

2025 Tax Changes

Tax changes go out the second week of January. Admin users should be getting a notification to run an upgrade upon logging into STRUCTURE. If you have not received this message by the second week of January please contact support.

Please do not make any changes yourself to the tax tables, especially the description. Doing so can void the changes we send you. Correcting these errors will be billable.

After the tax changes are made, the description field for any state that had a change will include a January 2025 date.

Unemployment

The tax upgrade will update the State Unemployment Limits in the system. If you have a change to your percentage, you need to enter that in field 13 of EQS - Company State Info for EQU.

EQF

FICA limit will change to \$176,100.

401K

The 401K limit is \$23,500. You must enter the amount in ES4. This will update the 401K limit for both 401K and Roth. Employees 50 years of age or older are eligible to make additional catchup contributions. The 401K catch-up contribution for 2025 is \$7,500. Enter \$31,000 in EMT in the limit field for qualified employees with a "Z" or "z" code. A change was made allowing a higher catch-up contribution limit for employees aged 60, 61, 62 and 63. The catch-up limit for employees of these ages is \$11,250 instead of \$7,500.

If an employee has both regular 401K and Roth, put the same limit on both deduction lines in EMT.

Federal Tax Changes

Important: FUTA - Go into EQF and verify that field 8 states 00.6000.

The Federal tax tables have been updated.

The Social Security tax rate remains at 6.2% and the Medicare tax rate remains at 1.45% for employee and employer. An extra 0.9% in Medicare is withheld on an employee whose wages are in excess of \$200,000.

Make Sure You Read the Release Notes

Read the release notes that accompany the upgrade for a list of states with changes.