

News

United States
Department
of Labor



Bureau of Labor Statistics Washington, D.C. 20212

Technical contact: (202) 606-6222 ocltinfo@bls.gov

USDL: 98-240

Media contact: (202) 606-5902 hoyle_k@bls.gov

FOR RELEASE: 10:00 A.M. EDT
Monday, June 15, 1998

Internet: <http://stats.bls.gov/ebshome.htm>

Employee Benefits in Small Private Industry Establishments, 1996

Time-off for recreation and other purposes was the most frequently available employee benefit for full-time employees in small private industry establishments in 1996, according to the Bureau of Labor Statistics, U. S. Department of Labor. Medical benefits, retirement plans, and life insurance were often available, but less prevalent. Other benefits, such as employee assistance and wellness programs, common in other sectors of the economy, were comparatively rare in small establishments. Generally, the incidence of employee benefit plans in small establishments had not changed noticeably since the 1994 survey.

These and other findings are available from the fourth Employee Benefits Survey of small establishments in private industry. The 1996 survey covered 39.8 million full-time and 14.1 million part-time employees in private establishments with fewer than 100 workers. These workers represented just over one-half of all employees in the private nonagricultural sector. The EBS estimates the incidence of 33 employee benefits and the prevalence of detailed plan features in half of them.

Paid leave

Paid time off was the most frequently provided benefit for full-time employees in small private establishments in 1996. (See table 1.) Four-fifths of full-time employees received paid vacations and holidays. One-half received paid sick leave, and more than one-fourth received another form of short-term disability protection (for example, sickness and accident insurance) in addition to, or in lieu of, paid sick leave. Three-fifths received paid leave for jury duty, one-half received paid funeral leave, and one-fifth were eligible for military leave. Except for sick leave, for which the definition changed after 1994, these rates of leave incidence are similar to those recorded in 1994. (See table 2.)

The length of paid vacations, the time available for sick leave, and the number of paid holidays in 1996 were all similar to 1994. On average, vacations varied substantially by length of service. For example, in 1996, employees received about 8 days after completing one year of service, but almost 16 days after 25 years. (See table 5.) To a lesser degree, paid sick leave also reflected length of service. In 1996, the average days of sick leave were 8 days after one year of service and about 11 days after 25 years. On average, small private employers granted 7.6 paid holidays in 1996.

As mentioned, the definition of paid sick leave changed between 1994 and 1996. In 1994, the definition of paid sick leave included plans that defined allowable days on a “per disability” basis, in addition to plans that specified a number of days available each year. In 1996, the “per disability” plans are excluded from sick leave, but are included under “short-term disability” plans along with participants in sickness and accident insurance plans. For additional details, see the Technical Note.

Health benefits

About 2 out of 3 full-time employees (64 percent) participated in employer-sponsored medical benefit plans. More often than not, employees had to contribute to the cost of their medical benefits, and those benefits were contained in a managed care health plan.

Employee contribution requirements for medical plan coverage changed little from 1994 to 1996. In both years, 52 percent of participants were required to contribute towards the cost of single coverage, on average \$41 in 1994 compared with \$43 in 1996. (See tables 6 and 7.) Likewise, 75 percent of participants had to contribute for family coverage in both years; however, the average monthly cost rose from \$160 to \$182 over the period.

Nontraditional, or “managed care,” plans continue to make enrollment gains among participants in employer-sponsored medical plans. In 1996, 27 percent of all full-time employees participated in health maintenance organization plans (HMOs), where care is managed and benefits are pre-paid. In 1994, 19 percent of participants were in these plans while 14 percent subscribed in 1990 and 1992. Also, in 1996, 35 percent of full-time employees participated in preferred provider health plans (PPOs), in which participants are provided medical services at a higher level of reimbursement if they receive care from a network of service providers rather than choose their own providers. In 1994, 24 percent of participants were in these plans compared with 18 percent in 1992, and 13 percent in 1990. The remaining 36 percent of full-time employees participated in traditional fee-for-service plans, down from 55 percent in 1994, 68 percent in 1992, and 74 percent in 1990.

