



2009 Annual Limits

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IRS Announces Indexed Limits for 2009

The IRS recently announced the 2009 indexed dollar limits to qualified retirement plans, Health Savings Accounts and out-of-pocket spending limits for High Deductible Health Plans that must be used in conjunction with HSAs. This update is provided for informational purposes to clients of Burnham Benefits Insurance Services and is not intended as legal advice.

Retirement Plans	2008	2009
401 (k) Employee Deferral Limit	\$15,500	\$16,500
Defined Contribution Dollar Limit	\$46,000	\$49,000
Annual Compensation Limit	\$230,000	\$245,000
Age 50+ Catch-up Contribution	\$5,000	\$5,500
Key Employee Officer (Compensation)	\$150,000	\$160,000
Highly Compensated Employee/HCE Income Limit	\$105,000	\$110,000
Defined Benefit Dollar Limit	\$185,000	\$195,000
457 Deferral Limit	\$15,500	\$16,500
IRA/Roth IRA Accounts	\$5,000	\$5,000
IRA/Roth IRA Age 50+ Catch-up	\$1,000	\$1,000
Social Security Taxable Wage Base	\$102,000	\$106,800

High Deductible Health Plans	2008	2009
HDHP Self-only coverage minimum deductible	\$1,100	\$1,150
HDHP Family coverage minimum deductible	\$2,200	\$2,300
HDHP Self-only coverage maximum out-of-pocket	\$5,600	\$5,800
HDHP Family coverage maximum out-of-pocket	\$11,200	\$11,600
HSA Self-only coverage maximum contribution	\$2,900	\$3,000
HSA Family coverage maximum contribution	\$5,800	\$5,950
HSA Age 55+ Catch-Up Contribution	\$900	\$1,000

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Source: [www.http://irs.gov/](http://irs.gov/)



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Medicare Premiums, Deductibles for 2009

The Centers for Medicare & Medicaid Services (CMS) has announced the Medicare premiums deductible and coinsurance amounts to be paid by Medicare beneficiaries in 2009. CMS updates the premiums, deductibles and co-payments made by Medicare beneficiaries each year.

Medicare	2008	2009
Medicare Part A Deductible	\$1,024	\$1,068
Medicare Part B Deductible	\$135	\$135
Medicare Part B Premium	\$96.40	\$96.40

Source: <http://www.cms.hhs.gov/>

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