

Employee Benefits in Medium and Large Firms, 1983



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Preface

This bulletin presents results of a 1983 Bureau of Labor Statistics survey of the incidence and provisions of employee benefits in medium and large firms. This survey—the fifth in an annual series—provides representative data for 20 million full-time employees in a cross-section of the Nation's private industries. It was designed to provide the Office of Personnel Management with information on private sector practices for use in comparisons with benefits of Federal workers. The survey's scope, therefore, is the same as that of an annual Bureau survey of occupational salaries in the private sector—National Survey of Professional, Administrative, Technical, and Clerical Pay—which is currently used in the Federal pay comparability process for white-collar workers. Appendix A provides a detailed description of the scope and statistical procedures used in the benefits survey.

The reader is cautioned against analyzing trends since the pilot survey in 1979. Due to the experimental nature of the earlier surveys, differences in the results reflect not only changes in benefit practices in private industry, but also improvements in procedures and techniques since the earlier studies. Nevertheless, several changes have been identified in this bulletin that demonstrate actual trends in benefit provisions.

This bulletin was prepared in the Office of Wages and Industrial Relations by the staff of the Division of Occupational Pay and Employee Benefit Levels. Fieldwork for the survey was directed by the Bureau's Assistant Regional Commissioners for Operations.

Pictured on the cover of this bulletin is *Home from Vacation* by Norman Rockwell, reprinted with permission from *The Saturday Evening Post* (c) 1930 by The Curtis Publishing Company.

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Employee Benefits in Medium and Large Firms, 1983

The 1983 benefits survey collected data on employee work schedules and developed information on the incidence and detailed characteristics of 11 private sector employee benefits paid for at least in part by the employer: Paid lunch and rest periods, holidays, vacations, and personal and sick leave; sickness and accident, long-term disability, health, and life insurance; and private retirement pension plans. (See charts 1 and 2.) In addition, data were collected on the incidence of 18 other employee benefits, including stock, savings and thrift, and profit sharing plans; nonproduction bonuses; employee discounts; educational assistance; relocation allowances; and free or subsidized parking. The major BLS findings are reported in this bulletin.

The survey covered full-time employees in medium and large establishments (generally those with at least 100 or 250 employees, depending upon the industry). Since data collection was limited to provisions of formal plans, the extent of such benefits as rest periods and personal leave may be understated. Furthermore, the data show the coverage of benefit plans but not the actual use of these benefits; for example, that part of paid sick leave actually taken.

Data are presented separately for three occupational groups—professional-administrative, technical-clerical, and production workers. The text of this bulletin often discusses the first two groups jointly, labeled white-collar workers, in contrast with production or blue-collar workers.

Respondents provided information on the number of workers covered by specified benefit plans. Workers generally were counted as covered by plans that required a minimum amount of service prior to receiving benefits, even if they had not met the minimum service requirement at the time of the survey. Where plans—such as health or life insurance—required an employee to pay part of the cost (contributory plans), workers were counted only if they elected the plan and were paying their share of the cost. Data on insured benefit plans and private retirement pension plans were thus limited to “participants.” Plans for which only administrative costs were paid by the employer were not included in the survey.¹

For the second consecutive year, survey results reflect a drop of about 600,000 in production worker employment within the scope of the survey. This decline

in employment—an 11-percent decrease over 2 years—did not occur evenly across industries. As a result, some shifts in survey findings regarding relative incidence of types of benefit plan provisions stem, not from changes in the plans, but from disproportionate decreases in the number of employees covered by different types of plans.

Summary

The great majority of full-time workers within the scope of the 1983 survey of employee benefits were provided with health and life insurance and private retirement pension plans as well as paid holidays and vacations (table 1). Although the employer generally paid the full cost of providing benefits, relatively more employees shared in the cost of health insurance in 1983 than in 1982. Provisions of many employee benefits differed markedly between white-collar and production workers.

On the average, employees received about 10 paid holidays each year. The number of days of paid vacation, increasing with years of service, averaged nearly 16 days after 10 years and 21 days after 20 years.

Ninety-four percent of all employees had some protection against loss of income due to short-term disability—either sick leave or sickness and accident insurance, or both. Workers with 5 years' service who were covered by sick leave plans could take, on the average, from slightly over 5 to nearly 15 weeks off with full pay per year or per disability, depending on the type of plan. Most of the workers covered by sickness and accident insurance had benefits based on their weekly earnings (commonly 50 to 70 percent) for a period from 13 to 52 weeks. Most employees also had some protection against extended income loss due to disability; 45 percent had long-term disability insurance, and 49 percent were covered under private pension plans that provided immediate disability retirement benefits.

Virtually all of the participants in health insurance plans were covered for most categories of expenses related to hospital and medical care. Life insurance was provided for nearly all employees, most commonly for

¹An exception, however, was made in table 38, which tabulates postretirement life insurance coverage. Plans under which retirees pay the full cost were included since the guarantee of insurability at retirement was, in itself, considered a benefit.

Chart 1. Paid time off: Percent of full-time employees covered, medium and large firms, 1983

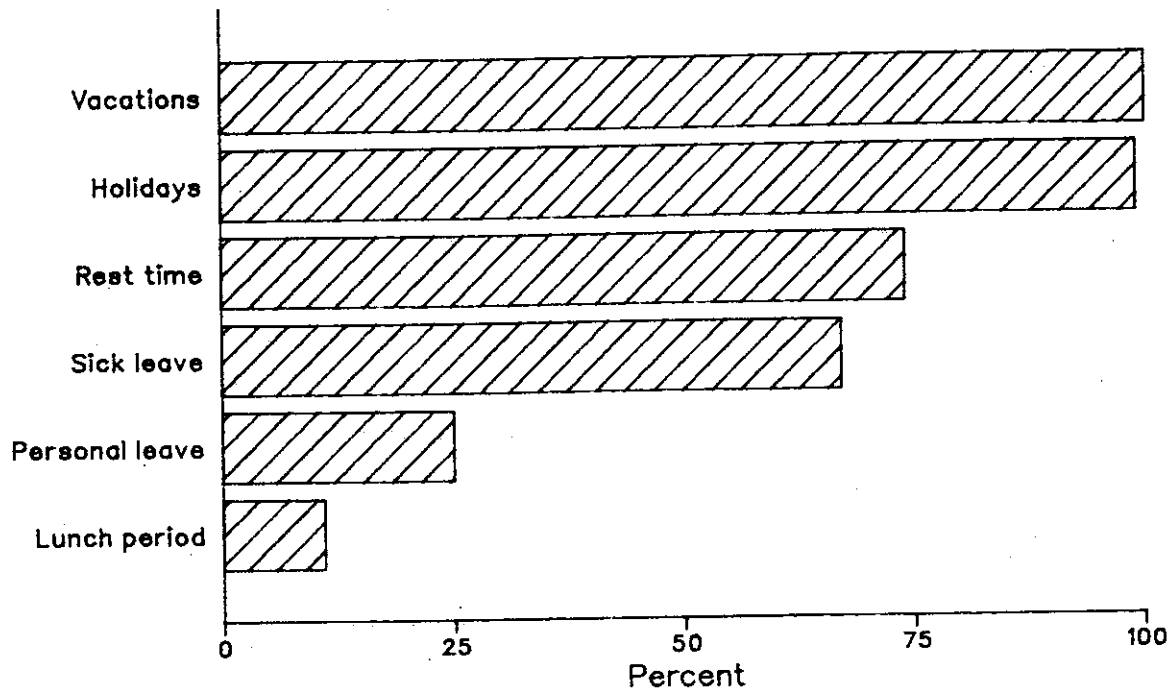
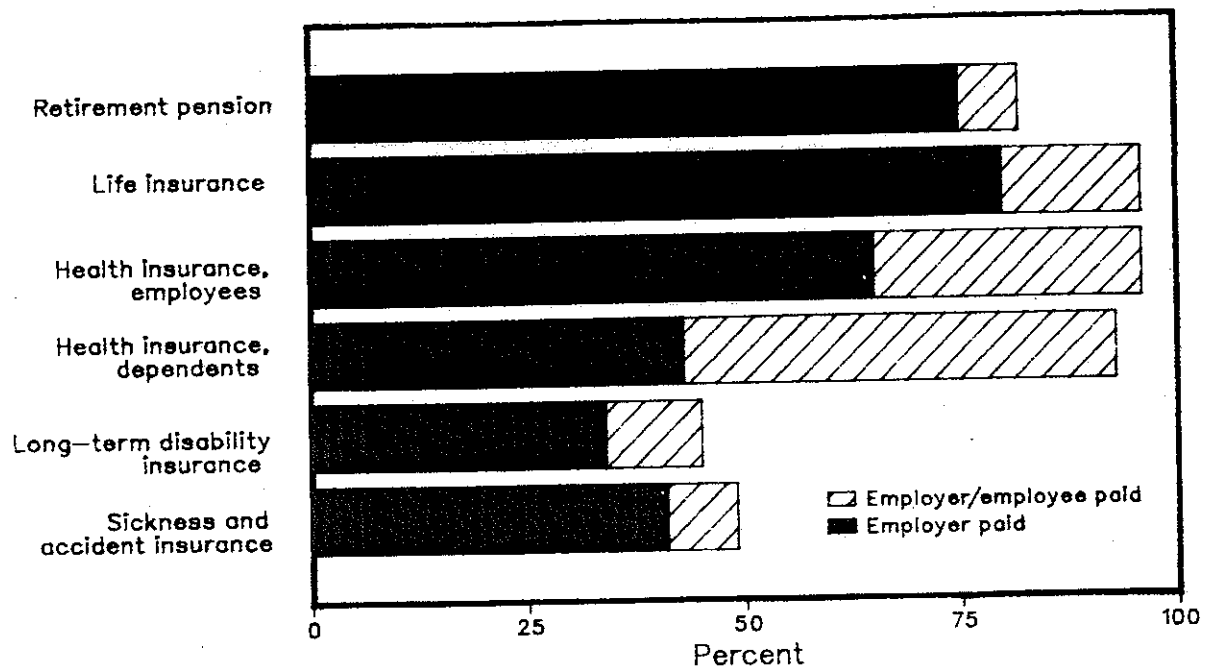


Chart 2. Insurance and pension plans: Percent of full-time employees covered, medium and large firms, 1983



an amount equal to annual earnings, rounded to the next \$1,000.

Eighty-two percent of the employees in the survey were covered by private retirement pension plans. Benefits were most frequently based on earnings during the last 5 years of employment. Common eligibility requirements for normal retirement were: Age 65 with no length-of-service requirement, age 62 with 10 years of service, and 30 years of service with no age requirement. Virtually all covered employees could retire early with a reduced pension, provided they fulfilled minimum age and service requirements (most commonly, age 55 with 10 or 15 years of service).

Funeral leave, military leave, subsidized parking, and full or partial defrayment of educational expenses were available to at least three-fifths of the employees. Although a minority of the employees were eligible for profit sharing, savings and thrift, and stock ownership plans, the availability of these capital accumulation plans grew between 1982 and 1983.

Work schedules

(table 2)

Forty-hour straight-time weekly work schedules applied to 84 percent of the employees covered by the survey.² Nineteen percent of the professional-administrative employees, 27 percent of the technical-clerical employees, and 7 percent of the production workers had shorter workweeks. Less than 2 percent of the work force was scheduled to work other than a 5-day week.

Paid lunch and rest periods

(tables 3 and 4)

Eleven percent of the employees received formal paid lunch periods, and 74 percent were provided formal rest time, such as coffee breaks and clean-up time. Both benefits were more common among production employees than among the two other occupational groups.

Paid rest time, averaging 25 minutes a day for each occupational group, was provided most commonly as two daily breaks of 10 or 15 minutes each. Production employees who were covered by paid lunch plans usually received 20 or 30 minutes a day, averaging 24 minutes. The 4 percent of white-collar workers eligible averaged 31 minutes of paid lunch time each day.

Paid holidays

(tables 5, 6, and 8)

Virtually all full-time employees in each occupational group were provided paid holidays, averaging 9.8 days. This represented a reduction of 0.2 of a day for the second consecutive year following negotiated reductions, primarily in the auto industry.³ Extended holiday plans, such as the Christmas-New Year's Day period

² Work schedule data, limited to straight-time hours, included lunch and rest periods only if they were paid. Regularly scheduled overtime was excluded from work schedules in this survey.

provided in the auto industry, floating holidays, and "personal holidays," such as employee birthdays, were included in the holiday plans reported.

When a holiday fell on a scheduled day off, such as a Saturday or Sunday, another day off was regularly granted to over four-fifths of the employees. Most of the remaining workers received either another day off or an additional day's pay, depending upon the day on which the holiday fell.

Paid vacations

(tables 7, 8, and 9)

After 15 years of service, full-time employees commonly received 20 days of paid vacation annually. Length-of-vacation provisions averaged 8.7 days after 1 year; 15.7 days after 10 years; and 22.4 days after 25 years of service, virtually unchanged since 1980—the first year such estimates were developed. Plans covering professional-administrative employees generally provided more vacation days than those for other employees. Sixty percent of the professional-administrative employees, for example, became eligible for at least 15 days of vacation after 5 years of service; this compared with 33 percent of the production employees.

Virtually all white-collar employees received their regular salaries or earnings during vacation periods. About seven-eighths of the production employees received such vacation pay; 13 percent were provided vacation payments based on a percentage of annual earnings; and 1 percent received lump-sum payments from vacation funds.

Nearly all employees covered by vacation plans had to work for a specified period before being able to take a vacation. The most prevalent length-of-service requirement was 6 months for white-collar employees and 1 year for production employees.

Seventeen percent of the plan participants were allowed to cash in unused vacation time. This option was offered to 10 percent of the white-collar participants and 24 percent of the production participants.

Anniversary-year bonus vacation days were included in the count of regular vacation time. Extended vacation plans, however, were excluded.⁴

³ Collective bargaining agreements reached in 1982 by major automobile manufacturers and the United Auto Workers eliminated 9 annual paid personal holidays plus 1 day of extra holiday pay each December. In a related move, 1 paid floating holiday in December and 6 to 9 supplemental vacation days were eliminated for the industry's salaried workers.

⁴ The 41-month contract negotiated in 1983 by the Steelworkers and the major steel companies eliminated extended vacation plans after 1983. Under such plans, employers contributed a specified amount to a fund that provided 13 weeks of vacation every 5 years to "Senior Group" employees (the one-half of the employees with longest continuous service) and 3 weeks, in addition to regular vacation, every 5 years to "Junior Group" employees. New contracts negotiated in 1983 in the aluminum and can industries continued to provide for extended vacations.

Personal leave

(table 10)

Formal personal leave, which allows employees to be absent from work with pay for a variety of reasons not covered by other specific leave plans, was provided to one-fourth of the employees. One-third of the white-collar employees received personal leave, twice the proportion of production employees with this benefit. Most commonly, employees provided personal leave were eligible for 1 to 5 days, averaging 3.7 days per year. In cases where personal leave was part of an "annual leave" plan (combined vacation and personal leave) and could not be shown separately, it was reported as vacation time. The survey did not cover the extent of informal personal leave.

Short-term disability benefits

(tables 11-17)

Workers may be protected against loss of income due to a short-term disability through paid sick leave, usually providing 100 percent of their normal earnings, or sickness and accident insurance, commonly providing 50 to 70 percent of earnings. Short-term disability protection was available to 94 percent of all employees in the survey, including 23 percent covered by both sick leave and sickness and accident insurance. Paid sick leave was most often provided to white-collar workers, while sickness and accident insurance was more often a benefit for production workers.

Sick leave plans. The number of days of paid sick leave varies greatly, depending, in part, on whether a plan specifies the number of days available each year (annual plans) or for each absence due to illness or injury (per-disability plans). Plan provisions that allow employees to accumulate unused annual sick leave days and coordinate sick leave with sickness and accident insurance also affect the amount of sick leave protection.

The majority of employees covered by paid sick leave were under annual plans. These plans commonly increased the number of available sick leave days sharply over the first 5 years of service, and more moderately thereafter. The average number of days, however, increased appreciably through 15 years of service before leveling out, due to schedules in a few plans covering a large number of workers. Annual sick leave plans made available an average of 17.3 days at full pay at 1 year of service, 39.9 days at 15 years, and 45.7 days at 30 years.

Annual plans that allow employees to carry over unused sick leave from one year to the next (cumulative plans) generally make a smaller number of days available each year than noncumulative plans, relying on accumulated sick leave to provide protection for a disability of several weeks. For example, at 20 years of service, cumulative annual plans averaged 14.9 days

while similar noncumulative plans averaged 58.7 days. Persons with cumulative plans who carry over a portion of their available sick leave from year to year can eventually accumulate substantial protection.

Sick leave plans that are coordinated with sickness and accident insurance tend to provide fewer days than those that stand alone, as the insurance payments begin when the sick leave is exhausted. The difference is especially striking in noncumulative annual plans—those that are coordinated with insurance averaged 42 days less at 20 years' service than similar plans without insurance.⁵

Seventeen percent of all employees had per-disability sick leave plans. The number of days of paid leave under these plans was generally larger than under annual plans and increased sharply with length of service. The average number of days at full pay increased from 46.2 at 1 year, to 110.8 at 15 years, and 152.1 days at 30 years.

Almost all paid sick leave plans provided the employee with full pay for at least a portion of the time while on sick leave. In addition, about one-fourth of the participants were in plans paying part of the employee's regular salary after full-pay provisions were exhausted. These partial-pay provisions were much more common in per-disability plans (53 percent of participants) than in annual plans (16 percent). Another 2 percent of the sick leave participants received partial pay only.

At 1 year of service, 82 percent of the workers covered by sick leave plans received benefits beginning on the first day of illness or disability. The remainder typically had to wait 1 to 5 workdays, with the waiting period often decreasing to zero after 10 to 15 years of service.

Sickness and accident insurance. Half of all employees were protected against absences from work due to short-term disabilities by sickness and accident insurance plans. More than four-fifths of such employees had their benefits fully paid by their employer. Those who were required to contribute toward the cost of coverage most often paid a fixed amount, usually between \$1 and \$1.99 a month. Most of the others paid a percent of monthly earnings, or had the cost included in the premium of an insurance package.

Payments under sickness and accident insurance plans were either a percent of employee earnings or a scheduled dollar amount. The percent of earnings was usu-

⁵ Per-disability sick leave plans were excluded from this analysis because (1) only one-fifth of the employees with per-disability plans were also covered under a sickness and accident insurance plan, and (2) only annual sick leave plans allow the employees to carry over and accumulate unused sick leave from one year to the next. Instead, the number of days of paid leave under a per-disability plan is renewed for each illness or disability after the employee returns to work for a specified period.

ally fixed—almost always between 50 and 70 percent—although percents varying by service and length of disability were also observed. Plans paying a percent of earnings covered 81 percent of the white-collar participants, compared with 36 percent of the blue-collar participants. These plans often had a dollar limit on the amount of the weekly benefit available; such limits have risen steadily since they were first recorded in 1981. Production workers were the most common recipients of scheduled dollar benefits, which provided either a fixed weekly amount (ranging widely from under \$60 to over \$140), or varying weekly benefits (usually based on earnings).

The maximum weeks of coverage for each disability were fixed for all but 13 percent of participants, for whom duration of coverage varied by length of service. Of those participants with benefits lasting for a fixed period, most received 26 weeks of payments. Other common periods were 13 and 52 weeks. The duration of coverage showed little variation among employee groups.

Waiting periods are nearly universal features of sickness and accident insurance plans. The most common provision requires an employee to be out of work due to illness or injury some short period, usually 3 to 7 days, before payments begin. Waiting periods may be shortened or eliminated entirely for employees involved in an accident or hospitalized. Some employers coordinate sick leave plans with sickness and accident insurance to provide benefits during waiting periods.

Workers in two States, New Jersey and New York, are covered by mandatory temporary disability insurance plans that are at least partially employer financed. Both of these State plans pay benefits based on a percentage of the worker's earnings for up to 26 weeks with a limit on the weekly benefit (\$95 in New York and \$158 in New Jersey in 1983).⁶

Long-term disability insurance

(tables 18 and 19)

Long-term disability insurance (LTD) continues the income of employees during extended periods of disability. Generally, LTD begins after sick leave and sickness and accident insurance are exhausted and continues as long as the employee remains disabled, or until retirement age. If disabled after age 60, however, LTD benefits usually continue for 5 years or to age 70, whichever is earlier.

Forty-five percent of the employees covered by the study had LTD insurance; one-fourth of the participants were required to contribute towards the cost of

⁶ Both States permit an employer to substitute a private plan for the State plan if the benefits provided are equivalent or more liberal. In New York, many employers agree to pay the employee's share of plan costs. California and Rhode Island also have mandated temporary disability insurance plans, but these plans require no employer contribution and, thus, are not included in this survey.

the plans. The amount of LTD insurance usually varied by earnings, as did the cost to the employee. When a flat rate was charged, employees usually paid under 0.5 percent of earnings. In plans charging a monthly amount per \$100 of covered earnings, the rate was normally less than 60 cents.

The degree of participation varied widely among the employee groups, with white-collar workers more than twice as likely to have LTD insurance as production workers. However, many employees not covered under LTD insurance are eligible for an immediate disability pension through their retirement plan; 49 percent of the employees (over three-fifths of the production workers) were covered by immediate disability retirement provisions.

Long-term disability benefits were usually a fixed percent of monthly pay. Almost two-thirds of the participants were guaranteed LTD benefits of 50 to 60 percent of predisability earnings, including payments from social security and other government programs such as workers' compensation. The vast majority of plans that pay a percent of earnings had maximum payment limitations, which commonly ranged from \$1,500 to \$5,000 a month.

Slightly over one-fourth of the participants were in plans that provided a benefit which was not a fixed percent of earnings, but was either a variable percentage of earnings or a scheduled dollar amount dependent on earnings, length of service, or length of disability. Production employees were more likely to be covered under these formulas than white-collar employees.

A ceiling on income during disability was a common limitation to LTD payments, regardless of the type of plan. These ceilings affected benefits only if the amount payable from the LTD plan plus income from other sources, such as rehabilitative employment and family social security payments, exceeded a specified percentage of predisability earnings (frequently 70 to 75 percent). Seven-tenths of the LTD participants were limited by these income ceilings, by the dollar maximums in plans that pay a percent of earnings, or by a combination of both.

Health insurance

(tables 20-34)

Almost all of the workers covered by the survey were provided health insurance. Sixty-five percent had health plans totally financed by their employers; this was a 6-percentage-point decline from 1982. Forty-three percent also received noncontributory coverage for their dependents, compared with 51 percent when first tabulated in 1980. Sixty-three percent of the workers were in plans which financed coverage to retirees, although retiree contribution requirements and the level of coverage maintained (including Medicare) sometimes varied from those of active workers.

