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Employee Benefits in Medium and Large Private Establishments, 1997

The proportion of full-time employees with medical care coverage remained fairly constant from 1995 to 1997, but more employees in medium and large private establishments were participating in non-traditional health care plans, according to a survey conducted by the Bureau of Labor Statistics, U.S. Department of Labor. Just over three-fourths of full-time employees participated in employer-provided medical care plans in both 1995 and 1997, but shifts occurred in the types of plans. Non-traditional health care plans, such as health maintenance organizations (HMOs) and preferred provider organization (PPOs), covered 73 percent of the full-time employees with employer-funded medical care benefits in 1997, compared with 63 percent in 1995. From 1991 to 1997, traditional fee-for-service plan coverage of medical care participants has declined from 67 percent to 27 percent. In addition, a greater proportion of covered employees were required to contribute toward individual and family coverage in 1997 than in earlier periods.

These and other findings are available from the Employee Benefits Survey of medium and large establishments in private industry. The 1997 survey covered 46 million employees--38.4 million full-time and 7.6 million part-time employees--in private establishments with 100 and more workers. The EBS reports on the availability of 33 employee benefits, with details on the plan provisions of half of them.

Paid leave

Time off was the most frequently observed benefit for full-time employees in medium and large private establishments in 1997. (See table 1.) With a few exceptions, nearly all full-time employees received paid vacation benefits, and 9 out of 10 received paid holidays. Unpaid family leave covered 93 percent of full-time employees in 1997, compared with 84 percent in 1995, reflecting the continued implementation of the Federal Family and Medical Leave Act of 1993. This act obligates employers with more than 50 employees to provide 12 weeks of unpaid leave each year to employees for the birth or adoption of a child or for care associated with employee or family member illness. Paid funeral and jury-duty leave also are routinely provided to full-time employees.

The length of paid vacations and the number of paid holidays were similar in 1997 and 1995. The number of available vacation days increases with length of service. For example, employees received, on

average, about 10 vacation days upon completion of one year of service and 22 days after 30 years in 1997. (See table 4.)

The average number of days of paid sick leave also increases with service. In 1997, the average number of sick leave days available was 11 after one year of service and 21 after 25 years. The definition of paid sick leave used in the survey changed beginning with the 1995 survey. In years prior to 1995, the paid sick leave category included plans that defined allowable days on a “per disability” basis, in addition to plans that specified a number of days available each year. Beginning in 1995, participants in “per disability” plans are not reported as having sick leave plans but are included among “short-term disability” plan participants, along with participants in sickness and accident insurance plans.

Health benefits

Approximately 3 out of 4 full-time employees participated in employer-sponsored medical care plans. Sixty-nine percent of those participating were required to contribute towards the cost of single coverage in 1997, compared with 67 percent in 1995. An even greater proportion were required to contribute to the cost of family coverage. (See table 5.) In 1997, employee contributions per month averaged \$39.14 for single coverage and \$129.92 for family coverage. In 1995, these averages were \$33.92 and \$118.33, respectively. (See table 7.)

The prevalence of non-traditional, or “managed care,” plans continues to increase. In 1997, 73 percent of all full-time employees with medical care coverage were in non-traditional plans, compared with 63 percent in 1995. Thirty-three percent were in health maintenance organizations (HMOs), up from 27 percent in 1995, 23 percent in 1993, and 17 percent in 1991. (See table 5.) Forty percent were in preferred provider organizations (PPOs), compared with 34 percent in 1995, 26 percent in 1993, and 16 percent in 1991. In contrast, only 27 percent of all medical care plan participants were in traditional fee-for-service plans in 1997; 37 percent were in traditional fee-for-service plans in 1995, 50 percent in 1993, and 67 percent in 1991.

Employees in medium and large private establishments with medical care benefits were much more likely to be eligible for preventive medical care benefits in 1997 than they were in the early 1990s. (See table 6.) This may be due in part to the increase in participation in non-traditional medical plans, which often provide preventive medical care benefits. For example, routine physical examinations were available to nearly two-thirds of participants in 1997, compared with three-tenths in 1991. Similarly, well-baby care benefits were offered to 66 percent of participants in 1997, compared with 36 percent in 1991.

