

2011 Key Federal Benefit Figures

This notice is to remind you about changes to some key benefit figures as determined by the Federal government:

	<u>2010</u>	<u>2011</u>
Social Security		
FICA Wage Base	\$106,800	\$106,800
PIA CPI-W Adjustment	0.0%	0.0%
Medicare		
Part A Deductible	\$1,100.00	\$1,132.00
Part A Coinsurance (Days 1-60)	\$0.00	\$0.00
Part A Coinsurance (Days 61-90)	\$275.00	\$283.00
Part A Lifetime Reserve Days (Days 91-150)	\$550.00	\$566.00
Part A Extended Care (Days 21-100)	\$137.50	\$141.50
Part B Annual Deductible	\$155.00	\$162.00
Part B Monthly Premium (retired 2009 or earlier) *	\$96.40	\$96.40
Part B Monthly Premium (retired 2010 or later)*	\$110.50	\$110.50
Part D (Rx) Base Beneficiary Premium	\$31.94	\$32.34
Statutory Limits		
Maximum Recognizable Compensation	\$245,000	\$245,000
Limit on Pre-Tax Elective Deferrals	\$16,500	\$16,500
Catch-up Contribution Limit	\$5,500	\$5,500
Highly Compensated Breakpoint	\$110,000	\$110,000
Section 415 Defined Benefit Limit	\$195,000	\$195,000
Section 415 Defined Contribution Limit	\$49,000	\$49,000
Health Savings Accounts		
Minimum Annual Deductible	\$1,200 / \$2,400	\$1,200 / \$2,400
Maximum Annual Out-of-Pocket	\$5,950 / \$11,900	\$5,950 / \$11,900
Annual Contribution Limit	\$3,050 / \$6,150	\$3,050 / \$6,150
HSA Catch-up Contribution Limit	\$1,000	\$1,000

* Part B monthly premium may be higher for Medicare recipients with income above certain earnings levels.

Please feel free to give us a call if you have any questions or concerns regarding these changes.

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