Virtually all of the participants in health plans were covered for most categories of hospital and medical expenses. Among benefits less commonly provided were dental care, care in an extended care facility or at home, and vision care. Unlike most other employee benefits, there were few differences in health insurance provisions among employee groups.

The various categories of medical care are covered under 1 of 3 benefit arrangements: Basic benefits only, which generally have no deductible or coinsurance provisions; major medical benefits only, which usually have both deductible and coinsurance provisions;⁷ or basic benefits plus major medical. In-hospital care was most commonly covered by an arrangement that offered basic coverage plus supplemental coverage under major medical benefits. Certain categories of medical care, such as private-duty nursing, visits to a physician's office, and prescription drugs, usually were covered only under major medical benefits. Dental and vision care were almost exclusively covered as basic benefits. Regardless of the benefit arrangement used, most health plans limited the size of payments.

Hospital coverage. The most costly component of health care is that provided by a hospital. Nearly one-half of all personal health care expenditures in the United States are for hospital care.⁸ Virtually all of the participants in health plans analyzed in this study received coverage for hospital expenses. Eighty-one percent of participants had first-dollar coverage (basic benefits) for hospital charges, down 12 percentage points since 1979. Of those that received basic hospital coverage, 94 percent were in plans that paid room and board expenses up to the semiprivate rate, a provision that has grown steadily in recent years. By paying the semiprivate rate, rather than a specified dollar amount per day, the plan automatically provided some protection against rising hospital charges.

Nine-tenths of the participants in basic hospital plans had limited duration of coverage. Slightly over seven-tenths had plans which specified the maximum number of days covered per confinement, most commonly 120 or 365 days. Most of the remaining plans limited the duration of coverage by specifying a maximum dollar amount per confinement or per year.⁹ Additional coverage was usually available under a major medical plan for cases that exceeded these limitations.

⁷The deductible is a specified amount of medical expense that an insured person must incur before benefits will be paid by the plan. Coinsurance is a provision where both the (insured) participant and the insurer share, in a specified ratio, the health care expenses resulting from an illness or injury. The coinsurance percentage is the share paid by the plan.

⁸*Health Care Financing Review*, Spring 1984 (U.S. Department of Health and Human Services, Health Care Financing Administration), Vol. 5, No. 3, table 5, p. 52.

Surgical coverage. Following the same pattern as hospital room and board, surgical benefits were most often covered by basic benefits, but the percent covered only under major medical plans has increased in recent years. Seventy-one percent of participants received first-dollar coverage for surgery in 1983, compared with 85 percent in 1979.

Sixty-seven percent of the participants with basic surgical benefits were in plans with payments based on the "usual and customary" charge for the procedure performed, up from 60 percent in 1979. Most of these plans paid 100 percent of the charges. The remaining participants were covered by a schedule of payments for surgical procedures, listing the maximum amount covered for each operation.

Major medical coverage. Major medical benefits, provided to nine-tenths of the health insurance participants, generally covered a wide range of medical services both in and out of the hospital. There are two types of major medical plans: One type supplements basic benefits by covering expenses which exceed basic benefit limitations or by covering expenses not paid by the basic plan; the other type is comprehensive and stands alone without basic plan coverage. Comprehensive major medical policies have grown in popularity as employers have sought to contain costs of providing health care by eliminating first-dollar coverage. Participation in comprehensive major medical plans in 1983 nearly equaled that in supplemental plans; a year earlier, two-fifths of the major medical participants had the comprehensive coverage.¹⁰

With very few exceptions, major medical benefits were not paid until the participants paid a certain amount of the expenses. The purpose of this deductible portion was to keep the premium cost down and discourage unnecessary use of medical services. The deductible amount was usually \$100 or less per insured person, payable each year. Participants with deductible amounts greater than \$100 increased from 7 percent in 1982 to 13 percent in 1983.

Once the worker had met the deductible requirement, the plan paid a specified percentage (coinsurance) of incurred expenses. Almost nine-tenths of the participants were in plans that paid 80 percent of expenses,

⁹This limitation was commonly found in "comprehensive major medical plans." These plans usually covered hospital expenses in full up to a specified dollar amount per confinement (typically between \$2,000 and \$5,000) and 80 percent thereafter. For this study, the full-coverage portion was treated as a basic benefit and the 80-percent portion as major medical.

¹⁰Comprehensive major medical plans can be broken down into strict and modified varieties. All expenses covered are subject to the deductible and coinsurance provisions under the strict version whereas the modified version might cover hospital, or hospital and surgical, expenses in full up to a specified dollar amount without the application of a deductible. (Also, see footnote 9.)

with the remaining 20 percent to be paid by the worker. For more than seven-tenths of the participants, however, the percentage paid by the plan increased to 100 percent after a specified level of expenses was incurred during a year. For example, a plan might pay 80 percent of the first \$5,000 of covered expenses and 100 percent thereafter, thus limiting the employee's "out-of-pocket" cost to \$1,000 (in addition to the deductible).

By limiting payments on the initial covered expenses during an illness or accident, insurers of major medical policies are able to absorb the expenses of an infrequent catastrophic illness without substantial increases in premium costs to the employer or worker. Growth of these "stop-loss" provisions has increased rapidly since 1979, when less than one-half of the major medical participants were covered.¹¹

Benefits for 84 percent of major medical participants were subject to a ceiling on the amount payable by the plan, usually a lifetime maximum. The most common limitation was \$250,000. Since many plans specified higher amounts, the average lifetime maximum for white-collar workers was nearly \$450,000, about \$100,000 higher than the blue-collar average.

Dental coverage. The dramatic increase in employer-provided dental care continued in 1983. Almost three-fourths of the participants in health insurance plans received coverage for dental expenses, compared with approximately two-thirds in 1982 and one-half in 1979. This coverage was included most often in the health benefit package for professional-administrative workers.

Nearly all dental plans covered a wide range of services including examinations, X-rays, and restorative procedures such as fillings, periodontal care, and inlays. Participation in plans covering orthodontic expenses, at least for dependent children, increased to 72 percent of employees with dental benefits in 1983 from 62 percent in 1980.

Dental payments were most commonly based on a percentage of the reasonable and customary charge for a procedure. The percentage covered by a plan generally depended on the type of procedure performed. Lower cost procedures such as examinations and X-rays were usually covered at 80 or 100 percent. Fillings, surgery, and periodontal care were most likely to be covered at 80 percent. More expensive procedures—inlays, crowns, and orthodontia—were often provided at 50 percent of the reasonable and customary charge.

About three-tenths of the dental plan participants were offered reimbursement based on a schedule of cash allowances. In this type of arrangement, each proce-

cedure was subject to a specified maximum dollar amount that could be paid to the participant. Preventive procedures were less likely to be subject to this type of schedule than restorative procedures.

Three percent of dental plan participants had services covered by an incentive schedule. Under this arrangement, the percentage of dental expenses paid by the plan increased each year if the participant was examined regularly by a dentist.

Unlike other basic health benefits, participants in dental plans were typically required to pay a specified deductible amount before the plan paid any benefits. The most common requirement was a \$25 or \$50 deductible to be met by the participant each year. However, some plans required the participant to pay a deductible (usually \$50) only once while a member of the plan rather than every year. White-collar workers were more likely than production workers to have plans with deductible requirements.

Ninety-three percent of dental plan participants were enrolled in plans that limited the amount of payment each year by specifying a yearly maximum benefit. Many plans have raised their limits in recent years—58 percent of employees with dental benefits had yearly maximums of \$1,000 or greater in 1983, up from 44 percent in 1980. Orthodontic services usually were subject to lifetime maximums, which have increased since first tabulated in 1980. Lifetime maximums of \$1,000 or more for orthodontia applied to 35 percent of participants in dental plans providing this benefit, double the percent in 1980.

Mental health coverage. Nearly one-half of the participants in plans with mental health benefits had more restrictive hospital coverage for mental illnesses than for physical ailments. This restriction was usually on the duration of the hospital stay (often 30 days for mental health care in basic hospital benefits, compared to 120 or 365 days for other illnesses). Even more restrictive was coverage for mental health care outside the hospital (i.e., psychiatric office visits). Outpatient mental health care was usually covered in the major medical portion of a plan, where there were often ceilings on the amounts payable for mental health care for each visit and/or each year, and where the coinsurance for nonhospital treatment of mental illnesses was often 50 percent, compared to 80 percent for physical illnesses.

Other benefits. Participation in vision care plans rose from 22 percent in 1982 to 28 percent in 1983. Production workers were the most likely to receive this benefit, and their plans typically were more comprehensive than those for white-collar workers. Provisions for second surgical opinions, reflecting employer efforts to contain surgical costs, covered 32 percent of the participants—up from 25 percent the previous year. The

¹¹ Recent trends in major medical benefits were examined further by Douglas Hedger and Donald Schmitt, "Trends in Major Medical Coverage During a Period of Rising Costs," *Monthly Labor Review*, July 1983, pp. 11-16.

incidence of alcohol and drug abuse provisions also was up slightly (chart 3).

Employee contributions. Health insurance cost-sharing measures taken by some employers were not limited to elimination of basic coverage and inclusion of higher major medical deductibles. The proportion of participants paying part of the premium for their own coverage increased to one-third from one-fourth a year earlier. Also, the proportion of participants paying part of the cost of their dependents' coverage rose to 54 percent from 51 percent in 1982.

Exact data on the amount of an employee's contributions sometimes were not available because payroll deductions applied to an insurance policy covering both health insurance and one or more other benefits. However, among employees in contributory plans for which the amount was reported, employee premiums for single and family coverage averaged approximately \$10 and \$33 a month, respectively—up 13 and 19 percent from 1982. Contribution rates were slightly higher for technical-clerical participants than for the other two employee groups.

Funding medium. Commercial insurance companies remained the most common funding medium for each

of the health benefits studied, although their dominance declined in 1983 in all areas except dental benefits. Blue Cross-Blue Shield was an important funding medium for basic benefits, but was less important in the major medical area. As an alternative, medical expenses may be paid by the employer, either directly out of general revenues, through contributing to a trust fund, or by subsidizing health care facilities. Such self-insurance has gained importance in recent years, particularly for major medical and dental benefits. (See labor/management entry in table 34.) About 3 percent of the health insurance participants covered by the survey were enrolled in Health Maintenance Organizations.¹²

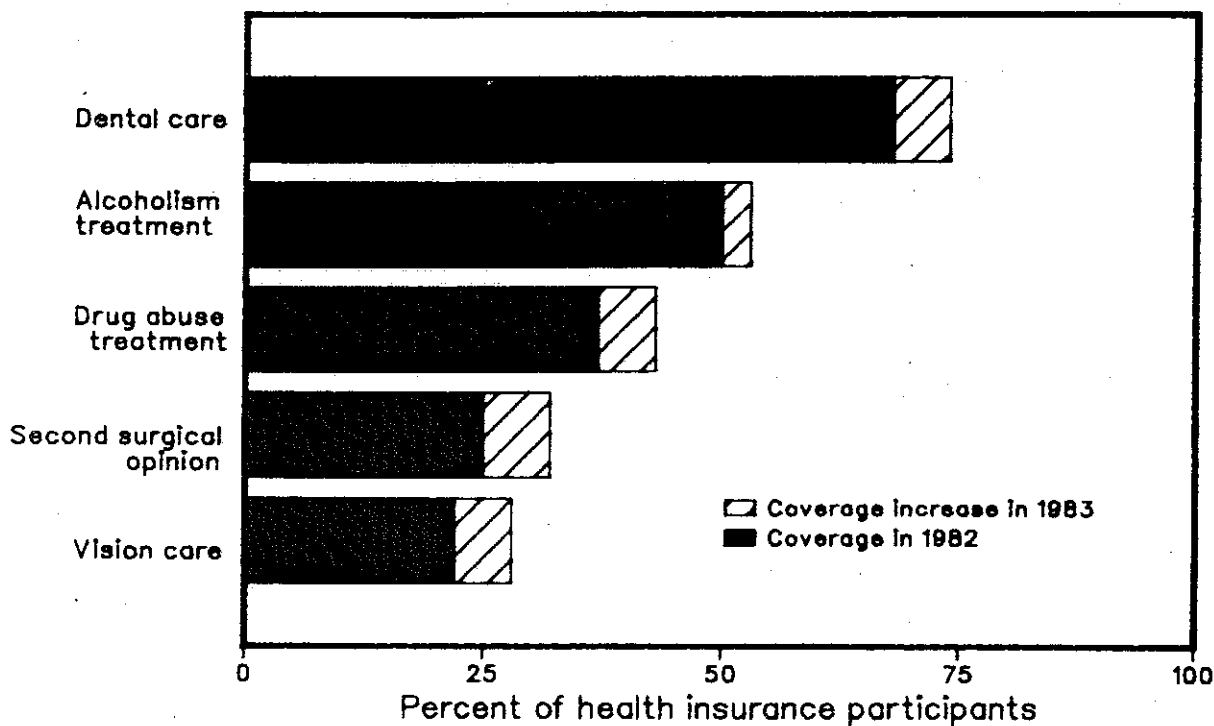
Life insurance

(tables 35-38)

Nearly all full-time employees within the scope of the survey participated in life insurance plans in 1983; four-fifths had the cost of a basic plan paid entirely by

¹² A Health Maintenance Organization (HMO) is a prepaid health care plan that delivers comprehensive medical services to enrolled members for a fixed periodic fee. HMO plans and plans provided through the more traditional health insurers were compared by Allan Blostin and William Marclay in, "HMOs and Other Health Plans: Coverage and Employee Premiums," *Monthly Labor Review*, June 1983, pp. 28-33.

Chart 3. Health insurance: Percent of full-time participants covered by selected categories of medical care, medium and large firms, 1982-83



the employer. Life insurance coverage has improved since 1979, either through an increase in specified amounts of insurance or through a liberalization of the formula for determining benefits.

The amount of basic coverage for nearly two-thirds of all life insurance participants was based on their earnings, enabling the level of protection to automatically increase with a rise in earnings. Earnings-based formulas were much more prevalent among white-collar workers (82 percent) than among blue-collar workers (47 percent). The most common method of tying life insurance protection to earnings was to multiply the employee's annual earnings by a factor of 1 or 2 and round the product to the next \$1,000. Over two-fifths of all employees in multiple-of-earnings plans had insurance equal to annual earnings. Nearly as many, however, had coverage equal to twice annual earnings. Professional-administrative participants had the highest coverage; nearly half with this type of plan had insurance equal to two or more times their earnings. Multiple-of-earnings formulas tended to be higher when employee contributions were required; over two-thirds of contributory plan participants were eligible for insurance equal to two or more times earnings.¹³

There was no upper limit on insurance for a majority of participants in plans based on earnings. Where limits existed, the proportion of employees with maximums under \$100,000 has declined from one-half to one-fifth and the percent with maximums over \$250,000 has increased correspondingly since 1979, the first year of the survey.

Most of the remaining life insurance plan participants (one-third of the total) received a flat amount of insurance, regardless of earnings. One-half of all production-worker participants were covered by a uniform amount, compared with about one-sixth of white-collar workers. In 1983, there were increases in the flat amounts paid. Participants in plans providing benefits of \$15,000 or more rose from 10 percent in 1982 to 18 percent, with an equivalent decrease in coverage of less than \$5,000.

In the event a participant became totally disabled, life insurance in virtually every plan was either continued for life, or was payable to the employee in lump-sum or installment form. To qualify under disability provisions, the employee was usually required to be under a specified age (commonly age 60) at the time of disability.

About three-fourths of all life insurance participants had additional insurance coverage if accidental death

¹³ The employee contribution rate was commonly expressed as a fixed rate for each \$1,000 of insurance. Reported rates varied widely from 2 cents to 69 cents per \$1,000; half were less than 30 cents. Data were not available for almost one-half of contributory plan participants, however, because payroll deductions sometimes applied to an insurance policy covering life insurance and one or more other benefit areas.

or dismemberment occurred. The amount of insurance was usually doubled in the case of accidental death.

In addition to basic coverage, some employers offered their workers supplemental life insurance that was at least partially employer financed. Only a small portion of employees were participants in these plans, which generally required employees to share in the financing.

Another kind of coverage sometimes available to the workers is life insurance on their spouses or unmarried dependent children. Nearly one-fifth of life insurance participants had dependent coverage in 1983; in most cases, the employer paid all of the cost. The most common coverage for death of either a spouse or a child was a flat amount of \$1,000. Although coverage for a child rarely exceeded \$2,000, spouse coverage from \$2,000 to \$10,000 applied to two-fifths of the participants with dependent life insurance. Instead of a flat amount, the coverage for a child increased at specified ages for over a fourth of the participants. For example, a child could have no coverage until 14 days old, then \$250 until 6 months, followed by \$500 up to a year, and \$1,000 after a year.

After retirement, basic life insurance coverage was continued for life for nearly two-thirds of all participants; the preretirement amount of insurance, however, was reduced for all but 3 percent. Other forms of life insurance—accidental death and dismemberment, supplemental, and dependent coverage—were seldom available after retirement.

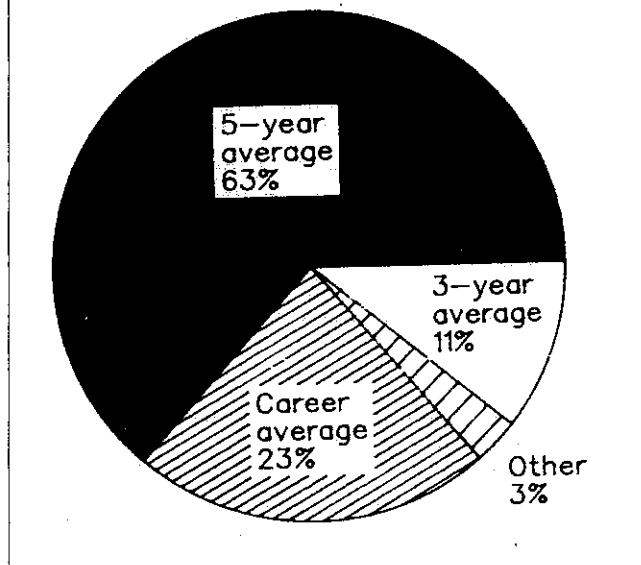
Retirement pension plans

(tables 39-53)

Eighty-two percent of the employees in the survey were covered by private retirement pension plans, with the employer usually paying the entire cost. Coverage varied by occupational group; the percent of employees provided pension plans was somewhat lower for production workers than for the other two groups.

Benefit formulas. Seven-tenths of covered employees were in plans with retirement payment formulas based on their earnings. These formulas pay a percent of the employee's annual earnings per year of service, such as 2 percent for each year up to 30 years (yielding a maximum pension of 60 percent of earnings). Plans differ in the calculation of annual earnings as well as in the rate paid per year of service (chart 4). Twenty-three percent of participants with these earnings-based formulas had plans that used an average of career earnings; the remainder were in plans which based pensions on earnings in the final years of employment (terminal earnings formula). Terminal earnings were the average earnings over a 5-year period for 63 percent of participants with earnings-based formulas, usually designating the 5 consecutive years with the highest earnings out of the last 10 before retirement.

Chart 4. Average earnings used in private pension plans: Percent of full-time participants under earnings-based formulas, medium and large firms, 1983



The majority of earnings-based formulas—just over half of terminal earnings and three-fifths of career earnings formulas—applied rates that vary according to service, earnings, or age. Career earnings formulas, for example, typically applied one rate to each year's earnings below a specified amount, and a higher rate above that amount. Nearly half of the terminal earnings formulas and just under two-fifths of the career earnings formulas applied a uniform rate to all years of service. These uniform rates averaged 1.59 percent per year of service in terminal earnings formulas and 1.42 percent in career average earnings formulas. Thus, terminal earnings formulas not only provide a higher earnings base than career average formulas,¹⁴ but the average uniform rate is higher. However, terminal earnings formulas do not necessarily yield a higher pension, for two reasons. First, maximum benefit provisions, seldom found in career earnings plans, appeared in plans covering just over one-half of participants with terminal earnings formulas. Second, benefits under a terminal earnings formula were more likely to be offset by a retiree's social security payments. (See next section.)

Most plans that did not use a percent-of-earnings benefit formula specified dollar-amount pensions for each year of service. Dollar-amount formulas applied to 28 percent of pension plan participants. While the

¹⁴ An employee who worked 30 years with a 5-percent pay increase each year and who earned \$25,000 in the last year of service would have career average earnings of \$13,451 a year, while the final 5-year average would be \$22,730. The difference between the career and final average lessens with shorter lengths of service.

dollar amount in these formulas frequently varied with an employee's earnings, the predominant method was to multiply a uniform dollar amount by years of service. Uniform amounts credited per year averaged \$14.27 a month for production workers and \$17.16 for white-collar employees.

The basis of payment differed sharply by employee group. While a large majority of white-collar workers were provided earnings-based pensions, dollar-amount formulas applied to over half of the production employees. Thirty-seven percent of all participants were in pension plans providing benefits from either primary or alternative formulas, whichever was greater. Alternative formulas were often included to provide at least a minimum level of benefits for persons with short service or low earnings.

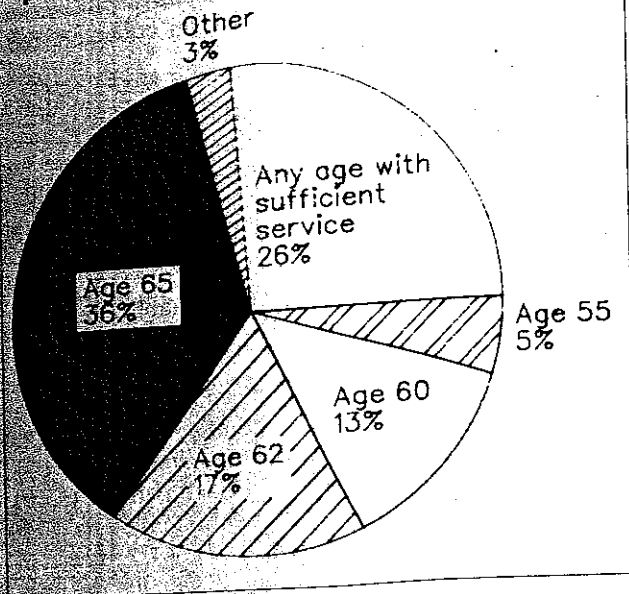
Private benefits and social security payments. Employers providing private pension plans share the cost of social security coverage equally with their employees. Because many plan sponsors feel that private pension and social security benefits should not be duplicative, formulas for calculating private pensions often contain an offset provision requiring part of the social security pension to be subtracted from the annuity. Other plans have "excess" formulas that replace less (or none) of an employee's earnings below a specified level (which is either the social security taxable wage base or a dollar amount equal to a past taxable wage base).

Fifty-five percent of all participants were in plans where benefit formulas were "integrated" with social security.¹⁵ The method used was closely related to the type of benefit formula: Terminal earnings formulas tended to adopt the offset approach, while career earnings formulas tended to incorporate the excess approach. Dollar amount formulas were rarely coordinated with social security; blue-collar employees, therefore, were less likely to have integrated benefits.