Participants in traditional fee-for-service plans and preferred provider organizations (non-HMOs) have a greater choice of health care providers but bear a greater proportion of their health care costs. Annual deductibles, the amount the participant pays each year before the plan reimburses any covered expenses, averaged \$268 for individuals in 1997, compared with \$247 in 1995. (See table 8.) After the annual deductible is satisfied, the plan pays a percentage of covered medical expenses, known as coinsurance. Eighty-three percent of participants in traditional fee-for-service plans were in plans that paid an 80 percent coinsurance in 1997. (See table 9.) Although more generous than fee-for-service plans if a network provider is used, most PPO plans also include a coinsurance provision. For example, 36 percent of PPO plan participants were in plans that paid 80 percent of covered expenses and 30 percent were in plans with 90 percent coinsurance.

Generally, the amount of yearly out-of-pocket expenses participants had to pay in non-HMO plans was limited, with the cost of services above this limit paid by the plan. In 1997, these maximum out-of-pocket limits averaged \$1,578 for individuals and \$3,101 for families. (See table 8.) Plans also typically restricted total lifetime benefits to a maximum amount. Medical expenses above these lifetime maximums were not covered by the plan. For participants in plans with lifetime maximums, the average lifetime maximum was \$1.1 million.

Data from another BLS survey showed that, in March 1997, employer costs for the health benefits of all employees in medium and large private establishments averaged \$1.26 per hour worked, representing 6.1 percent of total compensation costs. In March 1995, these costs averaged \$1.34 per hour worked and represented 6.9 percent of total compensation costs. Employer costs are estimated in the BLS Employer Costs for Employee Compensation program. (These data may be found at <http://stats.bls.gov/ecthome.htm> on the Internet.)

Retirement benefits

Four-fifths of full-time employees participated in one or more employer-sponsored retirement plans in 1997. Retirement plans are typically classified as either a defined benefit or defined contribution plan. In defined benefit plans, the benefit at retirement is specified through a formula, and the employer bears the investment risk over the years to fund the benefit. In defined contribution plans, the employer's current cost (contribution) is specified, but the amount of retirement benefit is unknown in advance. Half of all full-time employees in medium and large private establishments were enrolled in defined benefit plans in 1997, compared with 52 percent in 1995; 57 percent were in enrolled in defined contribution plans, compared with 55 percent in 1995. This continues the trend away from defined benefit plans and towards defined contribution plans. (See table 11.)

In 1997, 39 percent of full-time employees in medium and large private establishments participated in savings and thrift plans, a common type of defined contribution plan. (See table 1.) Other types of defined contribution plans included deferred profit sharing plans, covering 13 percent of full-time employees, and money purchase plans, with enrollment at 8 percent in 1997.

In savings and thrift plans, participants are required to make contributions to the plan. These contributions are matched by employers, subject to the maximum specified in the plans. The amount of contributions employees are allowed to make is limited, often to 15 or 16 percent of earnings. (See table 10.) Plans also limited the employee contribution that would be matched by employer contributions. In plans with specified employer matching rates, for example, 42 percent of participants had their contributions up to 6 percent of earnings matched by employers. Another 48 percent were in plans with matches on 6 percent of earnings. The most common rate of employer match (applicable to 47 percent of participants) was 50 cents for each dollar contributed by the employee.

Fifty-five percent of full-time employees deferred a portion of their current earnings (and sheltered the income from current income taxes) by contributing to a retirement plan such as a 401(k) plan. In 1991, the incidence of these plans was 44 percent.

The retirement benefit earned by participants in defined benefit plans typically reflects their earnings, age, and length of service at retirement. For two-thirds of the participants, the retirement benefit was a percentage of preretirement earnings, most commonly a percentage of earnings in the final years of their careers. (See table 12.) Most of the remaining participants were in plans specifying a flat dollar amount of benefits for each year of service. A large majority had to attain a minimum age to receive a normal retirement benefit, typically in combination with a minimum length of service requirement. For seven-tenths of full-time participants in defined benefit plans, the minimum age for normal retirement with unreduced benefits was 62 or 65. The minimum length of service required for normal retirement varied by age at retirement. For example, it was common to impose a service requirement of up to 30 years before age 62, 5 or 10 years at age 62, and 5 years or no requirement beginning at age 65. Voluntary early retirement, with a reduced benefit, was available to almost all defined benefit plan participants.

