



Government Benefits	2009	2010	2011
Social Security			
Social Security Cost-of-living adjustment (COLA)			
* For Social Security and Supplemental Security Income (SSI) beneficiaries	5.80%	0.00%	0.00%
Tax rate			
* FICA tax -- Employee ¹	7.65%	7.65%	5.65%
Social Security (OASDI) portion of tax ¹	6.20%	6.20%	4.20%
Medicare (HI) portion of tax	1.45%	1.45%	1.45%
* Self-Employed	15.30%	15.30%	13.30%
Social Security (OASDI) portion of tax ¹	12.40%	12.40%	10.40%
Medicare (HI) portion of tax	2.90%	2.90%	2.90%
Maximum taxable earnings			
* Social Security (OASDI only)	\$106,800	\$106,800	\$106,800
* Medicare (HI only)	No limit	No limit	No limit
Quarter of coverage			
* Earnings required	\$1,090	\$1,120	\$1,120
Retirement earnings test--exempt amounts			
* Under full retirement age			
Benefits reduced by \$1 for each \$2 earned above:			
Yearly figure	\$14,160	\$14,160	\$14,160
Monthly figure	\$1,180	\$1,180	\$1,180
* Year individual reaches full retirement age			
Benefits reduced by \$1 for each \$3 earned above (applies only to earnings for months prior to attaining full retirement age):			
Yearly figure	\$37,680	\$37,680	\$37,680
Monthly figure	\$3,140	\$3,140	\$3,140
* Beginning the month individual attains full retirement age	No limit on earnings	No limit on earnings	No limit on earnings
Social Security disability thresholds			
* Substantial gainful activity (SGA): for the sighted (monthly figure)	\$980	\$1,000	\$1,000
* Substantial gainful activity: for the blind (monthly figure)	\$1,640	\$1,640	\$1,640
* Trial work period (TWP) (monthly figure)	\$700	\$720	\$720
SSI federal payment standard			
* Individual (monthly figure)	\$674	\$674	\$674
* Couple (monthly figure)	\$1,011	\$1,011	\$1,011
SSI resource limits			
* Individual	\$2,000	\$2,000	\$2,000
* Couple	\$3,000	\$3,000	\$3,000
SSI student exclusion limits			
* Monthly limit	\$1,640	\$1,640	\$1,640
* Annual limit	\$6,600	\$6,600	\$6,600
Maximum Social Security benefit			
* Worker retiring at full retirement age (monthly figure)	\$2,323	\$2,346	\$2,366
Formula for Monthly Primary Insurance Amount (PIA) (90% of first X of AIME + 32% of the AIME over X and through Y + 15% of AIME over Y)	X=\$744 Y=\$4,483	X=\$761 Y=\$4,586	X=\$749 Y=\$4,517

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Medicare			
Medicare monthly premium amounts			
* Part A (hospital insurance) monthly premium			
Individuals with 40 or more quarters of Medicare-covered employment	\$0	\$0	\$0
Individuals with 30 to 39 quarters of Medicare-covered employment who are not otherwise eligible for premium-free hospital insurance	\$244	\$254	\$248
Individuals with less than 30 quarters of Medicare-covered employment who are not otherwise eligible for premium-free hospital insurance	\$443	\$461	\$450
* Part B (medical insurance) monthly premium			
For beneficiaries who file an individual income tax return with income that is:			
2009	2010 and 2011		
Less than or equal to \$85,000	Less than or equal to \$85,000	\$96.40	\$96.40 or \$110.50, or \$115.40 ²
\$85,001 - \$107,000	\$85,001 - \$107,000	\$134.90	\$154.70
\$107,001 - \$160,000	\$107,001 - \$160,000	\$192.70	\$221.00
\$160,001 - \$213,000	\$160,001 - \$214,000	\$250.50	\$287.30
Greater than \$213,000	Greater than \$214,000	\$308.30	\$353.60
For beneficiaries who file a joint income tax return with income that is:			
2009	2010 and 2011		
Less than or equal to \$170,000	Less than or equal to \$170,000	\$96.40	\$96.40 or \$110.50, or \$115.40 ²
\$170,001 - \$214,000	\$170,001 - \$214,000	\$134.90	\$154.70
\$214,001 - \$320,000	\$214,001 - \$320,000	\$192.70	\$221.00
\$320,001 - \$426,000	\$320,001 - \$428,000	\$250.50	\$287.30
Greater than \$426,000	Greater than \$428,000	\$308.30	\$353.60
For beneficiaries who are married, but file a separate tax return from their spouse and lived with spouse at some time during the taxable year with income that is:			
2009	2010 and 2011		
Less than or equal to \$85,000	Less than or equal to \$85,000	\$96.40	\$96.40 or \$110.50, or \$115.40 ²
\$85,001 - \$128,000	\$85,001 - \$129,000	\$250.50	\$287.30
Greater than \$128,000	Greater than \$129,000	\$308.30	\$353.60
Original Medicare plan deductible and coinsurance amounts			
* Part A (hospital insurance)			
Deductible per benefit period	\$1,068	\$1,100	\$1,132
Coinsurance per day for 61st to 90th day of each benefit period	\$267	\$275	\$283
Coinsurance per day for 91st to 150th day for each lifetime reserve day (total of 60 lifetime reserve days--nonrenewable)	\$534	\$550	\$566
* Skilled nursing facility coinsurance per day for 21st to 100th day of each benefit period	\$133.50	\$137.50	\$141.50
* Part B (medical insurance) annual deductible			
Individual pays 20 percent of the Medicare-approved amount for services after deductible is met	\$135	\$155	\$162

Government Benefits	2009	2010	2011
Medicaid			
Monthly income threshold for income-cap states ("300 percent cap limit")	\$2,022	\$2,022	\$2,022
Monthly maintenance needs allowance for at-home spouse			
* Minimum ³	\$1,750	\$1,822	\$1,822
* Maximum	\$2,739	\$2,739	\$2,739
Spousal resource allowance			
* Minimum	\$21,912	\$21,912	\$21,912
* Maximum	\$109,560	\$109,560	\$109,560

¹ The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 included a 2% reduction in the Social Security (OASDI) portion of FICA tax for 2011.

² Most beneficiaries will continue to pay the same \$96.40 or \$110.50 premium in 2011. However, new enrollees or beneficiaries who currently do not have their premium withheld will pay \$115.40.

³ Amounts listed actually effective as of July of prior year; different amounts apply to Alaska and Hawaii.

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