



# RIGHTPATH™

Investments & Financial Planning, Inc.

## 2010 Key Numbers: Protection Planning

Winter 2010

A certain amount of long-term care premiums are deductible and there are two programs for funding health care expenses on a pre-tax basis.

Protection Planning	2008	2009	2010
<b>Eligible long-term care premium deduction limits:</b>			
*Age 40 or under	\$310	\$320	\$330
*Age 41-50	\$580	\$600	\$620
*Age 51-60	\$1,150	\$1,190	\$1,230
*Age 61-70	\$3,080	\$3,180	\$3,290
*Over age 70	\$3,850	\$3,980	\$4,110
<b>Per diem limit: periodic payments for qualified long-term care insurance/certain life insurance:</b>			
	\$270	\$280	\$290
<b>Archer Medical Savings Accounts</b>			
*High deductible health plan--self-only coverage			
Annual deductible--minimum	\$1,950	\$2,000	\$2,000
Annual deductible--maximum	\$2,900	\$3,000	\$3,000
Annual out-of-pocket expenses required to be paid (other than for premiums) can't exceed	\$3,850	\$4,000	\$4,050
*High deductible health plan--family coverage			
Annual deductible--minimum	\$3,850	\$4,000	\$4,050
Annual deductible--maximum	\$5,800	\$6,050	\$6,050
Annual out-of-pocket expenses required to be paid (other than for premiums) can't exceed	\$7,050	\$7,350	\$7,400
<b>Health Savings Accounts (HSAs)</b>			
*Annual contribution limit			
Self-only coverage	\$2,900	\$3,000	\$3,050
Family coverage	\$5,800	\$5,950	\$6,150
*High deductible health plan--self-only coverage			
Annual deductible--minimum	\$1,100	\$1,150	\$1,200
Annual out-of-pocket expenses required to be paid (other than for premiums) can't exceed	\$5,600	\$5,800	\$5,950
*High deductible health plan--family coverage			
Annual deductible--minimum	\$2,200	\$2,300	\$2,400
Annual out-of-pocket expenses required to be paid (other than for premiums) can't exceed	\$11,200	\$11,600	\$11,900
*Annual catch up contribution limit for individuals age 55 or older	\$900	\$1,000	\$1,000

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