According to the BLS Employer Costs for Employee Compensation program, in March 1997, employer costs for retirement benefits for employees in medium and large private establishments averaged 74 cents per

hour worked, representing 3.6 percent of total compensation costs. These costs were divided rather evenly between defined benefit and defined contribution plans—38 and 36 cents an hour, respectively.

Other findings

Life insurance was available to 87 percent of full-time employees in medium and large private establishments in 1997. Nearly two-thirds (58 percent) of participants in life insurance plans had their insurance protection defined as a multiple of annual earnings; for virtually all of the remainder, insurance protection was a stated dollar amount (usually between \$5,000 and \$25,000). The amount of insurance protection averaged nearly \$17,000 for employees in plans with a stated dollar amount benefit and 1.5 times earnings for employees in multiple-of-earnings plans.

Two other benefits were prevalent among full-time employees in medium and large private establishments—job-related educational assistance (67 percent of participants) and cafeteria benefit plans (52 percent). The latter benefits, in accordance with Section 125 of the Internal Revenue Code, were typically reimbursement account plans that allow employees to set aside funds, often on a pre-tax basis, to pay for unpaid health care or other expenses. In some cases, Section 125 plans are available to finance benefit premiums.

The type of major benefits available to full-time employees varied by occupational group. In retirement plans, for example, 46 percent of blue-collar and service employees were in defined contribution plans as compared with 70 percent of professional, technical, and related employees and 63 percent of clerical and sales employees. In contrast, about half of each group participated in defined benefit plans. In health care, one-third of blue-collar and service participants were in traditional plans, compared with about one-fifth of employees in the two other groups.

Part-time employees were less likely to be covered by most benefit programs. The most prevalent benefits for part-time workers were those that could be prorated to time worked—for example, paid leave. Forty-four percent of part-time employees received paid vacation benefits; 40 percent received paid holidays. Part-time employees were less likely to participate in benefits that had substantial per capita costs such as health insurance or retirement benefits.

Technical note

The Employee Benefits Survey (EBS) estimates are one of the products of the National Compensation Survey (NCS), an integrated program of compensation surveys conducted by the Bureau of Labor Statistics. These products also include estimates of occupational wage rates for major metropolitan areas, indices of current compensation costs and estimates of the rates of change in those costs (available for the nation and broad geographic regions), and estimates of the average employer costs (in dollars) for employee compensation and its major components (wages and salaries and the various types of benefit categories).

The establishment sample from which the EBS data are collected is periodically updated. An explanation of sampling and estimation procedures will be provided in the forthcoming bulletin, *Employee Benefits in Medium and Large Private Establishments, 1997*.

There are no measures of standard errors for the 1997 survey estimates. Therefore, caution is advised when comparing the 1997 estimates with those of previous years in which the survey of medium and large establishments had been conducted.

In 1996, the Bureau of Labor Statistics changed the methods of estimation to account for approximately 7 percent of employees within the scope of the survey unaccounted for in previous years. These employees were in occupations that ceased to exist within an establishment after that establishment began participating in the survey. No replacement occupations could be chosen. The estimation methods for the years prior to 1996

are not strictly comparable to those used in years after 1996. Because the exact characteristics of the workers unaccounted for in the years prior to 1996 are not known, caution is advised when comparing estimates for smaller employee groups.

Availability of EBS data

More detailed data from the 1997 survey will appear in a bulletin, *Employee Benefits in Medium and Large Private Establishments, 1997*. This bulletin will be published in the summer of 1999. However, the survey tabulations will be posted on the BLS Internet site about a month earlier, and complete tabular results will be available upon written request. For details on acquiring survey results from the Internet site or upon written request, call 202-606-6222.

Benefits data for employees in small private establishments have been published in bulletins for 1990, 1992, and 1994. The 1996 bulletin will be available in early 1999.

Benefits data for employees in medium and large private establishments have been published since 1979. Data comparable to those presented in this release have been published in bulletins for 1991, 1993, and 1995.

Benefits data for employees in state and local governments have been published in bulletins for 1987, 1990, 1992, and 1994. A survey of benefits in state and local governments is being conducted for 1998.

Data from sequential years have been combined to produce estimates of benefit incidence for the civilian economy (private industry and state and local governments). These estimates have been produced for 1990-91, 1991-92, 1992-93, 1993-94, and 1994-95. They have appeared in a variety of published media. For example, see Ann C. Foster, "Employee Benefits in the United States, 1994-95," *Compensation and Working Conditions*, Spring 1998, pp. 56-61.