Normal retirement. In 1983, fewer pension plan participants were required to work until age 65 to receive full benefits (normal retirement). Thirty-six percent were covered by plans that specified age 65 as the earliest age for normal retirement, down from 45 percent in 1980 (chart 5). While these employees generally did not have to satisfy a service requirement, plans permitting normal retirement at earlier ages typically had length-of-service requirements. (As stated below in the discussion of participation requirements, employees

¹⁵ Data in table 44 of this year's bulletin are not directly comparable with the information presented in previous bulletins. Prior to 1983, step-rate excess formulas using a breakpoint other than the social security (FICA) taxable wage base were not interpreted as being integrated. This interpretive change resulted from a comprehensive analysis of formulas with social security integration characteristics. See Donald Bell and Diane Hill, "How Social Security Payments Affect Private Pensions," *Monthly Labor Review*, May 1984, pp. 55-60.

Chart 5. Earliest age for normal retirement in private pension plans: Percent of full-time participants, medium and large firms, 1983



who begin work within 5 years of the normal retirement age may be denied pension coverage.)

Sixteen percent of all participants were covered by plans permitting retirement at any age with 30 years of service; the major concentration (23 percent) was among production workers. Plans which featured such a provision almost always offered other normal retirement opportunities at specified ages with lower service requirements. (If a plan had alternative age and service requirements, the earliest age and associated service were tabulated; if one alternative did not specify an age, it was the formula tabulated.)

Early retirement. Virtually all of the employees participating in a pension plan could retire early and receive an immediate, reduced pension. In some cases, employer approval is required for early retirement benefits.

The amount of an early retirement pension is lower for three reasons: First, fewer years of service are applied to the benefit formula because an employee has not worked until normal retirement age. Second, because benefits begin at an earlier age, the retiree is expected to receive plan payments over a longer period of time. Third, pension funds are less, thereby lowering earnings on investments.

The normal benefit is either adjusted on an actuarial basis or reduced by a percentage for each year between the actual and normal retirement ages (arithmetic reduction). An actuarial reduction, based on the life expectancy of employees at the age of their retirement, was

used in plans covering 16 percent of participants with early retirement opportunities. Forty-five percent of the covered employees could receive an early pension subject to a uniform arithmetic reduction, most commonly 6 percent a year. Most of the remaining participants were in plans where the arithmetic decrease varied by age bracket, often approximating an actuarial reduction. A few plans applied reduction factors that vary by length of service.

The majority of participants were covered by plans providing early retirement at age 55; generally, 10 to 15 years of service were required. Nine-tenths of the white-collar workers could, with sufficient years of service, retire by age 55, and nearly four-fifths of the production workers had plans with similar provisions.

The early retirement pension in some plans was supplemented by additional monthly payments if employees retire after meeting specific conditions. Plan sponsors include these special early retirement benefits either to induce older workers to retire or as a reward for long service. Generally, supplemental payments continue until the retiree becomes eligible for social security benefits. The reduced pension is then payable for life. In recent years, options outside of formal plan provisions have offered similar incentives to employees who retire within a specified limited time period.¹⁶

Disability retirement. A career-ending disability may entitle an employee to a pension at an earlier than normal retirement age. If the disability satisfies the plan's definition of total disability, pension benefits often begin immediately. When an employer provides other sources of disability income, such as long-term disability insurance, the disability retirement benefit might be deferred until other forms of income have ceased. Ninety-one percent of pension plan participants were covered by disability retirement provisions in 1983—up 4 percentage points since 1980. Employees in plans with immediate disability retirement outnumbered by 2 to 1 those in plans with benefits deferred to normal or early retirement age.

Eighty-four percent of the production workers with disability retirement coverage were in plans with immediate benefits. White-collar workers with disability benefits in their pension plans, however, were nearly equally divided between plans with immediate and deferred benefits. Workers with deferred benefits were usually provided with long-term disability benefits ranging from 50 to 60 percent of earnings or more at the time of disability; this was more than generally provided by pension plans with immediate disability retire-

¹⁶Mary Popa, "Employers Made Early Retirement More Attractive: Fourth of Surveyed Companies Offer Incentives," *Employee Benefit Plan Review*, February 1983, pp. 8-14.

ment.¹⁷ Furthermore, most deferred retirement benefits were greater than immediate pensions, primarily because the time during which LTD benefits were paid was typically added to an employee's length of service for computation of pension benefits.

Requirements for disability retirement were usually based on specified years of service such as 10 years or more. Fourteen percent of the participants, however, had no age or service requirement for disability retirement, and 21 percent had to meet the qualifications for the LTD plan, which usually had a minimal service requirement.

Postponed retirement. Employees who continue on the job after age 65 rarely receive private pensions until their actual retirement. Moreover, postponed retirement is seldom fully reflected in the size of pension benefits by both crediting the additional service and adjusting pensions upward for the shorter retirement period. However, for the first time since the survey began, a majority (55 percent) of participants were in plans that made some adjustment for postponed retirement, up from 48 percent the 2 previous years.

Forty-seven percent of all participants were in plans with benefit formulas that included credit for service after age 65; 18 percent were subject to limits on the number of credited years (frequently, only years up to age 68 or 70). However, a number of plans with earnings-based benefit formulas did recognize earnings levels after age 65, even when service was not credited for these years. Production workers were more likely than white-collar employees to receive full credit for service after age 65. Multiemployer plans, established by collective bargaining agreements, frequently provide for employer contributions to the pension fund for covered employees regardless of age.

In contrast to early retirees, who typically receive reduced pensions over an extended time period, late retirees seldom receive pensions that are increased to compensate for the shorter time they will draw benefits. Only 8 percent of the participants were in plans that actuarially adjust the size of pensions or increase the payment by a specified percentage for each additional year beyond the normal retirement age.

Postretirement pension increases. Inflation can severely erode the purchasing power of a fixed pension throughout a worker's retirement years. Over half (54 percent) of pension plan participants were in plans which increased pensions for current retirees at least once during the 1978-82 period. Most of these increases were not automatic but discretionary, or ad hoc, adjustments. The amounts of these ad hoc increases were not directly

linked to a cost-of-living index. Instead, retirees' current pensions were usually increased by either a percentage varying by the length of retirement, or a dollar amount per year of service. The latter type of increase more often affected the pensions of production workers, and frequently resulted from collective bargaining agreement provisions.

Since the survey reports only the number of current employees covered by pension plans and not the number of retirees, it cannot yield information on either the proportion of annuitants actually receiving postretirement pension increases or the average amount of their benefit improvements. However, the magnitude of both can be roughly indicated by weighting the information collected on ad hoc increases by the number of active workers participating in plans that granted such increases.

This was the approach used to estimate average pension increases. For each plan granting an ad hoc increase during the 1978-82 period, the amount of increase was computed using three retirement periods (5, 10, and 15 years) and two monthly pension amounts (\$250 and \$1,000) in effect on December 31, 1977. These increases were then averaged using as weights the number of active workers participating to provide surveywide estimates for each example. As shown in the tabulation below, the length of retirement was a significant factor in determining the size of pension adjustments, with larger increases paid to persons retired longest. Also, where maximum increases were specified, retirees with higher original pensions had lower percentage increases. The BLS Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) rose 57 percent over the 5-year period studied. Retirees in plans with ad hoc adjustments, therefore, were commonly granted increases that were less than half of the price rise.

	Monthly pension on December 31, 1977			Years of retirement		
		5	10	15		
\$250:						
Average pension on December 31, 1982.....	\$290	\$313	\$327			
Percent change, December 31, 1977-82.....	16	25	31			
\$1,000:						
Average pension on December 31, 1982.....	\$1,109	\$1,189	\$1,230			
Percent change, December 31, 1977-82.....	11	19	23			

Only about 3 percent of all participants were in plans that provided for automatic increases in pension benefits to offset cost-of-living increases.¹⁸ In most instances, the cost-of-living-adjustment formulas provided for benefit adjustment proportional to increases

¹⁷ For a more complete discussion of disability retirement, see Donald Bell and William Wiatrowski, "Disability Benefits for Employees in Private Pension Plans," *Monthly Labor Review*, August 1982, pp. 36-40.

¹⁸ The CPI-W increased 51 percent between 1978 and 1981, the highest 4-year rise in recent times. Postretirement increases during this period are the subject of an upcoming *Monthly Labor Review* article by Donald G. Schmitt.

in the BLS Consumer Price Index. Nevertheless, ceilings on individual increases limited periodic adjustments to 3 percent or less for one-half of the covered workers. Most of the affected participants were in plans calling for annual adjustments. Lifetime ceilings on increases were rare.

Vesting. Even when an employee leaves an employer without qualifying for either a normal, early, or disability retirement benefit, a pension may ultimately be paid. If certain conditions are satisfied at the time of separation, workers have a vested right in all or a significant portion of their accrued pension benefits and may begin receiving benefits years later. Although all pension participants are entitled to vested benefits under the Employee Retirement Income Security Act of 1974, (ERISA), some variations exist as to when this occurs. Most pension plans require 10 years of service before benefits are fully guaranteed. While nearly two-thirds of the participants were covered by the 10-year rule regardless of age, slightly over one-fifth were affected by the plan sponsor's right to exclude years of service before age 22 in determining vesting eligibility.

Unreduced vested pension payments begin at a plan's normal retirement age, based on the benefit formula in effect when an employee left the plan. However, nearly all terminated and vested participants could receive a reduced pension at an earlier age (usually the plan's early retirement age). This option was available to 68 percent of the participants if they had just satisfied the minimum vesting requirements when they left their plans. Twenty-nine percent were not eligible for an early start of payments unless they had completed more years of service than were required for vesting.

Postretirement survivor benefits. ERISA also requires that retirement plans allow employees to elect a form of pension in which at least 50 percent of the retiree's payments continue to the spouse after the retiree's death. When this type of pension—called a joint-and-survivor annuity—is elected, the employee will receive a lower benefit during retirement since payments are likely to be made over a longer period of time. When the retiree dies, the spouse will receive part or all of the retiree's monthly pension benefits.¹⁹

Joint-and-survivor benefits are based on an actuarial or arithmetic reduction of the employee's pension which is necessary to allow for continuation of benefits to the employee's survivor. One-fifth of the participants were in plans offering only a joint-and-survivor option that provides a surviving spouse 50 percent of the retiree's adjusted pension. Nearly two-thirds of participants had a choice of two or more alternative percentages to be continued to the spouse.

¹⁹ For a more complete discussion of survivor benefits, see Donald Bell and Avy Graham, "Surviving Spouse's Benefits in Private Pension Plans," *Monthly Labor Review*, April 1984, pp. 23-31.

Preretirement survivor benefits. Nearly all participants were in plans providing for survivor payments in case the employee died before retirement. Employees usually had to be eligible for early retirement before any death benefits were payable. For seven-tenths of the participants, a surviving spouse would receive an annuity equivalent to the amount payable if the employee had retired on the day prior to death and had elected a joint-and-survivor form of payment. Most survivor pensions of this nature were based on an early retirement benefit and were provided at no cost to the employee. However, for 19 percent of those employees having preretirement joint-and-survivor protection, it was available only if elected, and its cost was paid by the employee through a small deduction in the pension ultimately payable to either employee or spouse.

Employee contributions. Only 8 percent of pension plan participants had to pay part of the cost of their plan; virtually all of those paid a percent of earnings. For 17 percent of these workers, the percentage was a flat rate—most often from 1 to 4 percent of earnings (none paid more than 6 percent). The majority of participants in contributory plans paid one rate (usually 2 to 5 percent) on earnings above a specified level, and a lower rate (frequently zero) below that earnings level. The annual earnings level at which this break occurred ranged from \$3,000 to \$37,800, the social security taxable wage base in effect during 1983. Plans with varying employee contributions usually coordinate private benefits with social security payments; as discussed earlier, replacement rates in these plans are higher on earnings above the social security taxable wage base.

Plan participation requirements (tables 54-58)

The insurance and pension programs commonly specify minimum length-of-service periods before employees may join a plan. These service requirements often are nominal, coinciding with an employer's probationary policy or the administrative time needed to begin employer funding of benefits. Service requirements in some long-term disability insurance plans, however, are more restrictive, and are intended to limit the number of covered workers and control employer costs. Similarly, sponsors of pension plans frequently impose age requirements which prevent younger or older workers from participating.²⁰

²⁰ Age and service restrictions are not the only limitations on plan participation. Benefits may be limited to persons with full-time and permanent employment status; in other instances, a more liberal requirement may apply, such as a workweek of 20 hours or more. Some plans are available only to persons covered by another plan; for example, life insurance plans that restrict eligibility to those who also are enrolled in the company's health insurance program. In other cases, participation in one plan blocks eligibility for others, as when several alternative health insurance plans are offered by the employer.

Insurance plans. The incidence of service requirements did not vary significantly by benefit area, but was lowest among health and life insurance plan members and highest for sickness and accident insurance. Except for long-term disability insurance plans, service requirements were usually only 1, 2, or 3 months. Requirements found in LTD plans were more restrictive; two-fifths of the participants had requirements of from 6 months to 3 years or more. Because of the long-term nature of this benefit, employers have traditionally restricted eligibility to employees who have demonstrated some attachment to the company.

For health and life insurance benefits, the incidence of requirements varied markedly among the employee groups. While nearly three-fifths of professional-administrative employees could participate immediately, over two-thirds of production workers had some waiting period.

Private pension plans. Nearly two-fifths of employees with pensions had immediate coverage under their plan. Another one-fifth could participate regardless of age but had a service requirement, seldom more than 1 year. Most of the remaining employees could not enter their employer's pension plan until they reached age 25 and completed 1 year of service, the most restrictive requirement permitted by ERISA.

A slight majority of participants were in plans with a maximum age, usually 59, beyond which newly hired employees were not eligible. Maximum age conditions are permitted under ERISA regulations as long as the specified age is within 5 years of a plan's normal retirement age.

Both minimum and maximum participation requirement provisions occurred less frequently in plans covering production workers.

Plan sponsors and collective bargaining

(tables 59-62)

The great majority of the insurance and pension plans studied were single employer plans.²¹ The small representation of plans covering groups of employers reflected the survey's scope. This study excluded several service industries and small firms in other industries, such as contract construction and trucking, where such plans are more common than among the surveyed establishments.

Insurance and pension plans for white-collar workers usually resulted from management decisions, while production workers' plans were more likely to be collectively bargained. Long-term disability insurance was an exception; for just over half of the production workers, this typically white-collar benefit was not negotiated.

Twelve percent of the participants in sickness and

accident insurance plans were covered by mandatory temporary disability insurance plans in New Jersey and New York. As noted earlier in the sickness and accident insurance section, both of these State-administered plans are at least partially employer financed and provide benefits similar to privately sponsored sickness and accident insurance.

Other benefits

(table 63)

In addition to the major benefits previously discussed, information was collected on a number of other benefit plans, such as profit sharing, severance pay, and relocation allowances. The data on these benefits show the percent of workers in each employee group eligible for a specific benefit, but do not indicate the proportion of employees actually taking advantage of such benefits. Generally, benefits were provided to all or none of the workers in an employee group within an establishment; a small percent of employees were in establishments which offered a benefit to only some workers in an employee group.

Funeral leave, military leave, parking (provided at no cost or below commercial rates), and full or partial payment of educational expenses were available to at least three-fifths of the employees in each group. Employee discounts on purchases of the employer's goods or services and in-house infirmary care covered at least two-fifths of the employees of each group. Among the benefits surveyed, eligibility was lowest for stock bonus plans, stock purchase plans, nonproduction bonuses, and employee gifts. In addition, employee eligibility for use of a company-owned or leased automobile for personal business was seldom found, but was provided more often to the professional-administrative employees than to the other two groups.

Profit sharing, savings, and stock ownership plans—capital accumulation instruments providing current or deferred benefits—were available to a greater number of workers in each occupational group in 1983 than in 1982. Beginning January 1, 1983, tax credits for qualified stock ownership plans changed from a percent of investment tax credit, which favored capital-intensive corporations, to a percent of payroll, making tax advantages available to a larger number of firms. In addition, the "salary reduction" feature of recent tax legislation, which allows the investment of employees' pretax earnings in approved plans, has increased the popularity of profit sharing and savings plans.²² These capital accumulation plans, available to a minority of workers in each employee group, were offered most often to white-collar workers.

²² For changes in tax credit computations for stock ownership plans, see Public Law 97-34, Economic Recovery Tax Act of 1981. For details on salary reduction arrangements, see the Revenue Act of 1978 and subsequent IRS regulations.

²¹ This analysis excludes health insurance because available documents did not provide sufficient information.

Incidence of several other benefits differed by employee group, with a larger proportion of professional-administrative employees usually covered. For example, full or partial payment of relocation expenses for transferred or newly hired employees was available to nearly four-fifths of the professional-administrative employees but to only two-fifths of the technical-clerical employees and less than one-fourth of the production workers. Severance pay was offered to three-fifths of the white-collar employees, almost twice the proportion of production employees covered.

For six benefits, the data distinguish between full and partial defrayment of the cost of the benefit to the employee. Parking, for example, was nearly always free to those employees eligible for the benefit. Conversely, meals served in a cafeteria or other dining facility were generally provided at reduced cost, rather than free, to those eligible. Fully paid relocation allowances, more common among eligible white-collar employees, in-

cluded payments for moving and interim living expenses, and the cost of breaking a lease or selling a house. Covered production workers were more often eligible for only partial defrayment of relocation expenses, generally limited to moving costs, or limited to a maximum dollar amount.

For those employees provided recreational facilities, which range from employer-sponsored sport teams to sophisticated fitness facilities, nearly one-half of the workers in each employee group were eligible to have the full cost paid for while the remainder jointly financed the cost of the benefit with the employer. Employees with partial reimbursement for education expenses outnumbered those with full reimbursement by 2 to 1 for white-collar employees and 3 to 1 for production workers. Full educational assistance included total cost for books, tuition, and fees, but not necessarily for worktime lost due to attending courses.

Table 1. Summary: Percent of full-time employees by participation¹ in employee benefit programs, medium and large firms,² 1983

Employee benefit program	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Paid:				
Holidays	99	99	100	98
Vacations	100	100	100	99
Personal leave	25	31	35	17
Lunch period	11	4	5	17
Rest time	74	58	76	80
Sick leave	67 ^a	92	91	42
Sickness and accident insurance				
Noncontributory ³	49	29	34	67
Long-term disability insurance	41	22	26	57
Noncontributory ³	45	66	58	28
Health insurance for employee	34	47	42	23
Noncontributory ³	96	98	95	96
Health insurance for dependents	65	62	54	71
Noncontributory ³	93	95	91	92
Life insurance	43	42	35	47
Noncontributory ³	96	97	95	95
Retirement pension	80	79	78	81
Noncontributory ³	82	86	84	79
Noncontributory ³	75	79	79	72

¹ Participation is defined as coverage by a time off, insurance, or pension plan. Employees subject to a minimum service requirement before they are eligible for a benefit are counted as participants even if they have not met the requirement at the time of the survey. If employees are required to pay part of the cost of a benefit, only those who elect the coverage and pay their share are counted as participants. Benefits for which the employee must pay the full premium are outside the scope of the survey. Only current employees are counted as participants; retirees are excluded even if participating in a benefit program.

² See appendix A for scope of study and definitions of occupational groups.

³ All coverage in the benefit program is provided at no cost to employee. Supplemental life insurance and pension plans, not tabulated in this bulletin, may be contributory.

Table 2. Work schedule: Percent of full-time employees by number of hours scheduled per week,¹ medium and large firms, 1983

Work schedule	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Hours per week:				
Under 35	1	(²)	1	2
35	4	4	7	2
Over 35 and under 37.5	1	1	1	(²)
37.5	7	9	13	3
Over 37.5 and under 40	3	4	5	1
40	84	80	72	92
Over 40	(²)	1	(²)	(²)
Hours per week not available	(²)	(²)	-	(²)

¹ Work schedule data, limited to straight-time hours, included lunch and rest periods only if they were paid. Regularly scheduled overtime was excluded in this survey.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 3. Paid lunch time: Percent of full-time employees by minutes of paid lunch time per day, medium and large firms, 1983

Minutes per day	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Provided paid lunch time	11	4	5	17
Under 20 minutes	1	1	1	2
20 minutes	4	(¹)	(¹)	7
Over 20 and under 30 minutes ...	(¹)	(¹)	(¹)	1
30 minutes	4	2	2	6
Over 30 minutes	1	1	1	(¹)
Number of minutes not available..	(¹)	(¹)	-	(¹)
Not provided paid lunch time	89	96	95	83

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 4. Paid rest time: Percent of full-time employees by minutes of paid rest time per day, medium and large firms, 1983

Minutes per day	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Provided paid rest time	74	58	76	80
Under 15 minutes	2	(¹)	(¹)	3
15 minutes	4	4	6	2
Over 15 and under 20 minutes ...	1	1	1	1
20 minutes	24	16	18	32
Over 20 and under 30 minutes ...	3	2	1	5
30 minutes	36	34	47	31
Over 30 and under 40 minutes ...	(¹)	(¹)	(¹)	1
40 minutes	1	1	1	1
Over 40 minutes	2	(¹)	(¹)	4
Number of minutes not available..	(¹)	(¹)	(¹)	(¹)
Not provided paid rest time	26	42	24	20

¹ Less than 0.5 percent.

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

Table 5. Paid holidays: Percent of full-time employees by number of paid holidays provided each year, medium and large firms, 1983

Number of days	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Provided paid holidays	99	99	100	98
Under 6 days	2	1	1	3
6 days	5	4	7	5
6 days plus 1 or 2 half days	(¹)	(¹)	1	(¹)
7 days	5	4	6	6
7 days plus 1 half day	(¹)	(¹)	(¹)	(¹)
8 days	8	7	9	8
8 days plus 1 or 2 half days	1	1	1	(¹)
9 days	12	15	17	8
9 days plus 1 or 2 half days	1	1	2	1
10 days	28	28	26	29
10 days plus 1 or more half days	2	2	2	1
11 days	16	18	15	16
11 days plus 1 or 2 half days	1	1	1	(¹)
12 days	11	11	8	13
12 days plus 1 or 2 half days	(¹)	(¹)	(¹)	(¹)
13 days	5	6	4	5
14 days	1	1	(¹)	1
15 days	(¹)	(¹)	(¹)	(¹)
16 days	(¹)	(¹)	(¹)	(¹)
More than 16 days	(¹)	(¹)	(¹)	(¹)
Number of days not available	(¹)	-	-	(¹)
Not provided paid holidays	1	1	(¹)	2

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 6. Paid holidays: Percent of full-time participants by policy on holidays that fall on a regularly scheduled day off, medium and large firms, 1983

Holiday policy	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Holiday is not observed	1	1	1	1
Another day off granted	84	89	88	79
Additional day's pay in lieu of holiday	3	2	2	5
Another day off or day's pay, depending on when holiday falls ...	10	6	6	14
Another day off or holiday not observed, depending on when holiday falls	2	2	3	1
Other provision applies ¹	(²)	(²)	(²)	(²)
Holiday policy not determinable	(²)	(²)	(²)	(²)

¹ Includes plans where the policy differs by holiday.

