



**Cost of Living Adjustments  
Employee Benefit Plans  
Effective January 1, 2010 (Changes from 2009 are in red)**

	2010	2009
Qualified Plan Compensation Limit	\$245,000	\$245,000
401k/403b/457 Deferral Limit	\$16,500	\$16,500
401k/403b/457 Catch Up Limit (50+)	\$5,500	\$5,500
SIMPLE Plan Deferral Limit	\$11,500	\$11,500
SIMPLE Plan Catch Up Limit (50+)	\$2,500	\$2,500
Defined Contribution Plan Annual Limit	\$49,000	\$49,000
Defined Benefit Plan Annual Limit	\$195,000	\$195,000
Highly Compensated Group	\$110,000	\$110,000
Medicare		
Part B Monthly Premium	\$110.50 *	\$96.40 *
Part A Hospital Deductible	\$1,100 total (day 1-60) \$275/day (days 61-90) \$550/day (days 91-150)	\$1,068 total (day 1-60) \$267/day (days 61-90) \$534/day (days 91-150)
Part B Deductible	\$155	\$135
Social Security Tax Rate	6.20%	6.20%
Social Security Wage Base	\$106,800	\$106,800
Medicare Part A Tax Rate	1.45%	1.45%
Health Savings Accounts and Qualified High Deductible Health Plans		
Contribution Limit	\$3,050 individual \$6,150 family Catch up (age 55+): \$1,000 individual or family	\$3,000 individual \$5,950 family Catch up (age 55+): \$1,000 individual or family
Minimum Deductible Requirement	\$1,200 individual \$2,400 family	\$1,150 individual \$2,300 family
Maximum Out-Of-Pocket	\$5,950 individual \$11,900 family (including deductible)	\$5,800 individual \$11,600 family (including deductible)

\* If income is above \$85,000 (single) or \$170,000 (married couple), then Medicare Part B premium will be higher.