

EMPLOYEE BENEFITS

2009 - 2011 Annual Limits

IRS LIMITS ON HEALTH SAVINGS ACCOUNTS (HSAs)

	2011	2010	2009
Maximum contributions			
Single	\$3,050	\$3,050	\$3,000
Family	\$6,150	\$6,150	\$5,950
Minimum HDHP deductible			
Single	\$1,200	\$1,200	\$1,150
Family	\$2,400	\$2,400	\$2,300
Out-of-pocket maximum			
Single	\$5,950	\$5,950	\$5,800
Family	\$11,900	\$11,900	\$11,600
Catch-up contributions (age 55 and older)	\$1,000	\$1,000	\$1,000

See www.treas.gov for more information.

IRS LIMITS ON RETIREMENT BENEFITS AND COMPENSATION

	2010	2009	2008
401(k) and 403(b) plan elective deferrals	\$16,500	\$16,500	\$15,500
Catch-up contributions (age 50 and older)	\$5,500	\$5,500	\$5,000
Annual compensation limit	\$245,000	\$245,000	\$230,000
Highly Compensated Employee (HCE) threshold	\$110,000	\$110,000	\$105,000
Defined contribution 415 limit	\$49,000	\$49,000	\$46,000
Defined benefit 415 limit	\$195,000	\$195,000	\$185,000
SIMPLE employee contribution limit	\$11,500	\$11,500	\$10,500

See www.irs.gov for further amounts and more information.

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SOCIAL SECURITY AND MEDICARE TAX, SALARY, AND BENEFIT LEVELS

	2010	2009	2008
Social Security taxable wage base	\$106,800	\$106,800	\$102,000
Full Retirement Age (FRA) Social Security earnings limit	66	66	66
Under FRA all year	\$14,160	\$14,160	\$13,560
FRA, pre-birth month	\$37,680	\$37,680	\$36,120
FRA, birth month and after	No limit	No limit	No limit
Medicare Part A deductible*	\$1,100	\$1,068	\$1,024
Medicare Part B deductible	\$155	\$135	\$135

*Deductible per benefit period for a hospital stay of 1-60 days only. See www.medicare.gov and www.ssa.gov for further amounts and more information.

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