

# Appendix A-37 Annual Pretax Exclusion Limit

<b>Annual Pretax Income Exclusion Limit</b>		
<b>Pretax Income Exclusion</b>	<b>2025-Annual Income Exclusion Limit</b>	<b>2025-Monthly Exclusion Conversion</b>
IRA	49 and under - \$7,000	49 and under - \$583
	50 and older - \$8,000	50 and older - \$667
401(k)	49 and under - \$23,500	49 and under - \$1,958
	50-59 - \$31,000	50-59 - \$2,583
	60-63 - \$34,750	60-63 - \$2,895
	64 and older - \$31,000	64 and older - \$2,583
Life Insurance	Exclude employee-paid life insurance premiums from gross income.	Exclude employee-paid life insurance premiums from gross income.
Health Insurance Premiums	Exclude employee-paid health insurance premiums from gross income.	Exclude employee-paid health insurance premiums from gross income.
Health Savings Accounts (HSAs)	54 and under: Self-only - \$4,300 Family - \$8,550	54 and under: Self-only - \$358 Family - \$712
	55 and older: Self-only - \$5,300 Family - \$10,550	55 and older: Self-only - \$442 Family - \$879
Flexible Spending Accounts (FSAs)	\$3,300	\$275
Transportation Programs	\$3,900	\$325