Participants in plans other than HMOs (traditional fee-for-service and PPO plans) have a greater choice of service providers, but bear a substantive share of the costs of services directly. Annual deductibles, the amount the participant pays each year before the plan reimburses any covered expenses, averaged \$306 for individuals and \$744 for

families. (See table 8.) After the annual deductible is satisfied, plans pay the lion's share, but not the total, of covered expenses. Seventy-seven percent of participants in traditional fee-for-service plans had 80 percent of covered services paid by the plan. (See table 9.) Although more generous than fee-for-service plans if a network provider is used, most PPO plans still require some coinsurance from participants. For example, thirty-nine percent of PPO plan participants were in plans that paid 80 percent of covered services, 30 percent were in plans that paid 90 percent, and 22 percent of PPO plan participants were in plans that paid 100 percent of covered services. Generally, the amount of participant coinsurance in non-HMO plans was capped each year, with the cost of covered services above the cap paid by the plan. In 1996, these maximum out-of-pocket thresholds averaged just over \$1,500 for individuals and just under \$3,200 for families. Plans typically had maximum amounts they would pay, generally over the participant's lifetime. Medical expenses above these lifetime maximums were not covered by the plan. For 58 percent of participants in 1996, the lifetime maximum was \$1 million or more; the overall average was \$1.4 million.

In March 1996, employer costs for the health plans of all employees in small private establishments averaged 74 cents an hour worked. Health plans include dental and vision care plans, in addition to medical plans. These employer costs are estimated in the BLS Employer Costs for Employee Compensation program.

Retirement benefits

Forty-six percent of full-time employees participated in one or more employer-sponsored retirement plans in 1996, compared with 42 percent in 1994. (See tables 1 and 2.) Retirement plans are typically classified in two broad categories – defined benefit or defined contribution plans. In the first, the earned benefit at retirement is specified, 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, and the benefit at retirement is unknown in advance. Fifteen percent of all full-time workers were enrolled in defined benefit plans in 1996, the same as in 1994. On the other hand, 38 percent of all full-time workers were enrolled in defined contribution plans. Some participants were enrolled in both forms of retirement plans.

Some types of defined contribution plans were more prevalent than others. Participation in savings and thrift plans was highest at 23 percent of full-time employees, followed by deferred profit sharing plans at 12 percent and money purchase pension plans at 4 percent. Participation in savings and thrift plans was higher in 1996 than in 1994, while participation in other types of defined contribution plans was not noticeably different from two years earlier.

In savings and thrift plans, participants are required to contribute, and their contributions are matched by employers, at least in part. Participants were limited to a maximum amount they could contribute, with 15 percent of earnings being the most common limit. (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, 49 percent of participants had an employer match on their contributions of up to 5 percent of earnings. Another 38 percent of participants were in plans with matches on more than 5 percent and up to 6 percent of earnings, and the small remainder were in plans with matches more than 6 percent of earnings. The most common rate of employer match (applicable to 36 percent of participants) was 50 cents for each dollar contributed by the employee. Thirty-one percent of participants were in plans with lower match rates, and 33 percent were in plans with higher (such as a 100-percent match).

Roughly 3 out of 10 full-time employees deferred a portion of their current earnings by contributing to a retirement plan. This tax deferral arrangement is enabled under Section 401(k) of the Internal Revenue Code.

The retirement benefit earned by participants in defined benefit plans typically reflected their earnings, as well as their age and length of service at retirement. Almost 2 out of 3 participants accrued a benefit based on some measure of their earnings, either for their career or for specified years of their career. (See table 11.) Most of the remaining participants were covered by plans that paid a fixed dollar amount for each year of service. Almost all participants (94 percent) had to attain a minimum age to receive a normal retirement benefit, typically in combination with a minimum length of service. For 3 out of 4 participants, the minimum age was 62 or 65. The required minimum length of service for a normal retirement benefit varied by the age at retirement. For example, it was common to require up to 30 years service before age 62, 5 or 10 years at age 62, and no service requirement or 5 years at age 65 and older. Voluntary early retirement, with a reduced benefit, was available for about 9 out of 10 participants. Early retirees can avoid the normal minimum age and service requirements by taking a reduced benefit.