² Less than 0.5 percent.

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

Table 7. Paid vacations: Percent of full-time employees by amount of paid vacation provided at selected periods of service, medium and large firms, 1983

Vacation policy	All employees	Professional and administrative employees	Technical and clerical employees	Production employees	Vacation policy	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100					
In plans providing paid vacations	100	100	100	99	At 15 years of service:				
At 6 months of service: ¹					Under 10 days	(²)	(²)	(²)	1
Under 5 days	6	3	4	8	10 days	5	1	2	8
5 days	39	48	50	28	Over 10 and under 15 days	(²)	(²)	(²)	(²)
Over 5 and under 10 days	8	12	11	5	15 days	27	22	23	32
10 days	5	6	7	3	Over 15 and under 20 days	3	4	4	3
Over 10 and under 15 days	(²)	(²)	(²)	(²)	20 days	59	67	66	50
15 days	1	2	(²)	(²)	Over 20 and under 25 days	2	2	1	2
Over 15 days	(²)	1	(²)	(²)	25 days	1	2	2	1
At 1 year of service:					Over 25 days	1	1	1	1
Under 5 days	(²)	(²)	(²)	(²)	At 20 years of service:				
5 days	30	7	12	51	Under 10 days	(²)	(²)	(²)	1
Over 5 and under 10 days	1	(²)	1	2	10 days	3	1	2	5
10 days	62	79	83	43	Over 10 and under 15 days	(²)	(²)	(²)	(²)
Over 10 and under 15 days	1	2	2	1	15 days	11	7	8	15
15 days	3	8	1	1	Over 15 and under 20 days	(²)	(²)	(²)	1
Over 15 days	1	3	1	1	20 days	55	59	65	48
At 3 years of service:					Over 20 and under 25 days	3	4	3	3
Under 5 days	(²)	(²)	(²)	(²)	25 days	24	27	20	25
5 days	5	(²)	1	9	Over 25 and under 30 days	1	1	1	(²)
Over 5 and under 10 days	1	(²)	(²)	2	30 days	(²)	1	(²)	(²)
10 days	79	77	87	75	Over 30 days	1	1	1	1
Over 10 and under 15 days	7	6	5	9	At 25 years of service:				
15 days	6	13	5	2	Under 10 days	(²)	(²)	(²)	1
Over 15 and under 20 days	(²)	(²)	(²)	(²)	10 days	3	1	2	5
20 days	1	2	(²)	(²)	Over 10 and under 15 days	(²)	(²)	(²)	(²)
Over 20 days	1	1	1	(²)	15 days	8	6	7	10
At 5 years of service:					Over 15 and under 20 days	(²)	(²)	(²)	(²)
Under 5 days	(²)	(²)	(²)	(²)	20 days	31	32	34	29
5 days	2	(²)	1	4	Over 20 and under 25 days	2	3	2	2
Over 5 and under 10 days	(²)	-	(²)	(²)	25 days	46	50	49	44
10 days	46	34	42	55	Over 25 and under 30 days	1	1	1	1
Over 10 and under 15 days	7	7	6	7	30 days	5	4	4	6
15 days	41	54	48	30	Over 30 days	1	2	1	1
Over 15 and under 20 days	1	1	1	1	At 30 years of service: ³				
20 days	1	3	1	1	Under 10 days	(²)	(²)	(²)	1
Over 20 days	1	2	1	1	10 days	3	1	2	5
At 10 years of service:					Over 10 and under 15 days	(²)	(²)	(²)	(²)
Under 10 days	(²)	(²)	(²)	1	15 days	8	6	7	10
10 days	8	3	4	13	Over 15 and under 20 days	(²)	(²)	(²)	(²)
Over 10 and under 15 days	1	(²)	(²)	2	20 days	30	31	33	27
15 days	66	65	72	63	Over 20 and under 25 days	1	2	1	1
Over 15 and under 20 days	7	6	6	8	25 days	41	42	44	39
20 days	15	23	16	10	Over 25 and under 30 days	1	1	1	1
Over 20 days	2	3	1	2	30 days	11	13	9	11
					Over 30 days	3	3	2	4

¹ Excludes situations where employees are credited with vacation days during the first 6 months of service but, as a matter of establishment policy, must wait beyond 6 months before taking those days off.

² Less than 0.5 percent.

³ Provisions were virtually the same after longer years of service.

NOTE: Data include anniversary year and bonus days and exclude extended vacations. Dash indicates no employees in this category.

Table 8. Paid holidays and vacations: Average number of days for full-time participants, medium and large firms, 1983

Item	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Paid holidays	9.8	10.0	9.6	9.8
Paid vacation by length of service:				
At 6 months	3.3	4.4	4.0	2.4
At 1 year	8.7	10.4	9.6	7.4
At 3 years	10.3	11.1	10.5	9.9
At 5 years	12.5	13.5	12.8	11.8
At 10 years	15.7	16.4	15.9	15.2
At 15 years	18.2	19.0	18.7	17.6
At 20 years	20.5	21.2	20.6	20.2
At 25 years	22.4	22.9	22.5	22.1
At 30 years ¹	22.9	23.5	23.0	22.6

¹ The average (mean) was essentially the same for longer lengths of service.

NOTE: Computation of average included half days and excluded workers with zero holidays or vacation days.

Table 9. Paid vacations: Percent of full-time participants by length of service required to take vacation, medium and large firms, 1983

Length of service requirement	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
With service requirement	98	96	98	98
1 month	6	8	7	4
2 months	2	2	2	1
3 months	9	10	10	9
4-5 months	2	1	2	2
6 months	40	49	51	30
7-11 months	1	1	3	1
1 year	37	25	24	50
Over 1 year	(¹)	-	(¹)	(¹)
Without service requirement	2	4	2	2
Service requirement not determinable	(¹)	-	-	(¹)

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 10. Paid personal leave: Percent of full-time employees by number of paid personal leave days provided per year, medium and large firms, 1983

Number of days	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Provided personal leave	25	31	35	17
1 day	3	2	3	3
2 days	4	5	7	1
3 days	3	3	4	3
4 days	5	6	8	4
5 days	4	7	6	2
More than 5 days	2	3	2	1
No maximum specified ¹	3	5	3	1
Varies by length of service	1	1	2	1
Not provided personal leave	75	69	65	83

¹ Workers were provided as much personal leave as they needed.

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

Table 11. Short-term disability coverage: Percent of full-time employees by participation in sickness and accident insurance plans and paid sick leave plans, medium and large firms, 1983

Type of plan	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Sickness and accident insurance only	27	4	5	49
Noncontributory ¹	23	3	5	43
Paid sick leave only	45	66	63	25
Combined sickness and accident insurance/paid sick leave	23	26	29	18
Noncontributory ¹ sickness and accident insurance	17	19	22	14
No sickness and accident insurance or paid sick leave	6	4	3	9

¹ Provided at no cost to employee.

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

Table 12. Paid sick leave: Percent of full-time employees by type of provision, medium and large firms, 1983

Provision	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Provided sick leave	67	92	91	42
Sick leave provided on:				
An annual basis only ¹	48	59	65	33
A per disability basis only ²	14	22	18	7
Both an annual and per disability basis	4	5	7	1
No specified maximum number of days ³	2	5	1	(*)
Other basis ⁵	(*)	(*)	(*)	(*)
Not provided paid sick leave	33	8	9	58

¹ Employees earn a specified number of paid sick leave days per year. This number may vary by length of service.

² Number of days of paid sick leave is renewed for each illness or disability. This number may vary by length of service.

³ Sick leave provided to employees as needed.

⁴ Less than 0.5 percent.

⁵ Includes formal plans with provisions that change from a specified number of days per year to a specified number of days per absence after a certain service period.

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

Table 13. Paid sick leave: Percent of full-time employees by sick leave provision, medium and large firms, 1983

Sick leave policy ¹	All employees	Professional and administrative employees	Technical and clerical employees	Production employees	Sick leave policy ¹	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100	Sick leave provided annually ² —Continued				
Provided sick leave ²	67	92	91	42	Unused sick leave provisions:				
Sick leave provided annually ³	51	65	72	34	Carry-over only	16	18	24	11
At 6 months of service:					Cash-in only	4	1	3	6
Under 5 days	10	9	15	8	Cash-in and carry-over	2	1	3	2
5 and under 10 days	16	20	27	9	No provision	29	45	41	15
10 and under 30 days	10	19	16	3	Data not available	(⁴)	(⁴)	(⁴)	-
30 and under 60 days	(⁴)	1	1	(⁴)	Sick leave provided on a per disability basis ⁵	17	28	24	8
60 and under 120 days	1	2	1	(⁴)	At 6 months of service:				
120 days or more	2	5	1	1	Under 5 days	1	1	1	(⁴)
At 1 year of service:					5 and under 10 days	4	8	5	1
Under 5 days	3	1	2	4	10 and under 30 days	3	6	5	1
5 and under 10 days	19	15	26	18	30 and under 60 days	1	1	1	(⁴)
10 and under 30 days	23	35	37	9	60 and under 120 days	1	3	1	(⁴)
30 and under 60 days	2	4	2	(⁴)	120 days or more	2	5	2	1
60 and under 120 days	1	4	1	(⁴)	At 1 year of service:				
120 days or more	2	5	1	1	Under 5 days	1	1	2	1
At 5 years of service:					5 and under 10 days	2	5	3	1
Under 5 days	2	1	1	3	10 and under 30 days	4	7	7	1
5 and under 10 days	15	11	18	16	30 and under 60 days	2	4	2	(⁴)
10 and under 30 days	19	25	32	8	60 and under 120 days	1	3	1	(⁴)
30 and under 60 days	7	12	11	3	120 days or more	3	6	2	1
60 and under 120 days	5	9	6	2	At 5 years of service:				
120 days or more	3	7	2	1	Under 30 days	2	3	3	1
At 10 years of service:					30 and under 60 days	3	5	5	1
Under 5 days	2	1	1	3	60 and under 120 days	9	13	12	5
5 and under 10 days	15	11	18	16	120 days or more	3	7	3	1
10 and under 30 days	16	22	28	7	At 10 years of service:				
30 and under 60 days	6	7	10	2	Under 30 days	1	2	2	1
60 and under 120 days	7	13	9	3	30 and under 60 days	1	2	2	(⁴)
120 days or more	4	10	4	2	60 and under 120 days	9	12	12	5
At 15 years of service:					120 days or more	5	11	6	1
Under 5 days	2	1	1	3	At 15 years of service:				
5 and under 10 days	15	11	18	15	Under 60 days	2	3	4	1
10 and under 30 days	16	22	28	8	60 and under 120 days	3	6	5	1
30 and under 60 days	3	3	6	1	120 days or more	11	18	14	5
60 and under 120 days	8	14	11	4	At 20 years of service:				
120 days or more	6	14	7	2	Under 60 days	2	3	3	1
At 20 years of service:					60 and under 120 days	3	6	5	1
Under 5 days	2	1	1	3	120 days or more	11	18	14	5
5 and under 10 days	15	11	18	15	At 25 years of service: ⁵				
10 and under 30 days	16	22	28	7	Under 60 days	2	3	3	1
30 and under 60 days	3	3	5	1	60 and under 120 days	3	5	5	1
60 and under 120 days	8	13	10	4	120 days or more	11	19	15	6
120 days or more	7	16	9	2	No maximum sick leave specified ⁷	2	5	1	(⁴)
At 25 years of service: ⁵					Other basis ⁸	(⁴)	(⁴)	(⁴)	(⁴)
Under 5 days	1	1	1	2	Not provided paid sick leave	33	8	9	58
5 and under 10 days	16	10	18	7					
10 and under 30 days	16	22	27	7					
30 and under 60 days	3	3	5	1					
60 and under 120 days	6	9	8	3					
120 days or more	10	20	12	3					

¹ Some plans grant sick leave at partial pay, either in addition or as an alternative to full-pay provisions. Employees receiving partial pay only are included in the overall percentages of workers provided sick leave; however, partial-pay days are disregarded in computing the distributions by length of service.

² The total is less than the sum of the individual breakdowns because some employees were covered under both an annual and a per disability plan.

³ Employees earn a specified number of sick days per year. This

number may vary by length of service.

⁴ Less than 0.5 percent.

⁵ Provisions were virtually the same after longer years of service.

⁶ Sick leave is provided on a per illness or per disability basis. The number of days may vary by length of service.

⁷ Sick leave provided to employees as needed.

⁸ Includes formal plans with provisions that change from a specified number of days per year to a specified number of days per absence after a certain service period.

Table 14. Paid sick leave: Average number of days at full pay for full-time participants by type of plan, medium and large firms, 1983

Item	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Paid annual sick leave ¹ by length of service:				
At 6 months	14.1	21.8	10.1	10.0
At 1 year	17.3	26.9	14.0	11.5
At 3 years	21.4	32.1	18.8	13.9
At 5 years	26.8	39.4	24.0	17.8
At 10 years	34.2	49.5	31.9	22.1
At 15 years	39.9	56.6	37.8	26.3
At 20 years	43.0	60.9	40.6	28.4
At 25 years	45.1	64.3	42.2	29.9
At 30 years ²	45.7	65.4	42.6	30.3
Paid per disability sick leave ³ by length of service:				
At 6 months	41.5	48.9	32.5	37.6
At 1 year	46.2	54.5	36.1	44.4
At 3 years	52.0	62.5	44.4	44.4
At 5 years	73.0	79.9	66.4	70.7
At 10 years	88.0	97.5	84.4	76.5
At 15 years	110.8	114.1	106.8	111.1
At 20 years	131.8	128.8	127.0	144.8
At 25 years	151.9	142.4	146.5	177.6
At 30 years ²	152.1	142.8	146.8	177.6

¹ Employees earn a specified number of days per year. This number may vary by length of service.

² The average (mean) increased only slightly for longer periods of service.

³ Employees earn a specified number of sick leave days for each illness or disability. This number may vary by length of service.

NOTE: Computation of average excluded days paid at partial pay and workers with only partial pay days or zero days of sick leave.

Table 15. Paid annual sick leave:¹ Average number of days at full pay for full-time participants by accumulation policy and sickness and accident insurance coordination, medium and large firms, 1983

Item	All participants	Professional and administrative participants	Technical and clerical participants	Production participants	Item	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
At 1 year of service:									
Cumulative plan	9.2	11.9	9.2	7.2	At 10 years of service—Continued				
With sickness and accident insurance	7.4	9.1	8.7	5.6	Noncumulative plan	45.6	62.7	43.2	29.5
Without sickness and accident insurance	10.3	13.3	9.5	8.7	With sickness and accident insurance	26.4	42.3	29.3	11.8
Noncumulative plan	21.9	33.2	17.0	14.4	Without sickness and accident insurance	57.5	72.4	51.2	45.0
With sickness and accident insurance	14.1	23.3	13.0	7.9	At 20 years of service:				
Without sickness and accident insurance	26.8	38.0	19.3	20.4	Cumulative plan	14.9	19.5	15.1	11.3
At 5 years of service:					With sickness and accident insurance	10.7	14.5	12.6	7.6
Cumulative plan	11.7	15.5	12.1	8.5	Without sickness and accident insurance	17.5	22.0	16.2	15.0
With sickness and accident insurance	8.7	11.5	10.4	6.2	Noncumulative plan	58.7	78.3	56.8	39.2
Without sickness and accident insurance	13.6	17.5	12.9	11.0	With sickness and accident insurance	32.7	50.9	37.2	15.0
Noncumulative plan	35.4	49.6	31.6	23.8	Without sickness and accident insurance	74.6	91.3	68.0	60.1
With sickness and accident insurance	20.4	33.4	21.1	9.8	At 25 years of service:				
Without sickness and accident insurance	44.7	57.3	37.6	36.4	Cumulative plan	15.0	19.7	15.2	11.5
At 10 years of service:					With sickness and accident insurance	11.1	14.8	12.9	8.0
Cumulative plan	13.8	18.2	14.0	10.4	Without sickness and accident insurance	17.5	22.2	16.2	15.0
With sickness and accident insurance	9.6	13.2	11.4	6.7	Noncumulative plan	61.9	83.0	59.3	41.6
Without sickness and accident insurance	16.4	20.7	15.2	14.2	With sickness and accident insurance	34.9	54.2	39.1	16.6
					Without sickness and accident insurance	78.5	96.7	70.8	63.1

¹ Paid sick leave plans with a specified number of days available each year. Per disability plans were excluded from this table because (1) only one-fifth of the employees with per disability plans were also covered under a sickness and accident insurance plan and (2) only annual sick leave plans allow the employee to carry over and accumulate unused sick leave from one year to the next year. Instead, the number

of days of paid leave under a per disability plan is renewed for each illness or disability after the employee returns to work for a specified period. Data on per disability plans are presented in Table 14.

NOTE: Computation of average excluded days paid at partial pay and workers with only partial pay days or zero days of sick leave.

Table 16. Sickness and accident insurance: Percent of full-time participants by type and duration of payments, medium and large firms, 1983

Type of payment	Maximum weeks of coverage								
	Total	Less than 13	13	14-25	26	27-51	52	Greater than 52	Varies by service
All participants									
All types	100	1	13	4	55	2	13	()	13
Fixed percent of earnings	47	1	5	3	32	()	1	()	4
Less than 50	()	-	()	-	()	-	-	-	-
50-54	18	()	1	1	14	()	()	-	1
55-59	1	-	()	-	1	()	()	-	()
60-64	12	()	1	1	8	()	()	()	1
65-69	10	()	2	-	7	()	()	-	1
70 or more	4	()	1	()	2	-	()	-	1
Percent of earnings varies	4	-	()	-	1	()	2	-	1
By service	2	-	()	-	1	()	1	-	()
By length of disability	1	-	()	-	()	()	1	-	()
By both service and length of disability	1	-	-	-	()	-	-	-	1
Fixed weekly dollar benefit	27	()	7	1	16	1	1	-	1
Less than \$60	6	()	3	-	3	()	-	-	()
\$60-\$79	2	()	1	()	1	-	-	-	-
\$80-\$99	3	-	1	()	1	-	()	-	()
\$100-\$119	5	-	1	()	3	-	()	-	()
\$120-\$139	4	()	()	-	3	-	1	-	()
\$140 or more	7	-	()	()	4	1	1	-	1
Weekly dollar benefit varies	22	()	1	()	6	()	9	-	7
By earnings	21	()	()	()	5	()	8	-	7
By service or length of disability	1	-	()	-	()	-	()	-	()
Professional and administrative									
All types	100	3	8	5	65	2	9	()	9
Fixed percent of earnings	71	2	6	4	51	1	1	()	7
Less than 50	()	-	-	-	()	-	-	-	-
50-54	27	()	2	()	23	-	-	-	2
55-59	1	-	-	-	()	1	-	-	1
60-64	21	1	2	3	14	-	()	()	2
65-69	14	1	2	-	10	-	()	-	2
70 or more	7	()	()	1	3	-	1	-	2
Percent of earnings varies	12	-	-	-	3	-	8	-	1
By service	6	-	-	-	1	-	5	-	-
By length of disability	5	-	-	-	2	-	3	-	-
By both service and length of disability	1	-	-	-	()	-	-	-	1
Fixed weekly dollar benefit	9	()	2	1	6	()	()	-	-
Less than \$60	2	()	()	-	2	-	-	-	-
\$60-\$79	1	-	()	()	()	-	-	-	-
\$80-\$99	2	-	()	()	1	-	-	-	-
\$100-\$119	2	-	1	()	1	-	-	-	-
\$120-\$139	1	()	-	()	()	-	-	-	-
\$140 or more	2	-	-	()	1	()	()	-	-
Weekly dollar benefit varies	8	-	()	-	5	1	1	-	1
By earnings	8	-	()	-	5	1	1	-	1

See footnotes at end of table.