Visit the Employee Benefits Survey home page (<http://stats.bls.gov/ebshome.htm>)

Table 1. Percent of full-time employees participating in selected employee benefit programs,¹ medium and large private establishments, 1997

Employee benefit program	All employees	Professional, technical, and related employees ²	Clerical and sales employees ³	Blue-collar and service employees ⁴
Paid time off				
Holidays	89	89	91	88
Vacations	95	96	97	94
Personal leave	20	23	33	13
Funeral leave	81	84	85	76
Jury duty leave	87	92	89	83
Military leave	47	60	50	38
Family leave	2	3	3	1
Unpaid time off				
Family leave	93	95	96	91
Disability benefits				
Paid sick leave ⁵	56	73	73	38
Short-term disability coverage ⁵	55	54	52	58
Long-term disability insurance	43	62	52	28
Insurance				
Medical care	76	79	78	74
Dental care	59	64	59	56
Vision care	26	28	25	24
Life	87	94	91	81
Retirement				
All retirement ⁶	79	89	81	72
Defined benefit plans	50	52	49	50
Defined contribution plans ⁷	57	70	63	46
Savings and thrift	39	49	45	30
Deferred profit sharing	13	15	15	12
Employee stock ownership	4	6	6	3
Money purchase pension	8	12	6	6
Tax deferred savings arrangements				
With employer contributions	46	56	51	38
Without employer contributions	9	11	8	8

¹ Except for unpaid family leave and certain tax deferred earnings arrangements, employers pay some or all of the costs for each benefit.

² Includes professional, technical, executive, and administrative occupations.

³ Includes clerical, administrative support, and sales occupations.

⁴ Includes production, craft, repair, laborer, and service occupations.

⁵ The definitions of paid sick leave and short-term disability (previously, sickness and accident insurance) were changed after 1994. Paid sick leave now includes only plans with an unlimited or

specified number of days per year. Short-term disability now includes all insured, self-insured, and State-mandated plans that provide benefits for each disability, including unfunded plans reported as sick leave in 1994.

⁶ Includes defined benefit and defined contribution plans. Some employees participate in both types, but are counted just once in all retirement.

⁷ Total participation is less than the sum of individual plan types because some employees participate in two or more types of plans.

NOTE: For paid time off, participants include all employees in occupations offered the benefit.

Table 2. Percent of full-time employees offered other employee benefits, medium and large private establishments, 1997

	All employees	Professional, technical, and related employees ¹	Clerical and sales employees ²	Blue-collar and service employees ³
Income continuation plans				
Severance pay	36	48	43	26
Supplemental unemployment benefits	5	2	2	7
Family benefits				
Child care	10	14	10	7
Adoption assistance	10	16	12	6
Long-term care insurance	7	10	11	4
Flexible workplace	2	5	3	(⁴)
Health promotion programs				
Wellness	36	44	36	32
Employee assistance	61	75	63	52
Fitness center	21	31	19	16
Miscellaneous benefits				
Job-related travel accident insurance	42	56	46	32
Nonproduction bonuses	42	43	43	40
Subsidized commuting	6	10	7	3
Educational assistance:				
Job-related	67	81	68	58
Non-job-related	20	25	18	18
Section 125 cafeteria benefits ⁵ ...	52	70	62	36
Flexible benefit plans	13	20	15	7
Reimbursement plans	32	45	37	21
Premium conversion plans	7	5	11	7

¹ Includes professional, technical, executive, and administrative occupations.

² Includes clerical, administrative support, and sales occupations.

³ Includes production, craft, repair, laborer, and service occupations.

⁴ Less than 0.5 percent.

⁵ Includes all types of plans under Internal Revenue Code, Section 125. Flexible benefit plans may include reimbursement account features.

NOTE: Sums of individual items may not equal totals due to rounding.

