

# 2025 Financial Planning Annual Limits

## Education Resources

	Category	2025 Annual Limits
Retirement	403(b)/401(k) contributions	\$23,500
	403(b)/401(k) age 50+ catch-up contributions	\$7,500
	IRA contributions	\$7,000
	Age 50+ catch-up IRA contributions	\$1,000
	Required minimum distribution	Age 73 (See Table 1 on Page 3)
Medical	FSA healthcare	\$3,300
	FSA dependent care	\$5,000 (per household) \$2,500 (S, MFS)***
	HSA (High deductible health plan)	\$4,300 (S)*** \$8,550 (MFJ)*
	Catch-up contribution for age 55+	\$1,000
Tax	Standard deduction	\$15,000 (S, MFS)*** \$30,000 (MFJ)* \$22,500 (HH)**
	Gift tax exclusion	\$19,000
Social Security	Full retirement age	67
	Maximum monthly benefit	\$4,018
	Cost of living adjustment	2.5%
	Earnings limit	Under full retirement age: \$23,400 Year attain full retirement age: \$62,160



# 2025 Financial Planning Annual Limits

## Education Resources

	Category	2025 Annual Limits
Medicare		
Part A	Deductible	\$1,676.00
	Coinsurance (61st – 90th day)	\$419.00
	91st day, pay per day	\$838.00
Part B	Standard premium <i>(Premiums are based on income brackets, see Table 2 on Page 3)</i>	\$185.00
	Deductible	\$257.00
Part D	Prescription drug deductible	\$590.00



# 2025 Financial Planning Annual Limits

## Education Resources

### Table 1: Required Minimum Distributions

PC(USA) 403(b)(9) plan rules supersede IRS rules regarding RMDs. A participant in the 403(b)(9) **is not required to take RMDs at age 73** if the participant is still working for the PC(USA) **and must take RMDs** once they terminate employment from the PC(USA).

### Table 2: Medicare Part B Premium — Income Thresholds

- The standard Part B premium amount in 2025 is \$185.00.
- Most pay the standard Part B premium amount.
- If modified adjust gross income reported on your IRS tax return from two years ago is above a certain amount, you will pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

Income based on 2023 federal tax return filing status and adjusted gross income		2025 monthly Part B premium
Individuals	Married Filing Jointly	Premium
\$106,000 or less	\$212,000 or less	\$185.00
\$106,001 - \$133,000	\$212,001 - \$266,000	\$259.00
\$133,001 - \$167,000	\$266,001 - \$334,000	\$370.00
\$167,001 - \$200,000	\$334,001 - \$400,000	\$480.90
\$200,001 - \$500,000	\$400,001 - \$750,000	\$591.90
\$500,000+	\$750,000+	\$628.90

\*MFJ: Married Filing Jointly  
\*\*HH: Head of Household  
\*\*\*S, MFS: Single or Married Filing Separately