In March 1996, employer costs for the retirement benefits of all employees in small private establishments averaged 34 cents an hour worked. These costs were divided rather evenly between defined benefit and defined contribution plans – at 16 and 18 cents an hour, respectively.

Other findings

Thirty-four percent of participants in life insurance plans had their insurance protection defined as a multiple of their earnings; for virtually all of the remainder, the insurance protection was a stated amount in dollars (usually thousands). On average, insurance for full-time employees amounted to 1.4 times earnings if a multiple of earnings and just over \$16,000 if a stated amount.

Two other benefits were fairly common to full-time employees in small private establishments--nonproduction bonus plans and plans providing assistance for job-related educational expenses covered about 2 in 5 employees. (See table 3.)

Part-time employees were less likely to be covered by most benefit programs. The most common benefits could be prorated to time worked – for example, paid leave.

Thirty percent of part-time employees received a paid vacation; 24 percent received paid holidays. Part-time employees had a far smaller chance of participating in benefits that had substantial per capita costs – for example, health insurance; only 6 percent of part-time employees participated in their employer-sponsored medical plans (See tables 2 and 4.)

The incidence of major benefits varied somewhat by the occupational group of full-time employees. For most major benefits (paid leave, retirement, and insurance), the incidence was lower for blue-collar and service occupations than for professional and technical or clerical and sales occupations. Professional and technical occupations had somewhat higher rates of participation in medical benefits than clerical and sales occupations.

There were further differences between occupational groups in the types of plans available for them, or chosen by them, within general benefit areas. Among participants in retirement plans, for example, blue-collar employees were somewhat less likely to participate in defined contribution retirement plans. About 9 out of 10 professional and technical and clerical and sales participants were in defined contribution plans, compared with 3 out of 4 blue-collar and service participants. Blue-collar and service occupations were somewhat more likely to participate in traditional fee-for-service health plans than the other two occupational groups. Two out of 5 blue-collar and service participants chose the traditional plan, compared with 3 out of 10 professional and technical participants and 1 out of 3 clerical and sales participants.

Small establishments that were wholly independently owned employed 76 percent of the full-time employees in the 1996 survey of small private establishments. Generally, the overall pattern of benefit incidence in the survey is a reflection of these independent small establishments.

Technical note

The Employee Benefits Survey estimates are one product of the National Compensation Survey, an integrated program of compensation surveys conducted by the Bureau of Labor Statistics. The integrated program 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 them, for the nation and broad economic regions; and estimates of the average employer costs (in dollars) for employee compensation and its major components.

The establishment sample from which the EBS data are collected is periodically updated. Prior to 1997, new establishments in selected industries were added to the sample each year, while older establishments were removed. In addition, a group of newly opened establishments in all industries was included in the EBS sample to ensure representation of new businesses. In 1997, a new sample replacement program was implemented. An explanation of sampling and estimation procedures will be provided in the forthcoming bulletin, *Employee Benefits in Small Private Establishments, 1996*.

Benefits data are available for full-time and part-time employees. Benefits are further classified by three broad occupational groups: professional, technical, and related employees; clerical and sales employees; and blue-collar and service employees. Definitions of these occupation groups are found in the tables in the end of this release.

As mentioned, unfunded plans that defined a number of allowable days for each illness were classified as short-term disability plans in 1996; prior to 1995, they had been classified as sick leave. These plans covered 3 percent of full-time employees in 1996. Also prior to 1995, the EBS provided a summary estimate of employees covered by sick leave or short-term disability benefit. (Some employees are covered by both.) This estimate is not available for years after 1994.

Availability of EBS data

More detailed data from the 1996 survey will appear in a bulletin, *Employee Benefits in Small Private Establishments, 1996*, currently in production. This bulletin will be published in the late summer of 1998. However, the survey tabulations will be posted on the BLS Internet site about a month earlier, and complete tabular results will be available in July 1998 on written request. For details on acquiring survey results from the Internet site or on written request, call 202-606-6222.

Benefits data for employees in small private establishments also have been published in bulletins for 1990, 1992, and 1994.