Table 3. Percent of employees participating in selected employee benefit programs,¹ various employment groups, 1995-97

Employee benefit program	Part-time employees 1997	Full-time employees in -	
		Medium and large establishments 1995	Small establishments 1996
Paid time off			
Holidays	40	89	80
Vacations	44	96	86
Personal leave	9	22	14
Funeral leave	34	80	51
Jury duty leave	37	85	59
Military leave	9	44	18
Unpaid time off			
Family leave	54	84	48
Disability benefits			
Paid sick leave ²	18	58	50
Short-term disability ²	18	53	29
Long-term disability	4	42	22
Insurance			
Medical care	21	77	64
Dental care	16	57	31
Vision care	9	24	12
Life	18	87	62
Retirement			
All retirement ³	34	80	46
Defined benefit plans	17	52	15
Defined contribution plans ⁴	23	55	38
Savings and thrift	13	41	23
Deferred profit sharing	7	13	12
Tax deferred savings arrangements			
With employer contributions	15	45	24
Without employer contributions	4	9	4
Family benefits			
Child care	7	8	2
Adoption assistance	3	11	1
Long-term care insurance	3	6	1
Health promotion programs			
Wellness	17	34	8
Employee assistance	36	58	14
Fitness center	11	19	4
Miscellaneous benefits			
Severance pay	10	35	15
Job-related travel accident insurance	18	41	12
Job-related educational assistance	34	65	38
Nonproduction bonuses	17	39	44
Subsidized commuting	2	5	1
Section 125 cafeteria benefits ⁵	15	55	23
Flexible benefit plans	3	12	4
Reimbursement plans	11	38	12
Premium conversion plans	1	5	7

¹ Except for unpaid family leave and certain tax deferred earnings arrangements, employers pay some or all of the costs for each benefit.

² The definitions of paid sick leave and short-term disability (previously, sickness and accident insurance) were changed after 1994. Paid sick leave now includes only plans with an unlimited or specified number of days per year. Short-term disability now includes all insured, self-insured, and state-mandated plans that provide benefits for each disability, including unfunded plans reported as sick leave in 1994.

³ Includes defined benefit and defined contribution plans. Some employees participate in both types, but are counted just once in all retirement.

⁴ Includes participants in other types of plans not presented separately.

⁵ Includes all types of plans under Internal Revenue Code, Section 125. Flexible benefit plans may include reimbursement account features.

NOTE: For paid time off, participants include all employees in occupations offered the benefit. Because of rounding, sum of individual items may not equal totals.

Table 4. Average paid holidays and days of paid vacation and paid sick leave, full-time employees in medium and large private establishments, 1997

Leave category	All employees	Professional, technical, and related employees ¹	Clerical and sales employees ²	Blue-collar and service employees ³
Paid holidays	9.3	9.6	8.8	9.4
Paid vacation days after specified years of service: ⁴				
1 year	9.6	12.4	9.9	7.9
3 years	11.5	13.3	11.4	10.5
5 years	13.8	16.0	14.2	12.4
10 years	16.9	18.9	17.0	15.6
15 years	18.8	20.7	19.4	17.4
20 years	20.3	21.9	20.5	19.2
25 years	21.5	23.1	21.7	20.3
30 years	21.7	23.4	22.0	20.6
Paid sick leave days after specified years of service: ⁴				
1 year	11.2	13.3	10.1	9.9
3 years	13.0	16.1	12.1	10.4
5 years	15.2	19.3	14.5	11.5
10 years	17.6	22.6	17.3	12.6
15 years	18.8	24.7	18.1	13.2
20 years	20.5	27.3	20.2	13.6
25 years	21.1	28.0	20.8	14.1

¹ Includes professional, technical, executive, and administrative occupations.

² Includes clerical, administrative support, and sales occupations.

³ Includes production, craft, repair, laborer, and service occupations.

⁴ A specific number of days per year granted after completion of the indicated service or accrued during the next 12-month period.

NOTE: Computed averages exclude days at partial pay and workers in plans that do not stipulate at least 1 full day.

Table 5. Percent of full-time employees participating in employer-sponsored medical benefits by type of medical plan and requirement for employee contributions, medium and large private establishments, 1991, 1993, 1995, and 1997

Type of plan and contribution requirement	1991	1993	1995	1997
Type of plan				
Total	100	100	100	100
Traditional fee-for-service plans ¹	67	50	37	27
Preferred provider organizations ²	16	26	34	40
Health maintenance organizations ³	17	23	27	33
Other ⁴	(⁵)	1	1	1
Requirement to contribute for single coverage				
Total	100	100	100	100
Employee contribution not required	49	37	33	31
Employee contribution required	51	61	67	69
Not determinable	(⁵)	2	-	-
Requirement to contribute for family coverage				
Total	100	100	100	100
Employee contribution not required	31	21	22	20
Employee contribution required	69	76	78	80
Not determinable	(⁵)	3	-	(⁵)

¹ These plans pay for specific medical procedures as expenses are incurred.

