

IRS COST-OF-LIVING ADJUSTMENTS EMPLOYEE BENEFIT PLAN LIMITATIONS FOR 2010

EFFECTIVE: JANUARY 1, 2010

RETIREMENT PLAN LIMITS	2010	2009
ELECTIVE DEFERRALS		
401(K) CONTRIBUTIONS	\$16,500	\$16,500
403(B) CONTRIBUTIONS	\$16,500	\$16,500
SIMPLE 401(K) CONTRIBUTIONS	\$11,500	\$11,500
SIMPLE IRA CONTRIBUTIONS	\$11,500	\$11,500
SARSEP CONTRIBUTIONS	\$16,500	\$16,500
457 CONTRIBUTIONS	\$16,500	\$16,500
CATCH-UP CONTRIBUTIONS ⁽¹⁾	\$5,500	\$5,500
SEP OR SARSEP PARTICIPATION LIMIT	\$550	\$550
ANNUAL ADDITIONS		
DEFINED BENEFIT ANNUAL BENEFIT	\$195,000	\$195,000
DEFINED CONTRIBUTION	\$49,000	\$49,000
ANNUAL COMPENSATION LIMIT	\$245,000	\$245,000
HIGHLY COMPENSATED EMPLOYEE	\$110,000	\$110,000
TOP-HEAVY KEY EMPLOYEE ⁽²⁾	\$160,000	\$160,000
FICA TAXABLE WAGE BASE		
SOCIAL SECURITY (TAX RATE 6.2%)	\$106,800	\$106,800
MEDICARE (TAX RATE 1.45%)	NO LIMIT	NO LIMIT

(1) The catch-up contribution limit for SIMPLE 401(k) and SIMPLE IRAs is \$2,500

(2) A "key employee" is any employee who, at any time during the plan year, is (i) an officer of the employer having annual compensation greater than this amount (\$160,000); (ii) a 5% officer of the employer; or (iii) a 1% officer of the employer having an annual compensation from the employer of more than \$150,000

HEALTH AND WELFARE BENEFIT PLAN LIMITS	2010	2009
QUALIFIED TRANSPORTATION MONTHLY LIMIT	\$230	\$230
ADOPTION ASSISTANCE EXCLUSION/ADOPTION CREDIT	\$12,170	\$12,150
DEPENDENT CARE ASSISTANCE	\$5,000/\$2,500	\$5,000/\$2,500
ARCHER MSA – FAMILY COVERAGE		
FAMILY - ANNUAL DEDUCTIBLE	NOT > THAN \$6,050	NOT > THAN \$6,050
FAMILY - OUT-OF-POCKET MAX	\$7,400	\$7,350
SELF - ANNUAL DEDUCTIBLE	NOT > THAN \$3,000	NOT > THAN \$3,000
SELF - OUT-OF-POCKET MAX	\$4,050	\$4,000
CONTRIBUTION LIMITS FOR HSAs		
SINGLE – CONTRIBUTION TO HSA	\$3,050	\$3,000
FAMILY – CONTRIBUTION TO HSA	\$6,150	\$5,950
CATCH-UP CONTRIBUTION (55+)	\$1,000	\$1,000
LIMITS FOR HSAs COMPATIBLE HDHPS		
SINGLE – MINIMUM DEDUCTIBLE	\$1,200	\$1,150
SINGLE – MAX OUT-OF-POCKET	\$5,950	\$5,800
FAMILY – MINIMUM DEDUCTIBLE	\$2,400	\$2,300
FAMILY – MAX OUT-OF-POCKET	\$11,900	\$11,600

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