

# EMPLOYEE BENEFITS

## 2008 - 2010 Annual Limits

### IRS LIMITS ON HEALTH SAVINGS ACCOUNTS (HSAs)

	2010	2009	2008
<b>Maximum contributions</b>			
<b>Single</b>	\$3,050	\$3,000	\$2,900
<b>Family</b>	\$6,150	\$5,950	\$5,800
<b>Minimum HDHP deductible</b>			
<b>Single</b>	\$1,200	\$1,150	\$1,100
<b>Family</b>	\$2,400	\$2,300	\$2,200
<b>Out-of-pocket maximum</b>			
<b>Single</b>	\$5,950	\$5,800	\$5,600
<b>Family</b>	\$11,900	\$11,600	\$11,200
<b>Catch-up contributions (age 55 and older)</b>	\$1,000	\$1,000	\$900

See [www.treas.gov](http://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](http://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)	66	66	66
Social Security earnings limit			
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*	Not yet available	\$1,068	\$1,024
Medicare Part B deductible	Not yet available	\$135	\$135

\*Deductible per benefit period for a hospital stay of 1-60 days only. See [www.medicare.gov](http://www.medicare.gov) and [www.ssa.gov](http://www.ssa.gov) for further amounts and more information.

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