Table 16. Sickness and accident insurance: Percent of full-time participants by type and duration of payments, medium and large firms, 1983—Continued

Type of payment	Maximum weeks of coverage								
	Total	Less than 13	13	14-25	26	27-51	52	Greater than 52	Varies by service
Technical and clerical									
All types	100	2	10	5	57	2	7	(¹)	16
Fixed percent of earnings	71	2	7	5	46	1	1	(¹)	10
Less than 50	(¹)	-	-	-	(¹)	-	-	-	-
50-54	32	1	1	1	27	(¹)	(¹)	-	1
55-59	1	-	-	-	(¹)	(¹)	(¹)	-	1
60-64	19	1	4	3	8	(¹)	(¹)	(¹)	2
65-69	14	(¹)	2	-	8	-	(¹)	-	5
70 or more	5	(¹)	(¹)	(¹)	3	-	1	-	1
Percent of earnings varies	8	-	1	-	2	(¹)	3	-	2
By service	4	-	(¹)	-	2	-	2	-	-
By length of disability	2	-	(¹)	-	(¹)	(¹)	1	-	-
By both service and length of disability	2	-	-	-	(¹)	-	-	-	2
Fixed weekly dollar benefit	11	(¹)	3	(¹)	7	(¹)	1	-	(¹)
Less than \$60	2	(¹)	1	-	1	-	-	-	(¹)
\$60-\$79	1	(¹)	(¹)	(¹)	(¹)	-	-	-	(¹)
\$80-\$99	2	-	1	(¹)	1	-	-	-	-
\$100-\$119	3	-	1	(¹)	2	-	-	-	-
\$120-\$139	2	-	-	-	1	-	(¹)	-	(¹)
\$140 or more	2	-	(¹)	(¹)	1	(¹)	(¹)	-	(¹)
Weekly dollar benefit varies	10	-	(¹)	(¹)	3	(¹)	2	-	4
By earnings	9	-	(¹)	(¹)	3	(¹)	2	-	4
By service or length of disability	(¹)	-	(¹)	-	(¹)	-	(¹)	-	-
Production									
All types	100	1	15	3	52	2	15	(¹)	13
Fixed percent of earnings	35	(¹)	5	2	24	(¹)	1	(¹)	2
Less than 50	(¹)	-	(¹)	-	(¹)	-	-	-	-
50-54	13	(¹)	2	1	9	-	-	-	1
55-59	1	-	(¹)	-	1	(¹)	-	-	-
60-64	9	(¹)	(¹)	1	6	(¹)	(¹)	(¹)	1
65-69	8	(¹)	2	-	6	(¹)	(¹)	(¹)	(¹)
70 or more	4	-	1	(¹)	2	-	(¹)	-	(¹)
Percent of earnings varies	2	-	(¹)	-	1	(¹)	-	-	1
By service	(¹)	-	(¹)	-	(¹)	-	-	-	-
By length of disability	(¹)	-	-	-	-	(¹)	-	-	(¹)
By both service and length of disability	1	-	-	-	(¹)	-	-	-	(¹)
Fixed weekly dollar benefit	35	(¹)	9	1	21	1	2	-	1
Less than \$60	8	(¹)	4	-	3	(¹)	-	-	-
\$60-\$79	3	(¹)	1	(¹)	1	-	-	-	-
\$80-\$99	3	-	1	(¹)	2	-	(¹)	-	-
\$100-\$119	6	-	1	(¹)	4	-	(¹)	-	(¹)
\$120-\$139	6	(¹)	(¹)	-	4	-	1	-	-
\$140 or more	10	-	(¹)	(¹)	6	1	1	-	1
Weekly dollar benefit varies	29	(¹)	1	(¹)	7	(¹)	12	-	9
By earnings	27	(¹)	1	(¹)	6	(¹)	12	-	8
By service or length of disability	1	-	(¹)	-	1	-	(¹)	-	(¹)

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 17. Sickness and accident insurance: Percent of full-time participants with benefits based on percent of earnings formula by maximum weekly benefit, medium and large firms, 1983

Type of payment	Total	Maximum weekly benefit										No maximum
		Total with maximum	Less than \$80	\$80 to \$99	\$100 to \$119	\$120 to \$139	\$140 to \$159	\$160 to \$199	\$200 to \$249	\$250 to \$299	\$300 or more	
All participants												
Total	100	71	1	21	4	4	10	4	11	3	13	29
Fixed percent of earnings	91	70	1	21 ¹	4	4	10	4	11	3	12	22
Less than 50	1	1	(¹)	-	(¹)	-	-	-	-	-	-	(¹)
50-54	36	29	1	19	(¹)	-	2	2	2	1	3	7
55-59	2	2	-	-	-	(¹)	(¹)	1	-	(¹)	-	(¹)
60-64	25	17	-	1	1	2	1	1	7	1	4	7
65-69	19	15	(¹)	(¹)	1	1	6	1	2	(¹)	4	5
70 or more	9	6	(¹)	(¹)	2	1	(¹)	-	(¹)	1	2	2
Percent of earnings varies	9	1	-	-	-	-	(¹)	-	(¹)	(¹)	1	7
Professional and administrative												
Total	100	71	1	23	1	1	7	3	11	4	20	29
Fixed percent of earnings	85	70	1	23	1	1	7	3	11	4	20	15
Less than 50	1	(¹)	-	-	(¹)	-	-	-	-	-	-	(¹)
50-54	33	28	1	20	(¹)	-	2	1	1	1	3	5
55-59	1	1	-	-	-	-	-	1	-	-	-	-
60-64	25	20	-	2	-	(¹)	-	(¹)	9	2	6	5
65-69	17	14	(¹)	(¹)	-	(¹)	5	(¹)	1	(¹)	7	2
70 or more	9	6	(¹)	(¹)	1	-	(¹)	-	(¹)	1	4	2
Percent of earnings varies	15	1	-	-	-	-	-	-	(¹)	-	(¹)	14
Technical and clerical												
Total	100	70	1	27	5	2	8	2	7	3	15	30
Fixed percent of earnings	90	68	1	27	5	2	8	2	6	3	14	21
Less than 50	(¹)	(¹)	-	-	(¹)	-	-	-	-	-	-	-
50-54	40	34	1	26	(¹)	-	2	1	1	(¹)	3	6
55-59	1	1	-	-	-	(¹)	(¹)	(¹)	-	-	-	1
60-64	23	13	-	1	1	1	(¹)	1	4	1	4	10
65-69	18	15	-	(¹)	2	1	6	(¹)	1	1	5	3
70 or more	7	5	(¹)	(¹)	1	-	(¹)	-	(¹)	1	2	2
Percent of earnings varies	10	2	-	-	-	-	(¹)	-	(¹)	(¹)	1	9
Production												
Total	100	72	2	15	5	6	13	5	14	2	9	28
Fixed percent of earnings	96	70	2	15	5	6	12	5	14	2	8	25
Less than 50	1	1	1	-	(¹)	-	-	-	-	-	-	-
50-54	36	27	1	15	(¹)	(¹)	3	3	3	(¹)	2	9
55-59	3	3	-	-	-	1	1	1	-	(¹)	-	-
60-64	25	18	-	(¹)	2	3	2	(¹)	8	(¹)	3	7
65-69	22	14	-	(¹)	1	1	6	1	3	(¹)	2	7
70 or more	10	7	(¹)	(¹)	2	1	1	-	1	1	1	3
Percent of earnings varies	4	2	-	-	-	-	1	-	(¹)	-	1	3

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 18. Long-term disability insurance: Percent of full-time participants by method of determining payment, medium and large firms, 1983

Method	All participants			Professional and administrative participants			Technical and clerical participants			Production participants		
	Total	With maximum coverage provisions	Without maximum coverage provisions	Total	With maximum coverage provisions	Without maximum coverage provisions	Total	With maximum coverage provisions	Without maximum coverage provisions	Total	With maximum coverage provisions	Without maximum coverage provisions
All methods	100	71	29	100	72	28	100	75	25	100	65	35
Fixed percent of earnings	74	58	17	79	58	21	77	60	17	66	55	11
Less than 50 percent	1	1	(¹)	1	1	(¹)	1	1	(¹)	2	1	(¹)
50 percent	29	22	7	28	18	10	27	20	6	31	28	4
55 percent	(¹)	(¹)	-	-	-	-	(¹)	(¹)	-	1	1	-
60 percent	35	27	7	39	31	8	37	29	8	27	21	6
65 or 67 percent	7	6	1	8	7	1	9	8	1	4	4	(¹)
70 percent or more	2	1	1	3	2	1	3	1	1	1	(¹)	1
Percent varies by earnings	12	8	3	12	9	3	17	13	5	4	3	1
Percent varies by service	1	1	(¹)	1	1	(¹)	1	(¹)	1	1	1	-
Scheduled dollar amount varies by earnings	9	2	6	2	2	-	2	1	(¹)	25	5	20
Other ²	4	2	2	6	3	3	3	1	2	4	2	2

¹ Less than 0.5 percent.

² Includes flat dollar amounts and scheduled percent of earnings varying by length of disability.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 19. Long-term disability insurance: Percent of full-time participants by duration of benefits, medium and large firms, 1983

Duration of benefits	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Until a specified age	32	31	33	32
Under age 65	1	1	1	(¹)
Age 65	28	27	29	28
Age 70	3	3	3	4
Duration of benefit varies	58	57	59	57
By length of service	1	2	1	1
By age at time of disability ²	57	56	58	56
Single reduction	34	33	31	36
Gradual reduction	23	22	26	20
Other ³	10	12	9	10

¹ Less than 0.5 percent.

² The 1978 amendments to the Age Discrimination in Employment Act allow employers to reduce the duration of long-term disability insurance benefits to employees over age 65. The benefit, for example, may continue until age 65 if disabled before 60; however, if disabled after age 60, the benefit may be continued only 5 years or until age 70, whichever is earlier. In other cases, the duration of benefits reduces gradually, according to an age schedule.

³ Includes benefits lasting for life, for a specified number of months, or until some unspecified retirement age.

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

Table 20. Health insurance: Percent of full-time participants by coverage for selected categories of medical care, medium and large firms, 1983

Category of medical care	Total	Provided care				Not provided care
		All	By basic benefits only ¹	By major medical only ²	By basic benefits and major medical	
All participants						
Hospital room and board	100	100	16	19	65	(⁰)
Hospitalization—miscellaneous services	100	100	15	20	65	(⁰)
Outpatient care ⁴	100	100	12	20	68	(⁰)
Extended care facility ⁵	100	58	22	24	12	42
Home health care ⁵	100	37	18	11	8	63
Surgical	100	100	34	28	37	(⁰)
Physician visits—in hospital	100	99	12	42	46	1
Physician visits—office	100	96	5	84	7	4
Diagnostic X-ray and laboratory ⁶	100	100	28	36	36	(⁰)
Prescription drugs—nonhospital	100	98	12	83	4	2
Private-duty nursing	100	96	5	90	1	4
Mental health care	100	99	9	19	71	1
Dental	100	74	68	6	-	26
Vision	100	28	26	2	-	72
Professional and administrative						
Hospital room and board	100	100	15	20	64	(⁰)
Hospitalization—miscellaneous services	100	100	14	21	64	(⁰)
Outpatient care ⁴	100	100	8	21	70	(⁰)
Extended care facility ⁵	100	61	20	26	15	39
Home health care ⁵	100	39	16	12	11	61
Surgical	100	100	37	31	32	(⁰)
Physician visits—in hospital	100	99	12	46	42	1
Physician visits—office	100	99	5	89	5	1
Diagnostic X-ray and laboratory ⁶	100	100	28	41	31	(⁰)
Prescription drugs—nonhospital	100	99	8	85	6	1
Private-duty nursing	100	99	6	92	1	1
Mental health care	100	99	6	20	74	1
Dental	100	79	73	6	-	21
Vision	100	25	22	3	-	75
Technical and clerical						
Hospital room and board	100	100	15	23	61	(⁰)
Hospitalization—miscellaneous services	100	100	12	24	63	(⁰)
Outpatient care ⁴	100	100	9	24	67	(⁰)
Extended care facility ⁵	100	55	15	26	13	45
Home health care ⁵	100	36	15	12	9	64
Surgical	100	100	32	33	34	(⁰)
Physician visits—in hospital	100	99	11	47	41	1
Physician visits—office	100	99	6	86	7	1
Diagnostic X-ray and laboratory ⁶	100	100	27	42	31	(⁰)
Prescription drugs—nonhospital	100	98	8	86	4	2
Private-duty nursing	100	98	6	91	1	2
Mental health care	100	99	7	23	69	1
Dental	100	72	65	7	-	28
Vision	100	24	21	3	-	76

See footnotes at end of table.

Table 20. Health insurance: Percent of full-time participants by coverage for selected categories of medical care, medium and large firms, 1983—Continued

Category of medical care	Total	Provided care			Not provided care	
		All	By basic benefits only ¹	By major medical only ²		By basic benefits and major medical
Production						
Hospital room and board	100	100	17	16	67	(³)
Hospitalization—miscellaneous services	100	100	16	17	66	(³)
Outpatient care ⁴	100	100	15	18	67	(³)
Extended care facility ⁵	100	58	25	22	11	42
Home health care ⁵	100	37	21	10	7	63
Surgical	100	100	34	24	42	(³)
Physician visits—in hospital	100	100	13	36	50	(³)
Physician visits—office	100	94	4	80	9	6
Diagnostic X-ray and laboratory ⁶	100	100	29	30	41	(³)
Prescription drugs—nonhospital	100	98	16	80	2	2
Private-duty nursing	100	93	4	88	1	7
Mental health care	100	99	11	17	71	1
Dental	100	72	67	5	—	28
Vision	100	32	30	1	—	68

¹ A provision was classified as a basic benefit when it related to the initial expenses incurred for a specific medical service. Under these provisions, a plan paid covered expenses in one of several ways: (1) In full with no limitation; (2) in full for a specified period of time, or until a dollar limit was reached; or (3) a cash scheduled allowance benefit that provided up to a dollar amount for a service performed by a hospital or physician. For a specific category of care, a plan may require the participant to pay a specific amount each disability or year (deductible) or a nominal charge each visit or procedure (copayment) before reimbursement begins or services are rendered.

² Major medical benefits cover many categories of expenses, some of which are not covered under basic benefits, and others for which basic coverage limits have been exhausted. These benefits are characterized by deductible and coinsurance provisions that are applied across

categories of care.

³ Less than 0.5 percent.

⁴ Coverage for any of the following services charged by the outpatient department of the hospital: Treatment for accidental injury or emergency sickness; surgical procedures; rehabilitative or physical therapy; and treatment for chronic illness (radiation therapy, etc.).

⁵ Some plans provide this care only to a patient who was previously hospitalized and is recovering without need of the extensive care provided by a general hospital.

⁶ Charges incurred in the outpatient department of a hospital and outside of the hospital.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 21. Health insurance: Percent of full-time participants in plans with basic hospital room and board coverage by type of benefit payments and limits to coverage, medium and large firms, 1983

Type of payment	Total	Subject to limit on days of coverage per hospital confinement						Subject to other limits ¹	Unlimited
		All	Under 120 days	120 days	121 - 364 days	365 days	366 days or more		
All participants									
Total	100	71	12	18	4	30	6	20	10
Daily dollar allowance	6	6	4	1	(²)	(²)	(²)	(²)	-
Less than \$50	1	1	1	(²)	-	-	-	-	-
\$50-\$74	1	1	1	(²)	-	(²)	-	(²)	-
\$75-\$99	1	1	1	(²)	(²)	-	-	(²)	-
\$100-\$124	1	1	1	(²)	(²)	(²)	(²)	-	-
\$125 or more	2	2	1	(²)	-	(²)	(²)	(²)	-
Semiprivate rate	94	65	8	17	4	30	6	19	10
Professional and administrative									
Total	100	65	9	18	2	32	4	23	11
Daily dollar allowance	4	3	2	1	(²)	(²)	-	(²)	-
Less than \$50	(²)	(²)	(²)	(²)	-	-	-	-	-
\$50-\$74	1	(²)	(²)	-	-	-	-	(²)	-
\$75-\$99	1	1	(²)	(²)	(²)	-	-	(²)	-
\$100-\$124	1	1	(²)	(²)	-	(²)	-	-	-
\$125 or more	1	1	1	(²)	-	(²)	-	-	-
Semiprivate rate	96	62	7	17	2	32	4	23	11
Technical and clerical									
Total	100	66	9	23	4	27	3	20	14
Daily dollar allowance	4	4	1	2	1	(²)	(²)	(²)	-
Less than \$50	(²)	(²)	(²)	(²)	-	-	-	-	-
\$50-\$74	(²)	(²)	(²)	-	-	-	-	(²)	-
\$75-\$99	1	1	(²)	(²)	(²)	-	-	(²)	-
\$100-\$124	1	1	(²)	(²)	(²)	(²)	(²)	-	-
\$125 or more	2	2	(²)	1	-	(²)	-	-	-
Semiprivate rate	96	62	7	21	3	27	3	20	14
Production									
Total	100	75	15	16	4	31	8	18	7
Daily dollar allowance	8	8	6	1	-	1	(²)	1	-
Less than \$50	2	2	2	(²)	-	-	-	-	-
\$50-\$74	2	2	2	(²)	-	(²)	-	(²)	-
\$75-\$99	1	1	1	(²)	-	-	-	(²)	-
\$100-\$124	1	1	1	(²)	-	-	(²)	-	-
\$125 or more	2	1	1	(²)	-	(²)	(²)	(²)	-
Semiprivate rate	92	68	10	15	4	30	8	17	7

¹ Includes workers in plans where the basic benefit is limited by a maximum dollar amount per confinement or per year, and other plans where the limit on the number of days of coverage applies within a specified time period.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 22. Health insurance: Percent of full-time participants in plans with basic surgical benefits by maximum allowance for selected procedures, medium and large firms, 1983

Maximum allowance	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Usual and customary charge	67	71	67	65
With overall dollar limit on basic surgical payments	6	7	5	7
Without overall dollar limit on basic surgical payments	61	65	63	59
Plan pays:				
80 percent	3	3	3	3
90 percent	1	1	1	1
95 percent	7	8	10	6
100 percent	50	53	48	50
Maximum scheduled allowance	33	29	33	35
Most expensive surgical procedure:				
\$201-\$300	1	(¹)	1	2
\$301-\$400	2	1	1	2
\$401-\$500	2	1	1	4
\$501-\$750	4	4	3	5
\$751-\$1000	6	3	5	7
\$1001-\$1250	2	2	4	2
\$1251-\$1500	4	3	3	4
\$1501-\$2000	6	7	9	5
\$2001-\$2500	2	3	2	2
\$2501-\$3000	1	2	1	1
More than \$3000	2	3	2	1
Appendectomy:				
\$100 or less	(¹)	(¹)	(¹)	(¹)
\$101-\$150	1	1	1	2
\$151-\$200	5	3	2	7
\$201-\$300	9	8	9	10
\$301-\$400	7	7	8	6
\$401-\$500	4	3	7	4
\$501-\$750	5	6	5	5
More than \$750	(¹)	1	(¹)	1
Not determinable ²	(¹)	(¹)	(¹)	(¹)
Tonsillectomy:				
\$50 or less	1	1	1	2
\$51-\$100	12	9	10	14
\$101-\$150	10	10	14	9
\$151-\$200	4	3	4	5
\$201-\$300	4	6	3	3
More than \$300	(¹)	(¹)	(¹)	(¹)
Not determinable ²	1	1	1	1
Hysterectomy:				
\$200 or less	1	1	1	1
\$201-\$300	5	3	2	7
\$301-\$400	5	5	5	6
\$401-\$500	5	3	5	6
\$501-\$750	9	9	12	7
\$751-\$1000	4	3	3	4
\$1001-\$1250	1	3	2	1
More than \$1250	(¹)	(¹)	(¹)	(¹)
Not determinable ²	3	3	2	3

¹ Less than 0.5 percent.

² Information necessary to classify was not provided.

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

Table 23. Health insurance: Percent of full-time participants in plans with major medical coverage by amount of deductible and applicable benefit period,¹ medium and large firms, 1983

Amount of deductible ²	All participants			Professional and administrative participants			Technical and clerical participants			Production participants		
	Benefit period											
	Total	1-year period ³	Other period	Total	1-year period	Other period	Total	1-year period	Other period	Total	1-year period	Other period
Total	100	96	3	100	97	2	100	97	2	100	95	4
Deductible specified	99	96	3	99	97	2	99	97	2	99	95	4
Based on earnings ³	6	6	-	6	6	-	7	7	-	5	5	-
Flat dollar amount	94	91	3	94	92	2	92	90	2	94	90	4
Less than \$25	(¹)	(¹)	-	(¹)	(¹)	-	(¹)	(¹)	-	(¹)	(¹)	-
\$25	2	1	1	2	1	1	1	(¹)	1	2	1	1
\$26-\$49	1	1	-	1	1	-	1	1	-	1	1	-
\$50	21	20	(¹)	21	21	(¹)	17	16	(¹)	22	22	(¹)
\$51-\$74	(¹)	(¹)	-	-	-	-	-	-	-	(¹)	(¹)	-
\$75	5	5	-	4	4	-	4	4	-	6	6	-
\$76-\$99	(¹)	(¹)	-	1	1	-	(¹)	(¹)	-	(¹)	(¹)	-
\$100	52	51	1	51	50	1	52	51	1	53	51	2
\$125	1	1	-	1	1	-	(¹)	(¹)	-	1	1	-
\$150	7	7	(¹)	8	8	(¹)	12	11	(¹)	4	3	(¹)
Over \$150	5	5	(¹)	5	5	(¹)	5	5	-	5	5	(¹)
No deductible	1	-	-	1	-	-	1	-	-	1	-	-

¹ The deductible is the amount of covered expenses that an individual must pay before any charges are paid by the insurance plan. The benefit period is the length of time within which a single deductible requirement applies. Some plans require that expenses equal to the deductible be incurred within a shorter period, such as 90 days.

² Amount of deductible described is for each insured person. However, many plans contain a maximum family deductible. In some plans, the individual and family deductibles are identical.

³ These plans have deductibles which vary by the amount of the participants' earnings. A typical provision is 1 percent of annual earnings with a maximum deductible of \$150.

⁴ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 24. Health insurance: Percent of full-time participants in plans with major medical coverage by coinsurance provisions,¹ medium and large firms, 1983

Final coinsurance provision	All participants					Professional and administrative participants					Technical and clerical participants					Production participants				
	Initial coinsurance																			
	Total	80 per-cent	85 per-cent	90 per-cent	Other	Total	80 per-cent	85 per-cent	90 per-cent	Other	Total	80 per-cent	85 per-cent	90 per-cent	Other	Total	80 per-cent	85 per-cent	90 per-cent	Other
Total	100	88	5	3	3	100	88	5	3	3	100	91	4	2	3	100	87	6	3	4
Final coinsurance changes to 100 percent	71	62	5	2	2	78	69	5	2	1	80	73	4	2	1	62	52	6	2	2
When covered expenses ² within a year reach:																				
\$1-\$2,000	12	11	(¹)	(¹)	(¹)	13	12	(¹)	(¹)	(¹)	16	15	(¹)	(¹)	(¹)	9	9	(¹)	(¹)	(¹)
\$2,001-\$4,000	17	15	(¹)	(¹)	(¹)	20	19	(¹)	(¹)	(¹)	21	20	1	(¹)	(¹)	12	11	(¹)	(¹)	(¹)
\$4,001-\$6,000	25	23	1	(¹)	(¹)	29	27	1	(¹)	(¹)	28	26	1	(¹)	(¹)	21	19	1	1	(¹)
\$6,001-\$8,000	6	2	3	(¹)	1	6	3	2	(¹)	1	5	3	1	(¹)	1	7	2	4	(¹)	1
\$8,001-\$10,000	7	5	1	1	(¹)	6	4	1	1	(¹)	7	6	1	(¹)	(¹)	7	5	1	1	(¹)
More than \$10,000	4	4	(¹)	(¹)	-	5	4	(¹)	(¹)	-	3	3	(¹)	(¹)	-	5	5	(¹)	(¹)	-
Final coinsurance changes to other than 100 percent	1	1	-	-	(¹)	1	1	-	-	(¹)	1	1	-	-	(¹)	2	1	-	-	1
Coinsurance unchanged	28	25	(¹)	1	1	21	18	(¹)	2	2	19	16	(¹)	1	2	36	34	(¹)	1	1

¹ Coinsurance is the percent of covered expenses paid by the plan. The balance is paid by the employee.

² Amount of covered expenses described is for each insured person. In rare cases, the limit for the individual and family are identical.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 25. Health insurance: Percent of full-time participants in plans with major medical coverage by maximum benefit provisions, medium and large firms, 1983

Type and dollar amount of maximum	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
With maximum limits ¹	84	83	78	88
Lifetime maximum only	74	73	71	75
Less than \$25,000	2	1	2	3
\$25,000	1	1	1	1
\$25,001-\$49,999	1	(²)	1	1
\$50,000	5	3	3	7
\$50,001-\$99,999	1	(²)	(²)	2
\$100,000	6	4	3	8
\$100,001-\$249,999	4	3	3	5
\$250,000	27	30	28	25
\$250,001-\$499,999	1	1	1	1
\$500,000	11	13	11	11
\$500,001-\$999,999	(²)	1	1	(²)
\$1,000,000	14	17	17	11
More than \$1,000,000	(²)	(²)	(²)	(²)
Annual or disability maximum only	5	5	5	5
Both lifetime and annual or disability maximums	6	5	3	9
Without maximum limits	16	17	22	12

¹ Most plans with a lifetime maximum have a reinstatement clause. By furnishing satisfactory medical evidence of insurability, an employee can apply for restoration of the full lifetime maximum. Regardless of a member's physical condition, however, a typical plan automatically restores up to \$1,000 of the major medical maximum each year.

