

# EMPLOYEE BENEFITS

## 2007 - 2009 Annual Limits

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

	2009	2008	2007
<i>Maximum contributions</i>			
<i>Single</i>	\$3,000	\$2,900	\$2,850
<i>Family</i>	\$5,950	\$5,800	\$5,650
<i>Minimum HDHP deductible</i>			
<i>Single</i>	\$1,150	\$1,100	\$1,100
<i>Family</i>	\$2,300	\$2,200	\$2,200
<i>Out-of-pocket maximum</i>			
<i>Single</i>	\$5,800	\$5,600	\$5,500
<i>Family</i>	\$11,600	\$11,200	\$11,000
<i>Catch-up contributions (age 55 and older)</i>	\$1,000	\$900	\$800

See [www.treas.gov](http://www.treas.gov) for more information.

### IRS LIMITS ON RETIREMENT BENEFITS AND COMPENSATION

	2009	2008	2007
<i>401(k) and 403(b) plan elective deferrals</i>	\$16,500	\$15,500	\$15,500
<i>Catch-up contributions (age 50 and older)</i>	\$5,500	\$5,000	\$5,000
<i>Annual compensation limit</i>	\$245,000	\$230,000	\$225,000
<i>Highly Compensated Employee (HCE) threshold</i>	\$110,000	\$105,000	\$100,000
<i>Defined contribution 415 limit</i>	\$49,000	\$46,000	\$45,000
<i>Defined benefit 415 limit</i>	\$195,000	\$185,000	\$180,000
<i>SIMPLE employee contribution limit</i>	\$11,500	\$10,500	\$10,500

See [www.irs.gov](http://www.irs.gov) for further amounts and more information.

### SOCIAL SECURITY AND MEDICARE TAX, SALARY, AND BENEFIT LEVELS

	2009	2008	2007
<i>Social Security taxable wage base</i>	\$106,800	\$102,000	\$97,500
<i>Full Retirement Age (FRA)</i>	66	66	65 + 10 mos.
<i>Social Security earnings limit</i>			
<i>Under FRA all year</i>	\$14,160	\$13,560	\$12,960
<i>FRA, pre-birth month</i>	\$37,680	\$36,120	\$34,440
<i>FRA, birth month and after</i>	No limit	No limit	No limit
<i>Medicare Part A deductible*</i>	\$1,068	\$1,024	\$992
<i>Medicare Part B deductible</i>	\$135	\$135	\$131

\*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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