



Compliance Flash

IRS Announces 2009 Plan Limits

	2009	2008	2007
Transit Passes & Vanpooling (combined)	\$120	\$115	\$110
Parking	\$230	\$220	\$215
Highly Compensated Employee - Section 414(q)	\$110,000	\$105,000	\$100,000
Key Employee - Section 416(i)	\$160,000	\$150,000	\$145,000

HSA Maximum Annual Contribution Limit

	2009	2008	2007
■ <i>Self-Only</i>	\$3,000*	\$2,900*	\$2,850*
■ <i>Family</i>	\$5,950*	\$5,800*	\$5,650*
HSA Catch-Up Contribution Limit	\$1,000	\$900	\$800

**An employee is treated as being eligible for the entire calendar year as long as he or she is eligible during the last month of the calendar year. However failure to maintain eligibility during the “testing period” will result in adverse tax consequences (including an additional 10% excise tax). The testing period begins in December of the year in which the employee becomes eligible and ends the last day of December of the following year.*

HSA Minimum Annual Deductible

	2009	2008	2007
■ <i>Self-Only</i>	\$1,150	\$1,100	\$1,100
■ <i>Family</i>	\$2,300	\$2,200	\$2,200



HSA Maximum Out-of-Pocket

	2009	2008	2007
■ <i>Self-Only</i>	\$5,800	\$5,600	\$5,500
■ <i>Family</i>	\$11,600	\$11,200	\$11,000
Maximum Exclusion for Employer-Provided Adoption Assistance	\$12,150 <i>(The amount excludable from an employee's gross income begins to phase out for taxpayers with modified adjusted gross income in excess of \$182,180 and is completely phased out for taxpayers with modified adjusted gross income of \$222,180 or more.)</i>	\$11,650 <i>(The amount excludable from an employee's gross income begins to phase out for taxpayers with modified adjusted gross income in excess of \$174,730 and is completely phased out for taxpayers with modified adjusted gross income of \$214,730 or more.)</i>	\$11,390 <i>(The amount excludable from an employee's gross income begins to phase out for taxpayers with modified adjusted gross income in excess of \$170,820 and is completely phased out for taxpayers with modified adjusted gross income of \$210,820 or more.)</i>