

# Employee Benefits

2009-2012 Annual Limits

Updated May 2011

## IRS Limits on Health Savings Accounts (HSAs)

	2012	2011	2010
Maximum contributions			
Single	\$3,100	\$3,050	\$3,050
Family	\$6,250	\$6,150	\$6,150
Minimum HDHP deductible			
Single	\$1,200	\$1,200	\$1,200
Family	\$2,400	\$2,400	\$2,400
Out-of-pocket maximum			
Single	\$6,050	\$5,950	\$5,950
Family	\$12,100	\$11,900	\$11,900
Catch-up contributions (age 55 and older)	\$1,000	\$1,000	\$1,000

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

## IRS Limits on Retirement Benefits and Compensation

	2011	2010	2009
401(k) and 403(b) plan elective deferrals	\$16,500	\$16,500	\$16,500
Catch-up contributions (age 50 and older)	\$5,500	\$5,500	\$5,500
Annual compensation limit	\$245,000	\$245,000	\$245,000
Highly compensated employee (HCE) threshold	\$110,000	\$110,000	\$110,000
Defined contribution 415 limit	\$49,000	\$49,000	\$49,000
Defined benefit 415 limit	\$195,000	\$195,000	\$195,000
SIMPLE employee contribution limit	\$11,500	\$11,500	\$11,500

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

## ▼ Social Security and Medicare Tax, Salary and Benefit Levels

	2011	2010	2009
Social Security taxable wage base	\$106,800	\$106,800	\$106,800
Full retirement age (FRA)	66	66	66
Social Security earnings limit			
Under FRA all year	\$14,160	\$14,160	\$14,160
FRA, pre-birth month	\$37,680	\$37,680	\$37,680
FRA, birth month and after	No limit	No limit	No limit
Medicare Part A deductible*	Available soon	\$1,100	\$1,068
Medicare Part B deductible	Available soon	\$155	\$135

\*Deductible per benefit period for a hospital stay of one to 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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