Benefits data for employees in medium and large private establishments have been published since 1979. Under the current EBS program, data for these employees have been published in bulletins for 1991, 1993, and 1995. A survey for 1997 is being completed.

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. Estimates including the 1996 data will be prepared this summer and appear in a subsequent issue of *Compensation and Working Conditions*.

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 small private establishments, 1996

Employee benefit program	All full-time employees	Professional, technical, and related employees ²	Clerical and sales employees ³	Blue-collar and service employees ⁴
Paid time off				
Holidays	80	86	91	71
Vacations	86	90	95	79
Personal leave	14	21	18	8
Funeral leave	51	60	60	42
Jury duty leave	59	74	68	47
Military leave	18	25	23	12
Sick leave ⁵	50	66	64	35
Family leave	2	3	3	1
Insurance				
Short-term disability coverage ⁵	29	32	33	25
Long-term disability insurance	22	39	30	10
Medical care	64	76	69	56
Dental care	31	40	35	24
Life	62	72	68	54
Retirement				
All retirement ⁶	46	56	53	37
Defined benefit plans	15	12	16	15
Defined contribution plans ⁷	38	51	46	28
Savings and thrift	23	32	29	16
Deferred profit sharing	12	13	17	9
Employee stock ownership	1	2	2	1
Money purchase pension	4	6	3	3
Tax deferred earnings arrangements				
With employer contributions	24	30	31	17
Without employer contributions ..	4	8	4	3

¹ Except for 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 employees participating in selected employee benefit programs,¹ various employment groups, 1994-96

Employee benefit program	Part-time employees 1996	Full-time employees in -		
		Small establishments 1994	Medium and large establishments 1995 ²	Small independent establishments 1996 ³
Paid time off				
Holidays	24	82	89	80
Vacations	30	88	96	86
Personal leave	5	13	22	14
Funeral leave	16	50	80	47
Jury duty leave	23	58	85	55
Military leave	5	17	44	13
Sick leave ⁴	10	50	58	48
Family leave	1	2	2	2
Insurance				
Short-term disability ⁴	13	26	53	27
Long-term disability	2	20	42	18
Medical care	6	66	77	62
Dental care	4	28	57	27
Life	7	61	87	57
Retirement				
All retirement ⁵	13	42	80	42
Defined benefit plans	4	15	52	11
Defined contribution plans ⁶	10	34	55	35
Savings and thrift	4	17	41	19
Deferred profit sharing	5	13	13	12
Employee stock ownership	(⁷)	1	5	(⁷)
Money purchase pension	2	5	7	4
Tax deferred earnings arrangements				
With employer contributions	5	20	45	20
Without employer contributions	2	3	9	4

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

² Private establishments employing 100 or more workers.

³ Not under common ownership or control with any other establishment.

⁴ 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.

⁵ Includes defined benefit and defined contribution plans. Some employees participate in both types, but are counted just once in all retirement.

⁶ Total participation is less than the sum of individual plan types because some employees participate in two or more types of plans.

⁷ Less than 0.5 percent.

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

Table 3. Percent of full-time employees offered other employee benefits, small private establishments, 1996

Employee benefit program	All full-time employees	Professional, technical, and related employees ¹	Clerical and sales employees ²	Blue-collar and service employees ³
Income contribution plans				
Severance pay	15	23	19	9
Supplemental unemployment benefits	(⁴)	-	(⁴)	(⁴)
Family benefits				
Child care	2	4	2	(⁴)
Funds	1	2	2	(⁴)
On-site care	1	2	(⁴)	(⁴)
Off-site care	1	2	(⁴)	(⁴)
Adoption assistance	1	3	2	1
Long-term care insurance	1	2	2	1
Flexible workplace	1	4	1	(⁴)
Health promotion programs				
Wellness	8	11	9	5
Employee assistance	14	18	19	10
Fitness center	4	6	5	3
Miscellaneous benefits				
Job-related travel accident insurance	12	17	16	7
Nonproduction bonuses	44	44	46	43
Subsidized commuting	1	3	2	1
Educational assistance:				
Job-related	38	56	45	27
Non-job-related	5	6	6	4
Section 125 cafeteria benefits ⁵	23	31	29	16
Flexible benefit plans	4	6	6	2
Reimbursement plans	12	18	16	7
Premium conversion plans	7	7	7	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 include reimbursement account features.