² Less than 0.5 percent.

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

Table 26. Health insurance: Percent of full-time participants in plans with dental benefits by extent of coverage for selected procedures, medium and large firms, 1983

Type of dental procedure	Total	Scheduled cash allowance	Incentive schedule ¹	Subject to copayment ²	Percent of reasonable and customary charge										Not covered
					Total	50	60	61-74	75	80	85	90	91-99	100	
All participants															
Examinations	100	15	3	(0)	81	(0)	(0)	2	2	24	1	2	-	51	(0)
Dental X-rays	100	15	3	(0)	82	(0)	(0)	2	2	28	5	7	-	37	(0)
Fillings	100	29	3	(0)	68	3	2	2	5	38	6	7	-	5	(0)
Dental surgery	100	26	3	(0)	71	4	2	2	5	38	6	7	-	8	(0)
Periodontal care	100	26	3	(0)	70	5	2	1	5	37	6	7	-	7	(0)
Inlays	100	29	1	(0)	69	39	5	2	2	11	4	5	-	2	1
Crowns	100	29	1	(0)	69	39	5	2	2	11	4	5	-	2	1
Orthodontia	100	15	-	1	57	47	3	1	1	2	1	(0)	(0)	1	28
Professional and administrative															
Examinations	100	20	3	(0)	77	(0)	(0)	2	3	22	1	1	-	49	(0)
Dental X-rays	100	20	3	(0)	77	(0)	(0)	2	3	28	3	5	-	37	(0)
Fillings	100	31	3	(0)	65	4	1	2	5	40	4	5	-	4	(0)
Dental surgery	100	29	3	(0)	68	4	2	2	5	40	4	5	-	7	(0)
Periodontal care	100	28	3	(0)	68	6	2	2	1	4	4	5	-	7	(0)
Inlays	100	31	1	(0)	67	41	5	2	3	9	2	3	-	2	1
Crowns	100	31	1	(0)	67	41	5	2	3	9	2	3	-	2	1
Orthodontia	100	18	-	1	56	48	3	1	(0)	1	1	-	(0)	2	25
Technical and clerical															
Examinations	100	15	4	(0)	81	(0)	(0)	3	1	26	1	2	-	48	(0)
Dental X-rays	100	15	4	(0)	81	(0)	(0)	3	1	31	2	4	-	39	(0)
Fillings	100	30	4	(0)	66	4	2	3	3	40	3	4	-	5	(0)
Dental surgery	100	28	4	(0)	67	4	2	3	5	40	3	4	-	6	(0)
Periodontal care	100	28	3	(0)	67	7	2	3	4	38	3	4	-	6	1
Inlays	100	29	1	(0)	68	40	5	3	1	12	2	3	-	3	1
Crowns	100	30	1	(0)	68	40	5	3	1	12	2	3	-	3	1
Orthodontia	100	18	-	(0)	52	43	4	1	1	2	1	-	(0)	3	29
Production															
Examinations	100	13	2	(0)	84	(0)	(0)	1	2	24	1	2	-	53	(0)
Dental X-rays	100	13	2	(0)	84	(0)	(0)	1	2	26	8	11	-	35	(0)
Fillings	100	27	3	(0)	70	3	2	1	5	35	9	10	-	5	(0)
Dental surgery	100	24	2	(0)	74	3	1	1	6	35	8	10	-	9	(0)
Periodontal care	100	24	2	(0)	73	4	2	1	6	35	9	10	-	8	1
Inlays	100	27	1	1	70	36	5	1	2	11	5	7	-	2	1
Crowns	100	27	1	1	70	37	5	1	2	11	5	7	-	2	1
Orthodontia	100	12	-	1	59	49	3	1	1	2	1	(0)	-	2	29

¹ Reimbursement arrangement in which the percentage of dental expenses paid by the plan increases if regular dental appointments are scheduled.

² Participant pays a specific amount per procedure and plan pays all remaining expenses.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 27. Health insurance: Percent of full-time participants in plans with dental benefits by deductible provision,¹ medium and large firms, 1983

Type of deductible ²	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Subject to basic dental deductible ...	61	65	67	55
Yearly deductible	49	55	53	44
Under \$25	1	(³)	(³)	1
\$25	23	27	24	21
\$26-\$49	1	1	1	(³)
\$50	22	24	26	20
Over \$50	2	2	2	2
Lifetime deductible	12	10	14	11
\$25	1	2	1	1
\$50	9	8	12	9
Over \$50	1	1	1	1
Subject to major medical deductible	8	8	9	7
No deductible	32	27	24	38

¹ Excludes separate deductibles for orthodontic procedures.

² Amount of deductible described is for each insured person. In some plans, the individual and family deductibles are identical.

³ Less than 0.5 percent.

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

Table 28. Health insurance: Percent of full-time participants in plans with dental benefits by yearly maximum amount of insurance,¹ medium and large firms, 1983

Dollar amount	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Yearly maximum specified	93	92	91	94
Less than \$500	(²)	(²)	(²)	1
\$500	7	6	9	6
\$501-\$749	1	1	1	1
\$750	25	25	25	25
\$751-\$999	1	1	1	2
\$1,000	47	44	43	50
\$1,001-\$1,499	4	4	4	3
\$1,500	4	6	5	3
Greater than \$1,500	3	3	4	3
No yearly maximum	7	8	9	6

¹ Includes all covered dental procedures except orthodontia. Amount of maximum specified is for each insured person.

² Less than 0.5 percent.

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

Table 29. Health insurance: Percent of full-time participants in plans with orthodontic benefits by lifetime maximum amount of coverage, medium and large firms, 1983

Dollar amount	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Lifetime maximum specified	95	95	95	95
Less than \$500	1	1	1	(¹)
\$500	20	22	20	20
\$501-\$749	9	6	5	13
\$750	18	22	19	14
\$751-\$999	13	11	8	16
\$1,000	30	29	35	28
\$1,001-\$1,499	2	1	1	2
\$1,500	2	2	3	2
Greater than \$1,500	1	2	2	1
No lifetime maximum	5	5	5	5

¹ Less than 0.5 percent.

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

Table 30. Health insurance: Percent of full-time participants in plans with vision benefits by extent of benefits, medium and large firms, 1983

Benefit	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Eye examinations only	10	14	17	6
Examinations and eyeglasses	7	6	8	6
Examinations, eyeglasses, and contact lenses	78	74	69	84
Orthoptics ¹ only	3	4	4	2
Other combinations	2	1	2	2

¹ Exercises to improve the function of the eye muscles.

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

Table 31. Health insurance: Percent of full-time participants in plans with mental health benefits by extent of benefits, medium and large firms, 1983

Coverage limitation	All participants		Professional and administrative participants		Technical and clerical participants		Production participants	
	Hospital care	Outpatient care	Hospital care	Outpatient care	Hospital care	Outpatient care	Hospital care	Outpatient care
Total	100	100	100	100	100	100	100	100
With coverage	100	95	100	96	100	95	100	94
Covered the same as other illnesses	54	7	56	6	50	7	54	8
Subject to separate limitations ¹	46	88	44	90	49	87	45	87
Limit on days or visits	30	20	27	18	31	20	30	21
Limit on dollars	18	68	18	68	21	67	17	69
Major medical coinsurance limited to 50 percent	3	54	2	57	3	56	3	52
Other limitations	8	12	8	11	9	10	7	14
Not covered	(²)	5	(²)	4	(²)	5	(²)	6

¹ The total is less than the sum of the individual items because many plans had more than one type of limitation on mental health coverage.

² Less than 0.5 percent.

Table 32. Health insurance: Percent of full-time participants by coverage for selected special benefits, medium and large firms, 1983

Benefit item	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Covered by at least one of the listed special benefits ¹	66	68	67	64
Second surgical opinion	32	36	33	30
Alcoholism treatment	53	53	54	52
Drug abuse treatment	43	42	44	43
Hearing care	10	9	7	11
Not covered by any of listed special benefits	34	32	33	36

¹ The total is less than the sum of the individual items because many participants receive more than one benefit.

Table 33. Health insurance: Percent of full-time participants in contributory plans by type and amount of employee contribution, medium and large firms, 1983

Type and amount of contribution	All participants		Professional and administrative participants		Technical and clerical participants		Production participants	
	Single coverage	Family coverage ¹	Single coverage	Family coverage ¹	Single coverage	Family coverage ¹	Single coverage	Family coverage ¹
Total	100	100	100	100	100	100	100	100
Flat monthly amount	96	91	96	90	97	92	95	90
Less than \$5.00	27	5	29	4	24	3	27	7
\$5.00-\$9.99	20	13	19	14	20	10	22	15
\$10.00-\$14.99	14	9	15	11	20	10	7	7
\$15.00-\$19.99	11	6	10	5	13	6	10	7
\$20.00-\$29.99	5	12	6	11	7	11	3	14
\$30.00-\$39.99	2	13	2	13	2	13	2	12
\$40.00-\$49.99	1	8	(?)	10	(?)	10	1	6
\$50.00-\$59.99	(?)	6	1	5	1	8	(?)	6
\$60.00-\$69.99	-	5	-	5	-	7	-	4
\$70.00-\$79.99	-	2	-	2	-	2	-	1
\$80.00-\$89.99	-	2	-	2	-	3	-	2
\$90.00-\$99.99	-	1	-	1	-	2	-	1
\$100.00 or greater	-	2	-	2	-	2	-	2
Composite rate ³	17	6	14	4	11	5	23	7
Amount varies by earnings	1	1	2	1	2	1	1	1
Contribution not determinable	3	8	2	9	1	7	4	9

¹ If the amount of contribution varied by either size or composition of family, the rate for an employee with a spouse and one child was used. For a small percentage of employees, the employee contributes the same amount for single and family coverage.

² Less than 0.5 percent.

³ A composite rate is a set contribution covering more than one bene-

fit area, for example, health insurance and sickness and accident insurance. Cost data for individual plans cannot be determined.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 34. Health insurance: Percent of full-time participants by funding medium for selected types of coverage, medium and large firms, 1983

Funding medium	Basic hospital ¹	Basic surgical ¹	Basic medical ¹	Major medical ²	Dental	Basic hospital ¹	Basic surgical ¹	Basic medical ¹	Major medical ²	Dental
	All participants					Technical and clerical				
Total	100	100	100	100	100	100	100	100	100	100
Coverage provided	81	72	59	92	74	76	66	53	93	72
Blue Cross-Blue Shield	27	20	20	15	4	26	18	18	15	5
Commercial carrier	33	32	25	52	49	31	30	21	54	47
Independent health plans	19	18	14	24	19	18	16	14	22	19
Labor/management ³	16	14	10	24	17	13	11	9	22	17
Health Maintenance Organizations ⁴	3	4	3	(⁵)	2	5	5	5	(⁵)	1
Other ⁶	(⁵)	(⁵)	(⁵)	(⁵)	1	(⁵)	(⁵)	(⁵)	(⁵)	1
Combined	1	1	(⁵)	2	1	1	1	1	2	1
Coverage not provided	19	28	41	8	26	24	34	47	7	28
	Professional and administrative					Production				
Total	100	100	100	100	100	100	100	100	100	100
Coverage provided	80	69	55	95	79	84	76	64	91	72
Blue Cross-Blue Shield	25	17	16	12	4	28	23	23	16	4
Commercial carrier	34	33	24	56	52	34	32	27	48	49
Independent health plans	19	17	13	23	22	20	20	15	25	18
Labor/management ³	15	13	9	23	19	17	17	12	25	15
Health Maintenance Organizations ⁴	4	4	4	(⁵)	2	2	2	2	(⁵)	2
Other ⁶	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	1
Combined	2	2	1	2	1	1	1	(⁵)	1	1
Coverage not provided	20	31	45	5	21	16	24	36	9	28

¹ A plan provision was classified as a basic benefit when it covered the initial expenses incurred for a specific medical service. Under these provisions, a plan paid covered expenses in one of several ways: 1) In full with no limitation; 2) in full for a specified period of time, or until a dollar limit was reached; and 3) a cash scheduled allowance benefit that provided up to a dollar amount for a service performed by a hospital or physician. For a specific category of care, a plan may require the participant to pay a lump sum amount each disability or year (deductible) or a nominal charge each visit or procedure (copayment) before reimbursement begins or services are rendered.

² Major medical benefits cover many categories of expenses, some of which are not covered under basic benefits, and others for which basic coverage limits have been exhausted. These benefits are characterized by deductible and coinsurance provisions that are applied across categories of care.

³ Includes plans that are financed by general revenues of a company on a pay-as-you-go basis, plans financed through contributions to a

trust fund established to pay benefits, and plans operating their own facilities if at least partially financed by employer contributions. Includes plans that are administered by a commercial carrier through Administrative Services Only (ASO) contracts.

⁴ Includes federally qualified (those meeting standards of the Health Maintenance Organization Act of 1973, as amended) and other HMOs delivering comprehensive health care on a prepayment rather than fee-for-service basis. All HMOs are included here regardless of sponsorship, e.g., Blue Cross-Blue Shield or a commercial insurance carrier.

⁵ Less than 0.5 percent.

⁶ Includes independent prepaid plans providing health benefits less comprehensive than those of an HMO. Dental benefits plans sponsored by local dental societies are also in this category.

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

Table 35. Life Insurance: Percent of full-time participants by method of determining amount of basic life insurance and frequency of related coverages, medium and large firms, 1983

Item	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Basic life insurance ¹	100	100	100	100
Based on earnings	65	84	80	47
Multiple	48	68	67	28
Graduated schedule	17	16	13	19
Flat amount	33	13	17	51
Based on service	2	3	2	2
Other ²	(³)	(³)	(³)	(³)
With extended coverage during total and permanent disability	98	99	99	97
With accidental death and dismemberment coverage	72	67	65	78
With dependent coverage	18	17	18	19

¹ A few participants received only accidental death and dismemberment insurance.

² Includes participants in plans with insurance based on pension accrued at time of the employee's death.

³ Less than 0.5 percent.

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

Table 36. Life insurance: Percent of full-time participants in plans with multiple-of-earnings formulas by amount of basic insurance and maximum coverage provisions, medium and large firms, 1983

Formula	Total	In plans without maximum coverage	In plans with maximum coverage				
			All	Less than \$50,000	\$50,000-\$99,999	\$100,000-\$249,999	\$250,000 or more
All participants							
Total	100	56	44	2	7	20	16
Life insurance is equal to annual earnings times:							
Less than 1.0	3	2	1	(¹)	1	(¹)	-
1.0	44	29	15	(¹)	2	11	2
1.1-1.4	1	1	(¹)	(¹)	-	(¹)	(¹)
1.5	9	3	5	(¹)	2	1	2
1.6-1.9	(¹)	-	(¹)	(¹)	-	-	-
2.0	36	18	18	(¹)	2	6	10
2.5	3	1	2	-	(¹)	(¹)	1
2.6-2.9	(¹)	-	(¹)	-	(¹)	-	-
3.0	3	1	2	-	1	1	(¹)
More than 3.0	1	1	(¹)	-	-	-	(¹)
Professional and administrative							
Total	100	53	47	1	8	21	17
Life insurance is equal to annual earnings times:							
Less than 1.0	3	2	1	(¹)	1	(¹)	-
1.0	40	25	16	(¹)	2	11	2
1.1-1.4	1	1	(¹)	-	-	(¹)	(¹)
1.5	9	3	6	(¹)	2	1	2
1.6-1.9	(¹)	-	(¹)	(¹)	-	-	-
2.0	39	20	19	(¹)	2	7	10
2.5	3	2	2	-	(¹)	(¹)	1
2.6-2.9	(¹)	-	(¹)	-	(¹)	-	-
3.0	3	1	2	-	1	1	1
More than 3.0	1	1	(¹)	-	-	-	(¹)
Technical and clerical							
Total	100	53	47	2	8	21	16
Life insurance is equal to annual earnings times:							
Less than 1.0	3	2	2	1	1	1	-
1.0	44	28	15	1	3	11	1
1.1-1.4	1	1	(¹)	(¹)	-	(¹)	(¹)
1.5	9	3	5	(¹)	2	2	2
1.6-1.9	(¹)	-	(¹)	(¹)	-	-	-
2.0	35	15	20	(¹)	2	6	12
2.5	3	2	1	-	(¹)	(¹)	1
2.6-2.9	(¹)	-	(¹)	-	(¹)	-	-
3.0	4	1	3	-	1	2	(¹)
More than 3.0	1	1	(¹)	-	-	-	(¹)
Production							
Total	100	62	38	2	6	16	14
Life insurance is equal to annual earnings times:							
Less than 1.0	3	2	1	(¹)	1	1	-
1.0	48	34	14	1	1	10	2
1.1-1.4	2	1	(¹)	-	-	(¹)	-
1.5	8	4	5	1	1	1	2
2.0	34	20	13	(¹)	2	4	7
2.5	3	(¹)	3	-	(¹)	-	2
2.6-2.9	1	-	1	-	1	-	-
3.0	1	1	(¹)	-	-	(¹)	(¹)
More than 3.0	(¹)	(¹)	(¹)	-	-	-	(¹)

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 37. Life insurance: Percent of full-time participants in plans with flat dollar insurance by amount of basic insurance, medium and large firms, 1983

Amount of insurance	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Less than \$2,000	6	5	4	6
\$2,000-\$4,999	13	12	10	14
\$5,000-\$9,999	32	36	40	30
\$10,000-\$14,999	31	24	29	32
\$15,000-\$19,999	8	9	9	8
\$20,000-\$24,999	7	10	5	6
\$25,000-\$29,999	2	3	4	2
\$30,000 and over	1	2	(¹)	(¹)

¹ Less than 0.5 percent

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

Table 38. Life insurance: Percent of full-time participants in basic life insurance plans by effect of retirement on coverage, medium and large firms, 1983

Effect of retirement	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Insurance continues ¹	66	69	68	64
Continues for life	65	67	66	63
Continues in full	3	4	5	2
Reduced once	35	34	35	36
Reduced more than once during retirement	26	30	26	24
Continues in form of paid-up insurance ²	(¹)	(¹)	(¹)	(¹)
Ceases during retirement	1	2	1	1
Insurance discontinued immediately	34	31	32	36

¹ Includes plans in which coverage is fully retiree paid.

² Plan accumulates permanent amounts of insurance through the contributions of active employees.

³ Less than 0.5 percent.

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

Table 39. Private pension plans:¹ Percent of full-time participants by method of determining retirement payments, medium and large firms, 1983

Basis of payment ²	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Terminal earnings formula	54	71	70	36
No alternative formula	24	33	40	11
Terminal earnings alternative	7	10	7	5
Career earnings alternative	3	4	4	2
Dollar amount alternative ³	19	25	19	17
Career earnings formula	16	24	16	11
No alternative formula	10	15	11	6
Career earnings alternative	(¹)	(¹)	(¹)	(¹)
Dollar amount alternative ³	6	8	5	5
Dollar amount formula ³	28	4	11	51
No alternative formula	27	3	11	48
Dollar amount alternative ³	1	-	(¹)	3
Percent of contributions alternative	(¹)	(¹)	(¹)	(¹)
Percent of contributions formula	1	(¹)	(¹)	2
No alternative formula	1	(¹)	(¹)	2
Percent of contributions alternative	(¹)	(¹)	(¹)	(¹)
Money purchase	1	1	2	(¹)

¹ Excludes supplemental pension plans.

² Alternative formulas are generally designed to provide a minimum benefit for employees with short service or low earnings.

³ Includes formulas based on dollar amounts for each year of service and schedules of benefits that vary by length of service.

⁴ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 40. Private pension plans: Percent of full-time participants in plans with percent of terminal earnings benefit formulas by type and amount of formula and maximum benefit provisions,² medium and large firms, 1983

Type and amount of formula ²	All	Sub- ject to maxi- mum ⁴	Maximum benefit provision											Other maxi- mum ⁵	Not sub- ject to maxi- mum
			Limit on years of credited service												
			Total	Less than 20	20	25	26-29	30	31-34	35	36-39	40	More than 40		
All participants															
Total	100	53	42	2	1	4	(⁰)	12	1	13	1	7	(⁰)	15	47
Flat percent per year of service	47	26	25	(⁰)	1	4	(⁰)	10	1	6	1	2	-	2	22
Less than 1.00	1	(⁰)	(⁰)	-	(⁰)	-	-	-	-	-	-	-	-	-	(⁰)
1.00-1.24	7	1	1	-	-	(⁰)	-	(⁰)	-	1	-	(⁰)	-	(⁰)	6
1.25-1.49	6	1	1	-	-	(⁰)	-	(⁰)	-	(⁰)	(⁰)	(⁰)	-	-	5
1.50-1.74	17	10	10	-	-	(⁰)	-	4	(⁰)	3	1	1	-	1	7
1.75-1.99	4	2	2	-	-	1	-	(⁰)	-	1	-	1	-	-	2
2.00-2.24	10	10	9	(⁰)	(⁰)	2	-	5	1	1	-	-	-	1	1
2.25 or greater	1	1	1	-	(⁰)	(⁰)	(⁰)	-	-	-	-	(⁰)	-	-	-
Percent per year varies:	53	27	16	1	-	(⁰)	-	2	(⁰)	7	-	6	(⁰)	13	26
By service	24	14	5	-	-	-	-	1	(⁰)	2	-	2	(⁰)	10	10
By earnings	23	12	10	1	-	(⁰)	-	2	-	4	-	3	-	3	11
By age	3	(⁰)	(⁰)	-	-	-	-	-	-	-	-	-	-	(⁰)	3
By earnings and service	3	1	1	-	-	-	-	-	-	(⁰)	-	(⁰)	-	(⁰)	2
Other	(⁰)	-	-	-	-	-	-	-	-	-	-	-	-	-	(⁰)
Professional and administrative															
Total	100	55	47	2	1	4	1	11	(⁰)	15	2	11	(⁰)	15	45
Flat percent per year of service	47	27	27	(⁰)	1	4	1	9	(⁰)	7	2	2	-	3	20
Less than 1.00	1	1	1	-	1	-	-	-	-	-	-	-	-	-	(⁰)
1.00-1.24	6	2	2	-	-	1	-	(⁰)	-	1	-	(⁰)	-	(⁰)	4
1.25-1.49	5	2	2	-	-	1	-	(⁰)	-	(⁰)	(⁰)	(⁰)	-	-	4
1.50-1.74	20	12	12	-	-	(⁰)	-	4	(⁰)	4	2	1	-	2	8
1.75-1.99	4	2	2	-	-	(⁰)	-	(⁰)	-	1	-	1	-	-	2
2.00-2.24	9	8	8	(⁰)	(⁰)	2	-	4	(⁰)	1	-	-	-	1	1
2.25 or greater	2	2	2	-	(⁰)	1	1	-	-	-	-	1	-	-	-
Percent per year varies:	53	28	20	1	-	(⁰)	-	2	(⁰)	8	-	9	(⁰)	12	25
By service	23	12	7	-	-	-	-	(⁰)	(⁰)	3	-	3	(⁰)	6	11
By earnings	25	15	12	1	-	(⁰)	-	2	-	4	-	5	-	4	10
By age	2	1	(⁰)	-	-	-	-	-	-	-	-	(⁰)	-	1	2
By earnings and service	3	1	1	-	-	-	-	-	-	1	-	1	-	(⁰)	2
Other	(⁰)	-	-	-	-	-	-	-	-	-	-	-	-	-	(⁰)
Technical and clerical															
Total	100	54	49	1	1	5	(⁰)	15	1	15	1	9	1	10	46
Flat percent per year of service	48	31	31	(⁰)	1	5	(⁰)	12	1	8	1	3	-	2	17
Less than 1.00	(⁰)	(⁰)	(⁰)	-	(⁰)	-	-	-	-	-	-	-	-	-	(⁰)
1.00-1.24	4	1	1	-	-	1	-	-	-	1	-	(⁰)	-	(⁰)	3
1.25-1.49	7	1	1	-	-	(⁰)	-	(⁰)	-	(⁰)	-	(⁰)	-	-	6
1.50-1.74	18	11	11	-	-	(⁰)	-	4	(⁰)	4	1	1	-	1	6
1.75-1.99	4	3	3	-	-	(⁰)	-	(⁰)	-	1	-	1	-	-	1
2.00-2.24	13	12	12	(⁰)	(⁰)	3	-	7	1	1	-	-	-	(⁰)	1
2.25 or greater	2	2	2	-	1	1	(⁰)	-	-	-	-	(⁰)	-	-	-
Percent per year varies:	52	24	18	1	-	(⁰)	-	3	(⁰)	7	-	6	1	8	29
By service	22	10	8	-	-	-	-	1	(⁰)	3	-	3	-	5	12
By earnings	21	11	10	1	-	(⁰)	-	2	-	4	-	3	-	2	9
By age	6	(⁰)	(⁰)	-	-	-	-	-	-	-	-	(⁰)	-	(⁰)	5
By earnings and service	3	1	1	-	-	-	-	-	-	(⁰)	-	1	-	(⁰)	2
Other	(⁰)	-	-	-	-	-	-	-	-	-	-	-	-	-	(⁰)

See footnotes at end of table.

