

**Cost of Living Adjustments
Employee Benefit Plans
Effective January 1, 2008**

	2008	2007
Qualified Plan Compensation Limit	\$230,000	\$225,000
401k/403b/457 Deferral Limit	\$15,500	\$15,500
401k/403b/457 Catch Up Limit (50+)	\$5,000	\$5,000
SIMPLE Plan Deferral Limit	\$10,500	\$10,500
SIMPLE Plan Catch Up Limit (50+)	\$2,500	\$2,500
Defined Contribution Plan Annual Limit	\$46,000	\$45,000
Defined Benefit Plan Annual Limit	\$185,000	\$180,000
Highly Compensated Group	\$105,000	\$100,000
Social Security Wage Base	\$102,000	\$97,500
Medicare		
Part B Monthly Premium	\$96.40*	\$93.50**
Part A Hospital Deductible	\$1,024 (day 1-60) \$256 (days 61-90) \$512 (days 91-150)	\$992 (day 1-60) \$248 (days 61-90) \$496 (days 91-150)
Part B Deductible	\$135	\$131
Social Security Tax Rate	6.20%	6.20%
Medicare Part A Tax Rate	1.45%	1.45%
Health Savings Accounts and Qualified High Deductible Health Plans		
Contribution Limit	\$2,900 individual \$5,800 family	\$2,850 individual \$5,650 family
Deductible Requirement	\$1,100 individual \$2,200 family	\$1,100 individual \$2,200 family
Maximum Out-of-pocket	\$5,600 individual \$11,200 family (including deductible)	\$5,500 individual \$11,000 family (including deductible)

* If income is above \$82,000 (single) or \$164,000 (married couple), then Medicare Part B premium may be higher.

** If income is above \$80,000 (single) or \$160,000 (married couple), then Medicare Part B premium may be higher.