NOTE: Dash indicates no data were reported; sums of individual items may not equal totals due to rounding.

Table 4. Percent of employees offered other employee benefits, various employment groups, 1994-96

Employee benefit program	Part-time employees 1996	Full-time employees in -		
		Small establishments 1994	Medium and large establishments 1995 ¹	Small independent establishments 1996 ²
Income contribution plans				
Severance pay	2	15	35	12
Supplemental unemployment benefits	(³)	(³)	4	(³)
Family benefits				
Child care	2	1	8	1
Funds	1	1	4	1
On-site care	1	1	3	1
Off-site care	1	(³)	1	1
Adoption assistance	(³)	(n.a.)	11	1
Long-term care insurance	(³)	1	6	1
Flexible workplace	1	(n.a.)	2	1
Health promotion programs				
Wellness	6	6	34	5
Employee assistance	9	15	58	9
Fitness center	3	(n.a.)	19	4
Miscellaneous benefits				
Job-related travel accident insurance	4	13	41	7
Nonproduction bonuses	26	47	39	48
Subsidized commuting	(³)	1	5	1
Educational assistance:				
Job-related	13	37	65	34
Non-job-related	2	6	18	3
Section 125 cafeteria benefits ⁴	4	22	55	16
Flexible benefit plans	1	3	12	2
Reimbursement plans	3	19	38	8
Premium conversion plans	1	(n.a.)	5	5

¹ Private establishments employing 100 or more workers.
² Not under common ownership or control with any other establishment.
³ Less than 0.5 percent.
⁴ Includes all types of plans under Internal Revenue Code, Section 125. Flexible benefit plans include reimbursement account

features.
n.a. Data were not available for this benefit in 1994.
NOTE: Dash indicates no data were reported; sums of individual items may not equal totals due to rounding.

Table 5. Average paid holidays and days of vacation and sick leave for full-time employees in small private establishments, 1996

Leave category	All full-time employees	Professional, technical, and related employees ¹	Clerical and sales employees ²	Blue-collar and service employees ³
Paid holidays	7.6	8.5	7.7	7.0
Paid vacation days after specified years of service: ⁴				
1 year	8.1	10.0	8.6	6.8
3 years	10.2	11.7	10.5	9.2
5 years	11.9	13.8	12.3	10.7
10 years	13.9	16.0	14.3	12.5
15 years	14.8	17.0	15.4	13.4
20 years	15.4	17.6	16.1	13.8
25 years	15.7	17.8	16.4	14.1
Paid sick leave days after specified years of service: ⁴				
1 year	8.0	8.5	7.0	8.8
3 years	8.7	9.0	8.1	9.2
5 years	9.5	9.6	9.4	9.6
10 years	10.3	9.9	10.6	10.1
15 years	10.5	10.2	11.0	10.1
20 years	10.8	10.5	11.7	10.1
25 years	10.9	10.6	11.7	10.1

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 granted after completion of the indicated service or accrued during the next years.

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

Table 6. Percent of full-time employees participating in employer-sponsored medical benefits by type of medical plan and requirement for employer contributions to cost, small private establishments, 1996

Type of plan and contribution requirement	All full-time employees	Professional, technical, and related employees ¹	Clerical and sales employees ²	Blue-collar and service employees ³
All plans ³	100	100	100	100
Traditional fee-for-service plans ⁴	36	31	34	41
Preferred provider organizations ⁵	35	41	36	32
Health maintenance organizations ⁶	27	27	28	25
Requirement to contribute for single coverage				
None	48	49	46	48
Employee contribution required ..	52	51	54	51
Requirement to contribute for family coverage				
None	24	21	20	29
Employee contribution required ..	75	78	80	70

¹ Includes clerical, administrative support, and sales occupations.

² Includes production, craft, repair, laborer, and service occupations.