Table 40. Private pension plans:¹ Percent of full-time participants in plans with percent of terminal earnings benefit formulas by type and amount of formula and maximum benefit provisions,² medium and large firms, 1983—Continued

Type and amount of formula ³	All	Sub- ject to maxi- mum ⁴	Maximum benefit provision											Not sub- ject to maxi- mum	
			Limit on years of credited service												Other maxi- mum ⁵
			Total	Less than 20	20	25	26-29	30	31-34	35	36-39	40	More than 40		
Production															
Total	100	48	29	3	1	3	(⁶)	10	1	8	1	2	-	22	52
Flat percent per year of service	47	19	19	1	1	3	(⁶)	9	1	2	1	1	-	1	28
Less than 1.00	1	(⁶)	(⁶)	-	(⁶)	-	-	-	-	-	-	-	-	-	1
1.00-1.24	13	1	1	-	-	(⁶)	-	1	-	(⁶)	-	-	-	-	7
1.25-1.49	7	(⁶)	(⁶)	-	-	-	-	(⁶)	-	(⁶)	-	-	-	-	7
1.50-1.74	13	6	6	-	-	(⁶)	-	3	(⁶)	2	1	(⁶)	-	(⁶)	7
1.75-1.99	4	3	3	-	-	1	-	1	-	(⁶)	-	1	-	-	2
2.00-2.24	9	9	8	1	1	1	-	4	1	-	-	-	-	1	(⁶)
2.25 or greater	(⁶)	(⁶)	(⁶)	-	(⁶)	(⁶)	(⁶)	-	-	-	-	(⁶)	-	-	-
Percent per year varies:	53	29	10	2	-	-	-	1	-	6	-	1	-	20	23
By service	26	19	1	-	-	-	-	(⁶)	-	1	-	(⁶)	-	18	7
By earnings	22	9	9	2	-	-	-	1	-	5	-	1	-	2	13
By age	1	(⁶)	(⁶)	-	-	-	-	-	-	-	-	(⁶)	-	(⁶)	1
By earnings and service	3	1	1	-	-	-	-	-	-	1	-	-	-	(⁶)	2

¹ Excludes supplemental pension plans.

² Maximum provisions in this table are independent of ERISA-imposed ceilings on pensions payable from defined benefit plans.

³ If a plan contained more than one terminal earnings formula, a primary formula was selected and tabulated.

⁴ The total is less than the sum of individual items because some plans contain a limit on years of credited service and another maximum

provision.

⁵ The benefit yielded under the formula is limited to a percent of terminal earnings, often coordinated with primary social security payments, or to a flat dollar amount.

⁶ Less than 0.5 percent.

NOTE: Dash indicates no employees in this category.

Table 41. Private pension plans:¹ Percent of full-time participants in plans with terminal earnings formulas by definition of terminal earnings, medium and large firms, 1983

Number of years in base	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Three years	14	14	12	14
Last 3	(²)	(²)	(²)	-
High 3	2	2	2	2
Of last 5	1	1	1	(²)
Of last 10	1	1	1	2
Of career	(²)	1	(²)	(²)
High consecutive 3	12	12	11	13
Of last 5	(²)	(²)	1	-
Of last 10	9	10	7	9
Of career	3	2	3	4
Five years	83	83	86	79
Last 5	5	6	5	4
High 5	8	7	6	10
Of last 10	5	5	4	5
Of last 15	1	(²)	(²)	1
Of career	2	2	3	3
Other	(²)	(²)	(²)	(²)
High consecutive 5	70	70	74	65
Of last 10	56	57	59	53
Of last 15	2	2	2	2
Of career	11	11	13	9
Other	(²)	(²)	(²)	1
Other period	4	3	2	7

¹ Excludes supplemental pension plans.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 42. Private pension plans:¹ Percent of full-time participants in plans with percent of career earnings benefit formulas by type and amount of formula and maximum benefit provisions,² medium and large firms, 1983

Type and amount of formula ³	All	Subject to maximum ⁴	Maximum benefit provision					Other maximum ⁵	Not subject to maximum
			Limit on years of credited service						
			Total	Less than 30	30	35	40		
All participants									
Total	100	7	6	1	2	1	2	1	93
Flat percent per year of service	37	3	3	(⁶)	1	1	(⁶)	-	34
Less than 1.00	3	-	-	-	-	-	-	-	3
1.00-1.24	4	1	1	-	1	(⁶)	-	-	2
1.25-1.49	6	1	1	-	-	1	(⁶)	-	5
1.50-1.74	20	-	-	-	-	-	-	-	20
1.75-1.99	1	-	-	-	-	-	-	-	1
2.00-2.24	2	(⁶)	(⁶)	-	-	(⁶)	-	-	2
2.25 or greater	(⁶)	(⁶)	(⁶)	(⁶)	-	-	-	-	-
Percent per year varies:	63	4	3	1	1	-	2	1	59
By service	3	1	-	-	-	-	-	1	2
By earnings	60	3	3	1	1	-	2	(⁶)	56
By earnings and service	1	-	-	-	-	-	-	-	1
Professional and administrative									
Total	100	6	5	1	1	1	2	(⁶)	94
Flat percent per year of service	41	2	2	(⁶)	1	1	(⁶)	-	39
Less than 1.00	1	-	-	-	-	-	-	-	1
1.00-1.24	1	1	1	-	1	-	-	-	-
1.25-1.49	4	1	1	-	-	1	(⁶)	-	3
1.50-1.74	33	-	-	-	-	-	-	-	33
1.75-1.99	1	-	-	-	-	-	-	-	1
2.00-2.24	2	(⁶)	(⁶)	-	-	(⁶)	-	-	2
2.25 or greater	(⁶)	(⁶)	(⁶)	(⁶)	-	-	-	-	-
Percent per year varies:	59	4	4	1	1	-	2	(⁶)	55
By service	3	(⁶)	-	-	-	-	-	(⁶)	2
By earnings	56	4	4	1	1	-	2	-	52
By earnings and service	(⁶)	-	-	-	-	-	-	-	(⁶)

¹ Excludes supplemental pension plans.

² Maximum provisions in this table are independent of ERISA-imposed ceilings on pensions payable from defined benefit plans.

³ If a plan contained more than one career earnings formula, a primary formula was selected and tabulated.

⁴ The total is less than the sum of individual items because some plans contain a limit on years of credited service and another maximum provision.

⁵ The benefit yielded under the formula is limited to a percent of terminal earnings coordinated with primary social security payments.

⁶ Less than 0.5 percent.

NOTE: Data were insufficient to show technical-clerical and production workers separately. Dash indicates no employees in this category.

Table 43. Private pension plans:¹ Percent of full-time participants in plans with dollar amount benefit formulas² by type and amount of formula and maximum benefit provisions,³ medium and large firms, 1983

Type and amount of formula	All	Subject to maximum ⁴	Maximum benefit provision										Not subject to maximum	
			Limit on years of credited service											Other maximum ⁵
			Total	Less than 25	25	30	31-34	35	36-39	40	More than 40			
All participants														
Total	100	28	21	2	5	6	1	4	(⁶)	2	(⁶)	8	72	
Flat monthly amount per year of service	71	21	18	2	5	4	(⁶)	4	(⁶)	2	-	4	50	
Less than \$5.00	3	-	-	-	-	-	-	-	-	-	-	-	3	
\$5.00-\$9.99	16	7	6	-	2	2	-	3	-	1	-	(⁶)	9	
\$10.00-\$14.99	16	6	5	-	1	2	(⁶)	1	(⁶)	(⁶)	-	2	10	
\$15.00-\$19.99	27	3	2	-	1	(⁶)	-	(⁶)	-	1	-	1	24	
\$20.00-\$24.99	4	2	2	(⁶)	1	(⁶)	-	-	-	(⁶)	-	-	3	
\$25.00-\$29.99	1	1	1	1	-	(⁶)	-	(⁶)	-	-	-	-	1	
\$30.00 or greater	3	2	2	2	(⁶)	-	-	-	-	-	-	-	1	
Amount per year varies by service ...	3	2	2	(⁶)	(⁶)	2	-	(⁶)	-	-	-	(⁶)	1	
Amount per year varies by earnings	26	5	1	-	-	-	1	-	-	-	(⁶)	4	21	
Other	1	-	-	-	-	-	-	-	-	-	-	-	1	
Production														
Total	100	31	22	3	6	6	1	5	(⁶)	1	1	10	69	
Flat monthly amount per year of service	73	22	19	3	5	4	(⁶)	4	(⁶)	1	-	4	50	
Less than \$5.00	3	-	-	-	-	-	-	-	-	-	-	-	3	
\$5.00-\$9.99	18	7	7	-	2	2	-	3	-	1	-	(⁶)	11	
\$10.00-\$14.99	18	7	5	-	1	2	(⁶)	1	(⁶)	(⁶)	-	2	11	
\$15.00-\$19.99	25	3	2	-	1	(⁶)	-	(⁶)	-	(⁶)	-	1	21	
\$20.00-\$24.99	4	2	2	(⁶)	1	(⁶)	-	-	-	-	-	-	3	
\$25.00-\$29.99	2	1	1	1	-	(⁶)	-	(⁶)	-	-	-	-	1	
\$30.00 or greater	3	2	2	2	(⁶)	-	-	-	-	-	-	-	1	
Amount per year varies by service ...	4	3	2	-	(⁶)	2	-	(⁶)	-	-	-	(⁶)	1	
Amount per year varies by earnings	23	6	1	-	-	-	1	-	-	-	1	5	17	
Other	1	-	-	-	-	-	-	-	-	-	-	-	1	

¹ Excludes supplemental pension plans.

² Excludes plans with dollar amount formulas that serve as a minimum benefit alternative to a percent of earnings formula.

³ Maximum provisions in this table are independent of ERISA-imposed ceilings on pensions payable from defined benefit plans.

⁴ The total is less than the sum of individual items because some plans contain a limit on years of credited service and another maximum provision.

⁵ The benefit yielded under the formula is limited to either a percent of terminal earnings, often coordinated with primary social security payments, or to a flat dollar amount.

⁶ Less than 0.5 percent.

NOTE: Data were insufficient to show professional-administrative and technical-clerical workers separately. Dash indicates no employees in this category.

Table 44. Private pension plans: Percent of full-time participants by provision for integration of pension with social security benefit, medium and large firms, 1983

Provision	Total ²	Type of benefit formula			Provision	Total ²	Type of benefit formula		
		Terminal earnings	Career earnings	Dollar amount			Terminal earnings	Career earnings	Dollar amount
All participants					Technical and clerical				
Total	100	100	100	100	Total	100	100	100	100
With integrated formula	55	82	78	1	With integrated formula	74	88	81	2
Offset by social security payment ³	35	62	14	1	Offset by social security payment ³	52	69	19	2
Based on service ⁴	28	49	9	1	Based on service ⁴	42	58	9	2
Not based on service ⁵	7	13	5	-	Not based on service ⁵	9	11	9	-
Dollar amount	(⁶)	(⁶)	1	-	Dollar amount	(⁶)	-	1	-
Percent of payment	7	12	4	-	Percent of payment	9	11	8	-
Pure excess ⁷	1	1	-	-	Pure excess ⁷	1	1	-	-
Step-rate excess ⁸	19	18	64	-	Step-rate excess ⁸	22	18	63	-
Integrated with a social security breakpoint	10	12	25	-	Integrated with a social security breakpoint	13	12	32	-
Integrated with a specific dollar breakpoint	9	6	39	-	Integrated with a specific dollar breakpoint	9	6	31	-
Without integrated formula	45	18	22	99	Without integrated formula	26	12	19	98
Professional and administrative					Production				
Total	100	100	100	100	Total	100	100	100	100
With integrated formula	78	89	69	9	With integrated formula	32	67	84	(⁹)
Offset by social security payment ³	50	67	13	9	Offset by social security payment ³	18	48	11	(⁹)
Based on service ⁴	42	56	8	9	Based on service ⁴	13	33	10	(⁹)
Not based on service ⁵	9	11	5	-	Not based on service ⁵	6	16	1	-
Dollar amount	(⁶)	-	1	-	Dollar amount	1	1	(⁶)	-
Percent of payment	9	11	4	-	Percent of payment	5	15	1	-
Pure excess ⁷	1	2	-	-	Pure excess ⁷	1	2	-	-
Step-rate excess ⁸	27	20	57	-	Step-rate excess ⁸	13	16	74	-
Integrated with a social security breakpoint	15	14	24	-	Integrated with a social security breakpoint	5	10	20	-
Integrated with a specific dollar breakpoint	12	6	33	-	Integrated with a specific dollar breakpoint	8	6	54	-
Without integrated formula	22	11	31	91	Without integrated formula	68	33	16	100

¹ Excludes supplemental pension plans.
² Includes money purchase plans and plans with benefit formulas based on a percent of employee or employer contributions.
³ Benefit as calculated by formula is reduced by portion of primary social security payment.
⁴ Offset is equal to the product of a percent of primary social security payments and the participant's years of service with the employer. A maximum offset is frequently applied, for example, 50 percent.
⁵ Benefit formula includes a reduction by a specified percent of primary social security payments or a specific dollar amount. Although generally offsets of up to 83.33 percent are permitted by the Internal

Revenue Service for plan qualification, offsets in excess of 50 percent are uncommon.
⁶ Less than 0.5 percent.
⁷ Formula does not apply to earnings subject to FICA (social security) taxes or below a specific dollar breakpoint.
⁸ Formula applies lower benefit rate to earnings subject to FICA (social security) taxes or below a specific dollar breakpoint.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 45. Private pension plans:¹ Percent of full-time participants by minimum age and associated service requirements for normal retirement,² medium and large firms, 1983

Age and service requirements ³	All participants	Professional and administrative participants	Technical and clerical participants	Production participants	Age and service requirements ³	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100	Age 61	(*)	(*)	(*)	(*)
No age requirement	17	9	12	24	No service requirement	(*)	(*)	(*)	(*)
Less than 30 years' service ...	1	1	1	(*)	20 years' service	(*)	(*)	(*)	(*)
30 years' service	16	7	10	23	Age 62	17	19	18	14
More than 30 years' service ...	(*)	1	(*)	(*)	No service requirement	2	3	3	2
Less than age 55	(*)	-	-	(*)	5 years' service	1	2	2	1
30 years' service	(*)	-	-	(*)	10 years' service	6	8	6	6
Age 55	5	8	4	4	11-14 years' service	1	1	(*)	1
No service requirement	(*)	(*)	-	-	15 years' service	1	2	1	1
20 years' service	2	6	3	(*)	20 years' service	1	1	1	1
30 years' service	2	2	1	3	25 years' service	1	(*)	1	1
More than 30 years' service ...	(*)	(*)	(*)	1	30 years' service	3	3	4	2
Age 56-59	2	1	1	3	More than 30 years' service ...	(*)	(*)	(*)	(*)
15 years' service	(*)	-	-	(*)	Age 63-64	1	1	3	(*)
20 years' service	1	-	(*)	1	No service requirement	1	1	3	(*)
30 years' service	(*)	-	-	(*)	Age 65	36	31	38	38
More than 30 years' service ...	1	1	1	1	No service requirement	31	28	34	30
Age 60	13	18	14	9	1-4 years' service	(*)	-	-	(*)
No service requirement	4	5	4	3	5 years' service	1	1	1	1
1-5 years' service	(*)	(*)	(*)	(*)	10 years' service	5	2	3	7
10 years' service	2	2	2	2	Sum of age plus service	9	12	10	7
11-14 years' service	(*)	1	1	(*)	Equals less than 80	2	3	2	2
15 years' service	2	4	2	1	Equals 80	1	1	1	1
20-25 years' service	1	1	1	(*)	Equals 85	4	6	3	3
30 years' service	4	5	4	2	Equals 86-89	(*)	(*)	1	-
More than 30 years' service ...	1	1	1	(*)	Equals 90 or more	2	2	2	2

¹ Excludes supplemental pension plans.
² Normal retirement is defined as the point at which the participant could retire and immediately receive all accrued benefits by virtue of service and earnings, without reduction due to age.
³ If a plan had alternative age and service requirements, the earliest age and associated service were tabulated; if one alternative did not

specify an age, it was the requirement tabulated.
⁴ Less than 0.5 percent.
 NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 46. Private pension plans:¹ Percent of full-time participants by minimum age and associated service requirements for early retirement,² medium and large firms, 1983

Age and service requirements ²	All participants	Professional and administrative participants	Technical and clerical participants	Production participants	Age and service requirements ³	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100	Age 55—Continued				
Participants in plans permitting early retirement	97	97	98	96	25 years' service	(⁴)	(⁴)	(⁴)	(⁴)
No age requirement	6	10	7	3	Age 56-59	1	1	1	1
Less than 30 years' service	(⁴)	1	1	(⁴)	10 or 15 years' service	(⁴)	1	(⁴)	(⁴)
30 years' service	6	10	6	3	20 or 30 years' service	1	1	(⁴)	1
Less than age 55	9	4	11	10	Age 60	11	6	6	16
No service requirement	(⁴)	(⁴)	(⁴)	(⁴)	No service requirement	(⁴)	1	1	(⁴)
5 years' service	(⁴)	(⁴)	(⁴)	(⁴)	5 years' service	(⁴)	-	-	(⁴)
10 years' service	2	2	3	3	10 years' service	5	2	2	7
15 years' service	1	1	2	1	15 years' service	5	4	3	7
20 years' service	(⁴)	(⁴)	(⁴)	(⁴)	20-30 years' service	(⁴)	(⁴)	(⁴)	1
25 years' service	4	(⁴)	6	5	Age 62	(⁴)	(⁴)	(⁴)	1
Age 55	61	66	66	55	10 years' service	(⁴)	(⁴)	(⁴)	1
No service requirement	10	10	9	10	Sum of age plus service	9	9	7	10
1-4 years' service	(⁴)	(⁴)	(⁴)	(⁴)	Equals 70 or less	1	2	2	(⁴)
5 years' service	3	4	3	1	Equals 75	1	2	1	1
10 years' service	35	38	39	30	Equals 76-79	1	1	1	1
11-14 years' service	1	1	1	1	Equals 80	1	1	1	1
15 years' service	9	8	10	9	Equals 85	5	3	2	7
20 years' service	3	3	4	3	Participants in plans without early retirement	3	3	2	4

¹ Excludes supplemental pension plans.

² Early retirement is defined as the point at which a worker could retire and immediately receive accrued benefits based on service and earnings but reduced for each year prior to normal retirement age.

³ If a plan had alternative age and service requirements, the earliest age and associated service were tabulated; if one alternative did not

specify an age, it was the requirement tabulated.

⁴ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 47. Private pension plans: Percent of full-time participants in plans permitting early retirement by reduction factor for immediate start of payments, medium and large firms, 1983

Basis of reducing accrued benefit	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Actuarial ²	16	13	14	20
Arithmetic reduction for each year prior to normal retirement age	84	87	86	80
Uniform percentage	45	42	49	45
Less than 3.0	1	3	1	1
3.0	7	8	8	5
3.1-3.9	2	3	3	2
4.0	4	5	7	2
4.1-4.9	2	3	2	3
5.0	9	10	12	6
5.1-5.9	(¹)	(¹)	(¹)	(¹)
6.0	16	8	14	21
6.1-6.6	(¹)	(¹)	(¹)	(¹)
6.7	2	1	1	3
6.8-7.1	(¹)	(¹)	(¹)	(¹)
7.2	1	(¹)	(¹)	1
7.3 or more	(¹)	(¹)	(¹)	(¹)
Percentage varies by service	3	8	3	1
Percentage varies by age ⁴	35	38	34	35
Data not available	(¹)	-	-	(¹)

¹ Excludes supplemental pension plans.

² Reduction schedule is related to actuarial assumptions of the life expectancy at age that pension payments begin.

³ Less than 0.5 percent.

⁴ The rate of reduction per year varies by age bracket, sometimes in approximation of an actuarial table. For example, benefits may be reduced by 6.7 percent for each year between age 60 and the plan's normal retirement age, and by 3.3 percent for each year retirement precedes age 60. Also includes some plans which reduce benefits arithmetically for each year immediately below normal retirement age and actuarially below a specified age, usually 55.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 48. Private pension plans: Percent of full-time participants by provisions for disability retirement, medium and large firms, 1983

Characteristic	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total with disability retirement benefits	91	91	87	94
Minimum requirements for disability retirement				
Total	100	100	100	100
No age or service	14	15	19	10
Age only	(¹)	-	(¹)	(¹)
Service only	57	45	45	70
Age and service	8	6	7	11
Meets qualification for long-term disability benefits	21	35	30	9
Benefit provisions				
Total	100	100	100	100
Immediate disability retirement ³	66	48	48	84
Unreduced normal formula ⁴	50	36	36	63
Reduced normal formula ⁵	7	6	5	9
Other than normal formula ⁶	9	6	7	12
Deferred disability retirement	34	52	52	16
With benefits based on:				
Service when disabled	4	6	7	2
Service plus credit to early retirement date or later	29	45	44	14
Service with some credit	1	1	1	1
Not based on service	(¹)	(¹)	1	(¹)

¹ Excludes supplemental pension plans.

