

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 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 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 and www.ssa.gov for further amounts and more information.

Updated October, 2008. This material is for informational purposes only and is not meant as Tax or Legal advice. Please consult with your tax or legal advisor regarding your personal situation. 401(k) contribution amounts are subject to change; please consult a qualified financial professional before implementing a change. NFP is not associated with nor endorsed by the Social Security Administration or the Department of Health and Human Services. Figures herein are adjusted annually for inflation. NFP Benefits is a division of NFP Insurance Services, Inc., which is a subsidiary of National Financial Partners Corp.

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