HDHP Coverage</u></b>				
No HSA contributions	No HSA contributions	No HSA contributions if spouse is covered under employee's coverage. If not covered, spouse may contribute up to \$4,150. No contributions for employee.	No HSA contributions	No HSA contributions if spouse is covered under employee's coverage. If not covered, spouse may contribute up to \$8,300. No contributions for employee.
<b>Married Employee with <u>Family HDHP Coverage</u></b>				
Employee may contribute up to \$8,300. No contributions for spouse.	Employee may contribute up to \$8,300. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is \$8,300.	No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to \$8,300. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is \$8,300.