³ Includes other types, not shown separately.

⁴ These plans pay for specific medical procedures as expenses are incurred.

⁵ 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.

⁶ Includes Federally qualified and other HMOs that deliver comprehensive health care on a prepayment rather than fee-for-service basis.

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

Table 7. Average employee monthly contributions for single and family medical coverage in health maintenance organization and other¹ plans, small private establishments, 1994 and 1996

Year, coverage and type of plan	All full-time employees	Professional, technical, and related employees ²	Clerical and sales employees ³	Blue-collar and service employees ⁴
1994				
Individual coverage:				
All plans	\$40.97	\$46.83	\$40.98	\$38.35
Non-HMO plans	38.52	46.41	37.77	35.77
HMO plans	48.62	47.99	50.43	47.31
Family coverage:				
All plans	159.63	180.73	159.56	148.84
Non-HMO plans	151.00	173.35	154.76	136.54
HMO plans	189.63	204.31	177.58	190.92
1996				
Individual coverage:				
All plans	42.63	40.65	42.42	43.89
Non-HMO plans	43.20	40.08	42.79	45.00
HMO plans	41.43	41.60	41.62	41.14
Family coverage:				
All plans	181.53	189.56	181.47	176.64
Non-HMO plans	181.18	192.30	180.84	174.90
HMO plans	182.43	182.87	183.03	181.57

¹ Includes 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 full-time employees participating in medical plans other than health maintenance organizations, small private establishments, 1996

Average Limit	All full-time employees	Professional, technical, and related employees ¹	Clerical and sales employees ²	Blue-collar and service employees ³
Annual deductible ⁴				
Individual	\$306	\$318	\$298	\$304
Family	744	782	717	746
Annual out-of-pocket expense maximum ⁵ (\$ in thousands)				
Individual	1.5	1.7	1.6	1.4
Family	3.2	3.5	3.4	3.0
Lifetime Maximum ⁶ (\$ in millions)	1.4	1.6	1.4	1.2

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 or family must pay before any changes 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 medical plans other than health maintenance organizations by selected rates of plan coinsurance, small private establishments, 1996

Selected coinsurance rate ¹	All full-time employees	Professional, technical, and related employees ²	Clerical and sales employees ³	Blue-collar and service employees ⁴
All non-HMO plans ⁵				
80 percent	58	58	57	58
85 percent	2	2	2	3
90 percent	17	16	17	17
100 percent	15	16	17	12
Traditional fee-for-service plans ⁶				
80 percent	77	80	79	75
85 percent	2	1	1	3
90 percent	5	1	5	6
100 percent	5	7	7	4
Preferred provider organization plans ⁷				
80 percent	39	42	37	38
85 percent	3	4	2	3
90 percent	30	27	30	33
100 percent	22	22	26	19

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.

Table 10. Percent of full-time employees participating in savings and thrift retirement plans by selected plan features, small private establishments, 1996

Selected feature	Percent of participants
Employee contribution limit:	
Under 15 percent of earnings	27
15 percent	40
Over 15 percent	18
Internal Revenue Code limit ¹	11
Other	1
Average employee contribution limit (percent of earnings)	13.9
Employer match limit: ²	
Up to 5 percent of earnings	49
Over 5 up to 6 percent	38
Over 6 percent	12
Selected employer match rates: ²	
Under 50 percent	31
50 percent	36
100 percent	28

¹ In 1996, the limit on employee contributions to qualified plans was \$9,500 per year.

² In plans specifying a limit and match rate.

Table 11. Percent of full-time employees participating in defined benefit retirement plans by selected plan features, small private establishments, 1996

Selected feature	Percent of participants
Benefit based on:	
Earnings and service	63
Dollar amount per year of service	29
Minimum age requirement: ¹	
60	7
62	22
65	53
Common service requirements ¹ for selected retirement ages:	
Age 62 - No service requirement	8
Age 62 - 5 years service	6
Age 62 - 10 years service	4
Age 65 - No service requirement	28
Age 65 - 5 years service	18
Early retirement available ²	92

¹ For an unreduced retirement benefit.

² Retirement benefit is reduced.