² Groups of hospitals and physicians that contract to provide comprehensive medical services at prearranged prices. To encourage use of organization members, the health plan limits reimbursement rates when participants use nonmember services.

³ Includes Federally qualified and other HMOs that deliver comprehensive health care on a prepayment rather than fee-for-service basis.

⁴ Includes exclusive provider organizations, which are groups of hospitals and physicians that contract to provide comprehensive medical services. Participants are required to obtain services from members of the organization in order to receive plan benefits.

⁵ Less than .5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no data were reported.

Table 6. Percent of full-time employees participating in employer-sponsored medical benefits by availability of selected features, medium and large private establishments, 1991, 1993, 1995, and 1997

Preventive care feature	1991	1993	1995	1997
Physical exams	30	42	56	63
Hearing care	24	31	33	35
Well-baby care	36	48	60	66
Immunizations	30	37	47	52

Table 7. Average monthly employee contributions for single and family medical coverage, by type of plan,¹ full-time employees in medium and large private establishments, 1991, 1993, 1995, and 1997

Type of plan	All employees	Professional, technical, and related employees ²	Clerical and sales employees ³	Blue-collar and service employees ⁴
1991				
Individual coverage				
All plans	26.60	26.35	28.00	25.82
Non-HMO plans	25.84	25.65	26.98	25.21
HMO plans	29.23	28.58	31.58	28.07
Family coverage				
All plans	96.97	96.43	107.86	90.78
Non-HMO plans	91.52	92.66	103.99	83.67
HMO plans	118.19	110.08	121.40	121.97
1993				
Individual coverage				
All plans	31.55	31.87	33.84	29.90
Non-HMO plans	31.48	31.99	33.90	29.74
HMO plans	31.77	31.60	33.67	30.46
Family coverage				
All plans	107.42	113.95	115.42	98.72
Non-HMO plans	102.48	112.58	112.08	91.70
HMO plans	121.84	116.94	124.98	124.14
1995				
Individual coverage				
All plans	33.92	34.84	35.59	32.22
Non-HMO plans	32.91	33.19	33.71	32.32
HMO plans	36.18	37.89	38.90	31.88
Family coverage				
All plans	118.33	120.42	127.42	111.56
Non-HMO plans	112.18	116.21	119.84	105.96
HMO plans	132.66	128.28	141.12	129.85
1997				
Individual coverage				
All plans	39.14	37.19	39.38	40.43
Non-HMO plans	41.69	40.25	40.80	43.10
HMO plans	34.28	32.98	36.37	34.23
Family coverage				
All plans	130.07	124.62	135.27	130.85
Non-HMO plans	132.37	127.76	134.01	134.22
HMO plans	125.79	120.16	137.87	123.61

¹ Non-HMO plans include traditional fee-for-service plans, preferred provider plans, and exclusive provider organization plans.

² Includes professional, technical, executive, and administrative occupations.

³ Includes clerical, administrative support, and sales

occupations.

⁴ Includes production, craft, repair, laborer, and service occupations.

NOTE: Average contributions are for plans stating a flat monthly cost.

Table 8. Average plan limits for non-health maintenance organization plans, full-time employees in medium and large private establishments, 1995 and 1997

Average Limit	All employees	Professional, technical, and related employees ¹	Clerical and sales employees ²	Blue-collar and service employees ³
1995				
Annual individual deductible ⁴	\$247	\$264	\$273	\$229
Annual out-of-pocket expense maximum ⁵				
Individual	\$1,358	\$1,419	\$1,354	\$1,328
Family	\$2,858	\$2,894	\$2,948	\$2,801
Lifetime maximum ⁶ (\$ in millions)	\$1.0	\$1.2	\$1.0	\$0.9
1997				
Annual individual deductible ⁴	\$268	\$310	\$298	\$237
Annual out-of-pocket expense maximum ⁵				
Individual	\$1,578	\$1,565	\$1,924	\$1,432
Family	\$3,101	\$3,375	\$3,392	\$2,820
Lifetime maximum ⁶ (\$ in millions)	\$1.1	\$1.2	\$1.2	\$1.0

¹ Includes professional, technical, executive, and administrative occupations.

