



A Law Firm in the People Business

2010 HEALTH SAVINGS ACCOUNT LIMITS

High Deductible Health Plan Limits

	Single Coverage	Family Coverage
Minimum Deductible	\$1,200	\$2,400
Out-of-Pocket Maximum	\$5,950	\$11,900

HSA Contribution Limits

	Single Coverage	Family Coverage	Age 55+ Catch Up
	\$3,050	\$6,150	\$1,000

2010 COST-OF-LIVING INCREASES FOR WELFARE BENEFITS

The IRS has announced the 2010 cost-of-living adjustments for various welfare benefit dollar limits. The 2010 limits are as follows:

Limit	2009	2010
Transportation Fringe Benefits		
Section 132(f)(2)(A) monthly limit for transportation fringe benefits	\$120	\$230
Section 132(f)(2)(B) monthly limit for qualified parking fringe benefits	\$230	\$230
Adoption Assistance Program/Adoption Credit		
Section 137(a)(2) exclusion for adoption of a child with special needs	\$12,150	\$12,170
Section 137(b)(1) maximum exclusion for qualified adoption expenses	\$12,150	\$12,170
Long Term Care Premiums		
Section 213(d)(10) eligible long-term care premiums includible as "medical care" based on age attained during taxable year		
≤ 40	\$320	\$330
> 40 AND ≤ 50	\$600	\$620
> 50 AND ≤ 60	\$1,190	\$1,230
> 60 AND ≤ 70	\$3,180	\$3,290
> 70	\$3,980	\$4,110
Archer MSA High Deductible Health Plan Limits		
Section 220(c)(2)(A) annual requirements		
<i>Self-Only Coverage:</i>		
A Deductible Between	\$2,000 & \$3,000	\$2,000 & \$3,000
Out-of-Pocket Maximum	\$4,000	\$4,050
<i>Family Coverage:</i>		
A Deductible Between	\$4,000 & \$6,050	\$4,050 & \$6,050
Out-of-Pocket Maximum	\$7,350	\$7,400

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