

Employee Benefits

2010-2012 Annual Limits

Updated November 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 for more information.

IRS Limits on Retirement Benefits and Compensation

	2012	2011	2010
401(k) and 403(b) plan elective deferrals	\$17,000	\$16,500	\$16,500
Catch-up contributions (age 50 and older)	\$5,500	\$5,500	\$5,500
Annual compensation limit	\$250,000	\$245,000	\$245,000
Highly compensated employee (HCE) threshold	\$115,000	\$110,000	\$110,000
Defined contribution 415 limit	\$50,000	\$49,000	\$49,000
Defined benefit 415 limit	\$200,000	\$195,000	\$195,000
SIMPLE employee contribution limit	\$11,500	\$11,500	\$11,500

See www.irs.gov for more information.

▼ Social Security and Medicare Tax, Salary and Benefit Levels

	2012	2011	2010
Social Security taxable wage base	\$110,100	\$106,800	\$106,800
Full retirement age (FRA) (born 1943-1954)	66	66	66
Social Security earnings limit:			
Under FRA	\$14,640	\$14,160	\$14,160
The year an individual reaches FRA	\$38,880	\$37,680	\$37,680
The month an individual attains FRA	No limit	No limit	No limit
Medicare Part A deductible*	\$1,156	\$1,132	\$1,100
Medicare Part B deductible	\$140	\$162	\$155

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

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