



**Cost of Living Adjustments
Employee Benefit Plans**

Effective January 1, 2012 (Changes from 2011 are in red)

	2012	2011
Qualified Plan Compensation Limit	\$250,000	\$245,000
401k/403b/457 Deferral Limit	\$17,000	\$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	\$50,000	\$49,000
Defined Benefit Plan Annual Limit	\$200,000	\$195,000
Highly Compensated Group	\$115,000	\$110,000
Social Security Tax Rate	4.2%* - Employee portion 6.2% - Employer portion * Not known at 11/3/11 if this will continue for 2012	4.2% - Employee portion 6.2% - Employer portion
Social Security Wage Base	\$110,100	\$106,800
Medicare Part A Tax Rate	1.45%	1.45%
Medicare		
Part B Monthly Premium	\$99.90 *	\$115.40 *
Part A Hospital Deductible	\$1,156 total (day 1-60) \$289/day (days 61-90) \$578/day (days 91-150)	\$1,132 total (day 1-60) \$283/day (days 61-90) \$566/day (days 91-150)
Part B Deductible	\$140	\$162
Health Savings Accounts and Qualified High Deductible Health Plans		
Contribution Limit	\$3,100 individual \$6,250 family Catch up (age 55+): \$1,000 individual or family	\$3,050 individual \$6,150 family Catch up (age 55+): \$1,000 individual or family
Minimum Deductible Requirement	\$1,200 individual \$2,400 family	\$1,200 individual \$2,400 family
Maximum Out-Of-Pocket	\$6,050 individual \$12,100 family (including deductible)	\$5,950 individual \$11,900 family (including deductible)

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