² Includes clerical, administrative support, and sales occupations.

³ Includes production, craft, repair, laborer, and service occupations.

⁴ Amount of covered expenses that an individual must pay before any expenses are paid by the plan. Further deductibles for specific medical services are excluded.

⁵ Amount of covered expenses that an individual or family must

pay, exclusive of deductibles before the plan pays 100 percent of additional expenses. Expenses for certain medical services, such as mental health care, may not be subject to this limit.

⁶ Total amount of covered expenses the plan will pay for each individual. When the amount varied for employees and dependants, the employee amount was used.

NOTE: Average limits are calculated only for participants in plans that specify the limit(s).

Table 9. Percent of full-time employees participating in non-health maintenance organization plans by coinsurance rates, medium and large private establishments, 1997

Coinsurance rate ¹	All employees	Professional, technical, and related employees ²	Clerical and sales employees ³	Blue-collar and service employees ⁴
All non-HMO plans ⁵	100	100	100	100
With coinsurance	80	78	79	82
80 percent	54	51	52	57
85 percent	3	2	3	3
90 percent	19	21	19	18
Other percent	4	4	5	3
Without coinsurance	20	22	21	18
Traditional fee-for-service plans ⁶	100	100	100	100
With coinsurance	93	94	93	93
80 percent	83	82	83	84
85 percent	2	1	1	2
90 percent	2	2	1	2
Other percent	5	8	7	4
Without coinsurance	7	6	7	7
Preferred provider organization plans ⁷	100	100	100	100
With coinsurance	73	71	73	73
80 percent	36	36	36	36
85 percent	4	3	4	4
90 percent	30	30	29	31
Other percent	3	2	4	2
Without coinsurance	27	29	27	27

¹ The percent of covered expenses paid by the plan after the deductible is satisfied and before the annual out-of-pocket maximum is reached.

² Includes professional, technical, executive, and administrative occupations.

³ Includes clerical, administrative support, and sales occupations.

⁴ Includes production, craft, repair, laborer, and service occupations.

⁵ Includes exclusive provider organization plans not presented

separately.

⁶ These plans pay for specific medical procedures as expenses are incurred.

⁷ Groups of hospitals and physicians that contract to provide comprehensive medical services at prearranged prices. To encourage use of organization members, the health plan limits reimbursement rates when participants use nonmember services.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 10. Percent of full-time employees participating in savings and thrift retirement plans by selected plan features, medium and large private establishments, 1997

Selected feature	Percent of participants
Employee contribution limit:	
Total	100
Under 15 percent of earnings	28
15 percent	33
16 percent	17
Greater than 16 percent	11
Internal Revenue Code limit ¹	10
Maximum employee contribution matched by employer	
Total	100
Under 6 percent of earnings	42
6 percent	48
Greater than 6 percent	10
Employer matching rate:²	
Total	100
1-49 percent	23
50 percent	47
100 percent	15
Average² employee contribution limit (percent of earnings)	14.3

¹ In 1997, the annual limit on employee contributions to qualified plans was \$9,500.

² The average is presented for all

covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 11. Percent of full-time employees participating in retirement plans and tax deferred retirement plans, medium and large private establishments, 1991, 1993, 1995, and 1997 (in percent)

	1991	1993	1995	1997
All retirement ¹	78	78	80	79
Defined benefit	59	56	52	50
Defined contribution	48	49	55	57
Cash or deferred arrangements				
401(k) plans	44	43	54	55

¹ Includes defined benefit and defined contribution plans. Some employees participate in both types, but are counted just once in all retirement.

Table 12. Percent of full-time employees participating in defined benefit retirement plans by selected plan features, medium and large private establishments, 1997

Selected feature	Percent of participants
Benefit based on:	
Percent of earnings	67
Dollar amount per year of service	23
Selected age requirement for normal unreduced benefit:	
60	9
62	23
65	48
Selected age and service requirements for selected normal retirement ages:	
Age 62 - No service requirement	3
Age 62 - 5 years service	3
Age 62 - 10 years service	11
Age 65 - No service requirement	29
Age 65 - 5 years service	15
Early retirement available ¹	95

¹ Retirement benefit is reduced for each year prior to normal retirement age.