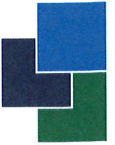


# 2024 IRS Contribution Limits

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.



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

HDHP/FSA/HSA/HRA	
HSA Qualified HDHP Minimum Deductible	
Self-Only	\$1,600
Family	\$3,200
HSA Qualified HDHP Out-Of-Pocket Maximum	
Self-Only	\$8,050
Family	\$16,100
Non-HDHP Out-Of-Pocket Maximum	
Self-Only	\$9,450
Family	\$18,900
Health FSA	
Limit on Employees' Pre-Tax Contributions	\$3,200
Dependent Care FSA <sup>4</sup>	
Tax Exclusion	\$5,000 <sup>5</sup>
HSA Contribution Limit	
Self-Only	\$4,150
Family	\$8,300
Catch-Up Contribution <sup>4</sup>	\$1,000
HRA Contribution Limit	
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).*