² Less than 0.5 percent.

³ Immediate disability pensions may be supplemented by additional allowances until an employee reaches a specified age or becomes eligible for social security.

⁴ The disabled worker's pension is computed under the plan's normal benefit formula and is paid as if retirement had occurred on the plan's normal retirement date, based on years of service actually completed.

⁵ The disabled worker's pension is computed under the plan's normal benefit formula, based on years of service actually completed, and then reduced for early receipt.

⁶ The disabled worker's benefit is not computed by the plan's normal benefit formula. The methods used include flat amount benefits, dollar amount formulas, percent of unreduced normal benefits less social security, and percent of earnings formulas both with and without social security offsets.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 49. Private pension plans: Percent of full-time participants by provision for credit for service after age 65, medium and large firms, 1983

Type of credit	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
No credit for service	53	57	63	45
Pension deferred with no change in amount	45	50	54	38
Pension deferred, but increased actuarially	4	4	5	4
Pension deferred, but increased by percent per additional year of service ²	3	3	4	3
Pension begins at age 65	(¹)	-	(¹)	1
Credit for service, no actuarial increase ⁴	46	42	36	55
All service credited	29	26	25	32
Service credited to specified maximum age	18	16	11	22
Service credited to specified maximum years of service	(¹)	(¹)	(¹)	(¹)
Credit for service, with actuarial increase ⁵	1	1	1	(¹)
All service credited	1	1	1	(¹)
Service credited to specified maximum age	(¹)	(¹)	(¹)	(¹)
Service credited to specified maximum years of service	(¹)	-	-	(¹)

¹ Excludes supplemental pension plans.

² The pension amount computed at age 65 is increased by a specified percent (not part of the benefit formula) for each year the employee remains active.

³ Less than 0.5 percent.

⁴ Additional service is included in the benefit formula, but the pension is not increased for later retirement date.

⁵ Additional service is included in the benefit formula and the pension is increased for later retirement date.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 50. Private pension plans:¹ Percent of full-time participants in plans granting ad hoc postretirement annuity increases,² medium and large firms, 1983

Characteristics	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total with at least one postretirement increase in the 1978-82 period	51	54	49	50
Number of increases granted in past five years				
Total	100	100	100	100
One	39	42	47	32
Two	36	38	38	34
Three	9	9	8	10
Four	5	(¹)	(¹)	10
Five or more	11	11	7	14
Benefit formula for most recent increase				
Total	100	100	100	100
Flat increase	32	33	35	29
Monthly dollar amount	5	2	2	8
Less than \$10.00	(¹)	-	-	(¹)
\$10.00	1	-	(¹)	2
\$10.01-\$15.00	1	(¹)	(¹)	1
\$15.01-\$20.00	(¹)	(¹)	(¹)	(¹)
More than \$20.00	1	(¹)	(¹)	2
Varies by date of retirement	2	1	1	2
Percent of present benefit	27	32	33	22
Less than 5.0	2	2	5	1
5.0	1	(¹)	(¹)	1
5.1-7.4	2	2	1	2
7.5-9.9	1	1	1	1
10.0	2	2	3	1
10.1-14.9	1	1	1	(¹)
15.0	(¹)	(¹)	(¹)	(¹)
More than 15.0	1	1	(¹)	1
Varies by date of retirement	19	23	21	15
Increase per year of retirement	39	42	45	33
Monthly dollar amount	(¹)	(¹)	(¹)	1
Percent of present benefit	38	42	45	32
Less than 2.0	3	3	2	3
2.0	6	7	6	5
2.1-2.4	1	1	1	1
2.5-2.9	1	1	1	(¹)
3.0	5	7	6	3
4.0	2	3	4	2
4.1-4.9	2	2	2	2
5.0	(¹)	(¹)	1	-
More than 5.0	17	16	19	15
Varies by date of retirement	2	2	3	1
Increase per year of service	23	16	12	33
Monthly dollar amount	22	14	11	33
Less than \$.50	6	3	2	10
\$.50	1	1	1	1
\$.51-.99	(¹)	(¹)	(¹)	(¹)
\$1.00	9	6	4	13
\$1.01-\$1.99	1	(¹)	1	1
\$2.00	(¹)	-	(¹)	1
More than \$2.00	2	3	2	1
Varies by date of retirement	3	2	1	5
Percent of present benefit	1	1	1	(¹)

See footnotes at end of table.

Table 50. Private pension plans:¹ Percent of full-time participants in plans granting ad hoc postretirement annuity increases,² medium and large firms, 1983—Continued

Characteristics	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Benefit formula for most recent increase—Continued				
Other type of formula	1	1	(³)	1
Combination of two or more benefit formulas	4	6	5	2
Type of formula not determinable	2	2	3	1
Provision for minimum increase in most recent adjustment				
Total	100	100	100	100
No minimum	79	74	74	85
With minimum	19	24	24	14
Monthly dollar amount	17	22	22	12
Less than \$5	1	2	2	(³)
\$5	3	4	4	1
\$6-\$9	(³)	(³)	(³)	(³)
\$10	3	4	5	1
\$11-\$14	2	1	1	3
\$15	5	5	6	3
\$20	1	2	1	1
\$25	1	1	1	(³)
More than \$25	1	1	1	(³)
Varies by date of retirement	1	1	1	1
Percent of present benefit	2	2	2	1
Greater of a monthly dollar amount or a percent of present benefit	1	1	1	1
Not determinable	1	2	2	1
Provision for maximum increase in most recent adjustment				
Total	100	100	100	100
No maximum	57	52	52	63
With maximum	41	46	46	36
Monthly dollar amount	9	12	10	8
\$100 or less	2	4	4	1
\$101-\$150	3	2	1	5
\$151-\$200	(³)	1	1	(³)
More than \$200	4	5	4	2
Percent of present benefit	31	32	35	28
Less than 10	16	14	21	15
10-14	10	12	8	10
15-19	1	2	1	1
20-24	1	1	1	(³)
25-29	(³)	1	1	(³)
30 or more	2	3	3	1
Varies by date of retirement	(³)	(³)	(³)	(³)
Greater of a monthly dollar amount or a percent of present benefit	1	2	2	(³)
Not determinable	1	2	2	1

¹ Excludes supplemental pension plans.

² Unscheduled increases in pension payments for employees retiring prior to 1983.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 51. Private pension plans:¹ Percent of full-time participants by vesting provisions, medium and large firms, 1983

Provision	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Type of vesting schedule				
Total ²	100	100	100	100
Cliff vesting, ³ with full vesting after:				
10 years of service at any age ...	65	61	58	71
10 years of service after age 22	22	24	27	18
Other ⁴	2	2	3	2
Graduated vesting, ⁵ with full vesting after:				
15 years of service ⁶	4	4	5	3
Other ⁴	9	10	12	7
Provision for earliest receipt of fully vested benefit				
Total	100	100	100	100
Payable at normal retirement age only	3	3	2	4
Payable prior to normal retirement age:				
At specified age	68	70	70	66
At specified age, with additional service requirement	29	27	27	30

¹ Excludes supplemental pension plans.

² Because plans may adopt alternative vesting schedules, sums of participants covered by individual vesting schedules may exceed 100 percent.

³ Under a cliff vesting schedule, an employee is not entitled to any benefits accrued under a pension plan until satisfying the requirement for 100 percent vesting. The Employee Retirement Income Security Act (ERISA) specifies 10 years as the maximum requirement for this form of vesting.

⁴ Includes both participants in plans containing vesting schedules more liberal than ERISA standards and, for graduated vesting, in plans adopting other ERISA standards.

⁵ Graduated vesting schedules give an employee rights to a gradually increasing share of accrued pension benefits, determined by years of service and eventually reaching 100 percent vesting status.

⁶ Participants in this group were in plans that adopted ERISA's longest time span for graduated vesting which calls for 25 percent vesting with 5 years of service, with the vested percentage increasing 5 percentage points each year for 5 succeeding years, then 10 percentage points for each of the next 5 years. Thus, 15 years is the maximum requirement for this form of vesting.

Table 52. Private pension plans:¹ Percent of full-time participants by provision for postretirement survivor annuity, medium and large firms, 1983

Type of annuity for surviving spouse	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Postretirement survivor annuity provided	100	100	100	100
Spouse's share of joint-and-survivor annuity ² only	90	91	92	89
50 percent of retiree's pension	20	16	19	24
51-99 percent of retiree's pension	6	4	3	8
100 percent of retiree's pension	1	1	(³)	1
Alternative percentages at retiree's option	63	70	70	56
Spouse's share of joint-and-survivor annuity plus portion of retiree's pension	5	4	2	6
Portion of retiree's accrued pension only	5	6	5	5
Postretirement survivor annuity not provided ⁴	(³)	(³)	(³)	-

¹ Excludes supplemental pension plans.

² An annuity that provides income during the lifetime of both the retiree and the surviving spouse. The accrued pension will usually be actuarially reduced at retirement because of the longer length of time that payments are expected to be made. ERISA requires that plans provide this annuity as an automatic form of pension payment. Employees must waive the spouse annuity in writing if they desire a pension during their lifetime only or another option offered by the plan, such as guarantee of payments for a specified period.

³ Less than 0.5 percent.

⁴ Includes participants in money purchase plans where the death benefit is in the form of a lump sum payment equal to the present value of the accrued benefit less payments already received.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 53. Private pension plans:¹ Percent of full-time participants by provision for preretirement survivor annuity, medium and large firms, 1983

Type of annuity for surviving spouse ²	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Preretirement survivor annuity provided	99	99	98	99
Equivalent of joint and survivor annuity ³	70	66	66	75
Based on early retirement ⁴	61	57	55	66
50 percent of employee pension	44	39	40	49
At extra employee cost ⁵	14	13	12	16
51-99 percent of employee pension	6	5	3	9
At extra employee cost ⁵	(⁶)	-	(⁶)	1
100 percent of employee pension	3	4	4	3
At extra employee cost ⁵	(⁶)	(⁶)	(⁶)	(⁶)
Alternative percentages of pension at employee's option	7	8	8	6
At extra employee cost ⁵	3	4	3	3
Based on normal retirement ⁷	9	9	11	9
At extra employee cost ⁵	1	1	(⁶)	1
Portion of accrued employee benefit	24	28	29	18
Reduced for early retirement	12	15	14	10
Unreduced for early retirement	9	10	13	7
Based on service projected to normal retirement date	2	3	2	1
Other annuity ⁸	5	6	3	5
No preretirement survivor annuity provided ⁹	1	1	2	1

¹ Excludes supplemental pension plans.

² Many plans offer an elective preretirement spouse option. If the elective provision was the only option, it was tabulated; if it was in combination with an automatic preretirement spouse option, only the automatic provision was tabulated.

³ The spouse annuity is computed as if the employee had retired with a joint-and-survivor annuity. That is, the accrued pension is first reduced because of the longer length of time that payments were expected to be made to both the retiree and the surviving spouse. The spouse's share is then the specified percent of the reduced amount.

⁴ Survivor annuity is based upon the benefit the employee would have received if early retirement had occurred on the date of death.

⁵ Plan reduces the accrued employee pension benefit for each year survivor protection is in force.

⁶ Less than 0.5 percent.

⁷ Survivor annuity is based on the benefit the employee would have received if eligible for normal retirement on the date of death.

⁸ Includes annuity based on a dollar amount formula or percent of earnings.

⁹ A preretirement survivor annuity is required by ERISA only where plans allow the payment of retiree benefits prior to the plan's normal retirement age.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 54. Length of service requirements for participation:¹ Percent of full-time participants in sickness and accident insurance, medium and large firms, 1983

Length of service requirement	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
With service requirement	76	68	74	78
1 month	28	29	31	26
2 months	8	4	6	10
3 months	22	22	22	23
4-5 months	8	4	5	10
6 months	6	6	6	6
7-11 months	(²)	-	-	(²)
1 year	3	2	2	3
Over 1 year	1	1	2	(²)
Without service requirement	24	32	26	22

¹ Length of time employees must be on the job before they are covered by a plan that is at least partially employer financed. There is frequently an administrative time lag between completion of the requirement and the actual start of participation. If the lag was 1 month or more, it was included in the service requirement. Minimum age requirements are rare.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 55. Length of service requirements for participation:¹ Percent of full-time participants in long-term disability insurance, medium and large firms, 1983

Length of service requirement	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
With service requirement	70	66	73	70
1 month	10	11	10	10
2 months	3	2	2	5
3 months	13	13	15	11
4-5 months	1	1	1	2
6 months	17	14	18	21
1 year	15	16	17	14
2 years	2	2	3	2
3 years	2	1	3	1
Over 3 years	4	4	5	4
Without service requirement	30	34	27	30

¹ Length of time employees must be on the job before they are covered by a plan that is at least partially employer financed. There is frequently an administrative time lag between completion of the requirement and the actual start of participation. If the lag was 1 month or more, it was included in the service requirement.

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

Table 56. Length of service requirements for participation:¹ Percent of full-time participants in health insurance, medium and large firms, 1983

Length of service requirement	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
With service requirement	57	42	51	68
1 month	21	19	19	23
2 months	8	4	6	12
3 months	16	11	16	19
4-5 months	3	1	1	6
6 months	8	7	9	8
Over 6 months	(²)	1	1	(²)
Without service requirement	43	58	49	32

¹ Length of time employees must be on the job before they are covered by a plan that is at least partially employer financed. There is frequently an administrative time lag between completion of the requirement and the actual start of participation. If the lag was 1 month or more, it was included in the service requirement. Minimum age requirements are rare.

² Less than 0.5 percent.

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

Table 57. Length of service requirements for participation:¹ Percent of full-time participants in basic life insurance, medium and large firms, 1983

Length of service requirement	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
With service requirement	58	42	57	67
1 month	21	18	18	24
2 months	8	2	6	11
3 months	16	11	18	18
4-5 months	2	1	3	2
6 months	10	8	11	10
7-11 months	(²)	-	-	(²)
1 year	1	1	1	2
Over 1 year	(²)	1	1	(²)
Without service requirement	42	58	43	33
Service requirement not determinable	(²)	(²)	(²)	(²)

¹ Length of time employees must be on the job before they are covered by a plan that is at least partially employer financed. There is frequently an administrative time lag between completion of the requirement and the actual start of participation. If the lag was 1 month or more, it was included in the service requirement. Minimum age requirements are rare.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 58. Age and length of service requirements for participation:¹ Percent of full-time participants in private pension plans,² medium and large firms, 1983

Age and service requirement provisions ³	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Minimum requirement				
Total	100	100	100	100
With minimum age and/or service requirement	63	64	73	58
No age requirement	20	18	19	22
1 month of service	1	1	(⁴)	1
2 months	(⁴)	-	(⁴)	(⁴)
3 months	1	1	1	2
6 months	2	2	2	1
1 year	14	12	11	17
2 years	1	1	1	(⁴)
3 years	1	1	1	(⁴)
Over 3 years	1	1	1	1
Age 24 or less	4	3	4	4
No service requirement	1	(⁴)	(⁴)	1
1-11 months of service	1	1	1	1
1 year	2	2	3	2
Over 1 year	(⁴)	-	(⁴)	(⁴)
Age 25	39	42	50	32
No service requirement	2	4	3	1
1-5 months of service	(⁴)	(⁴)	(⁴)	-
6 months	1	1	2	1
1 year ⁵	35	37	45	29
Without minimum age and/or service requirement	37	36	27	42
Age and service requirement not determinable	(⁴)	(⁴)	(⁴)	-
Maximum age requirement				
Total	100	100	100	100
With maximum age requirement ⁶	55	63	65	45
Without maximum age requirement ..	45	37	35	55

¹ Excludes maximum 6-month administrative time lags allowed by ERISA. Most plans with time lags adopt the beginning of designated 6-month periods as participation dates.

² Excludes supplemental pension plans.

³ If a plan had alternate participation requirements, one of which was service only, the service only requirement was tabulated.

⁴ Less than 0.5 percent.

⁵ ERISA legislation states that nearly all pension plans must allow participation to full-time employees who have reached age 25 and who have completed one year of service.

⁶ ERISA legislation permits plan administrators to impose a maximum age for participation. Maximum age must be within 5 years of the plan's normal retirement date.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 59. Type of plan sponsor: Percent of full-time participants in sickness and accident insurance, medium and large firms, 1983

Plan sponsor	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Single employer—union-negotiated plan	31	6	8	43
Single employer—nonunion	40	63	54	31
Single employer—bargaining status not known	13	10	11	15
Multiemployer ¹	4	(²)	3	5
State disability board ³	12	21	25	7

¹ Individual employers in the same or in a related industry contributing a negotiated amount to trust fund providing benefits for employees covered under a collective bargaining agreement. The scope of the agreement may be at local, district council, or national level.

² Less than 0.5 percent.

³ Administrators of mandatory temporary disability insurance benefits in New Jersey and New York. Required benefits can be provided through an employer-sponsored plan as a substitute for the State fund.

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

Table 61. Type of plan sponsor: Percent of full-time participants in life insurance, medium and large firms, 1983

Plan sponsor	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Single employer—union-negotiated plan	29	16	15	42
Single employer—nonunion	60	77	76	43
Single employer—bargaining status not known	7	6	7	8
Multiemployer ¹	4	(²)	2	7

¹ Individual employers in the same or in a related industry contributing a negotiated amount to trust fund providing benefits for employees covered under a collective bargaining agreement. The scope of the agreement may be at the local, district council, or national level.

² Less than 0.5 percent.

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

Table 60. Type of plan sponsor: Percent of full-time participants in long-term disability insurance, medium and large firms, 1983

Plan sponsor	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Single employer—union-negotiated plan	16	2	7	41
Single employer—nonunion	79	94	87	52
Single employer—bargaining status not known	5	4	5	7
Multiemployer ¹	(²)	(²)	-	-
Employer association ³	(²)	(²)	1	(²)

¹ Individual employers in the same or in a related industry contributing a negotiated amount to trust fund providing benefits for employees covered under a collective bargaining agreement. The scope of the agreement may be at local, district council, or national level.

² Less than 0.5 percent.

³ Band of small employers in a common trade or business, for example, automobile dealers. The plan sponsored by the association is not negotiated with the employees.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 62. Type of plan sponsor: Percent of full-time participants in private pension plans, medium and large firms, 1983

Plan sponsor	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Single employer—union-negotiated plan	31	9	15	52
Single employer—nonunion	62	89	83	36
Single employer—bargaining status not known	2	1	1	3
Multiemployer ²	5	(³)	1	9

¹ Excludes supplemental pension plans.

² Individual employers within a related industry contributing a negotiated amount to trust fund providing benefits for employees covered under a collective bargaining agreement. The scope of the agreement may be at the local, district council, or national level.

³ Less than 0.5 percent.

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

Table 63. Other benefits: Percent of full-time employees in establishments providing specified benefits by percent of eligible employees, medium and large firms, 1983

Benefit	Total	All workers eligible	51 to 99 percent eligible	1 to 50 percent eligible	None eligible	Data not available
Professional and administrative employees						
Paid leave:						
Funeral leave	100	88	1	1	7	4
Military leave	100	81	(¹)	1	14	4
Profit sharing, savings, and stock plans:						
Profit sharing	100	23	3	1	69	4
Savings and thrift	100	39	7	-	50	4
Stock bonus plans	100	6	1	3	86	4
Stock purchase plans	100	16	2	2	76	5
Stock ownership plans ²	100	25	3	(¹)	67	5
Income continuation plans:						
Severance pay	100	60	3	1	32	5
Miscellaneous benefits:						
Employee discounts	100	48	1	(¹)	47	4
Gifts	100	9	1	3	84	5
In-house infirmary	100	50	2	1	42	5
Nonproduction bonuses	100	17	1	6	71	5
Relocation allowance:						
Full defrayment of expenses	100	59	2	5	28	6
Partial defrayment of expenses	100	16	1	2	75	6
Recreational facilities:						
Full defrayment of cost	100	13	1	1	81	5
Partial defrayment of cost	100	16	(¹)	1	79	5
Subsidized meals:						
Full defrayment of cost	100	2	(¹)	(¹)	94	4
Partial defrayment of cost	100	25	1	2	68	5
Educational assistance:						
Full defrayment of expenses	100	26	(¹)	(¹)	68	5
Partial defrayment of expenses	100	56	(¹)	1	38	5
Parking:						
Provided at no cost	100	66	3	7	20	4
Provided below commercial rates	100	3	1	2	90	4
Company automobile for personal business:						
Without reimbursing the company	100	1	(¹)	15	79	4
Partially reimbursing the company	100	3	(¹)	10	82	4
Technical and clerical employees						
Paid leave:						
Funeral leave	100	89	1	(¹)	6	4
Military leave	100	79	(¹)	(¹)	16	4
Profit sharing, savings, and stock plans:						
Profit sharing	100	27	3	1	65	4
Savings and thrift	100	31	6	2	57	4
Stock bonus plans	100	5	1	(¹)	90	4
Stock purchase plans	100	14	2	(¹)	80	4
Stock ownership plans ²	100	23	3	1	69	4
Income continuation plans:						
Severance pay	100	57	3	1	35	4
Miscellaneous benefits:						
Employee discounts	100	58	2	-	36	4
Gifts	100	10	(¹)	2	83	4
In-house infirmary	100	37	3	4	52	4
Nonproduction bonuses	100	17	1	2	76	4
Relocation allowance:						
Full defrayment of expenses	100	26	1	3	64	6
Partial defrayment of expenses	100	12	(¹)	1	81	5
Recreational facilities:						
Full defrayment of cost	100	11	(¹)	(¹)	84	5
Partial defrayment of cost	100	14	-	(¹)	81	5

See footnotes at end of table.

Table 63. Other benefits: Percent of full-time employees in establishments providing specified benefits by percent of eligible employees, medium and large firms, 1983—Continued

Benefit	Total	All workers eligible	51 to 99 percent eligible	1 to 50 percent eligible	None eligible	Data not available
Technical and clerical employees						
Miscellaneous benefits—Continued						
Subsidized meals:						
Full defrayment of cost	100	2	(¹)	1	92	4
Partial defrayment of cost	100	22	2	2	67	7
Educational assistance:						
Full defrayment of expenses	100	22	(¹)	(¹)	72	4
Partial defrayment of expenses	100	53	1	2	40	4
Parking:						
Provided at no cost	100	59	4	7	25	4
Provided below commercial rates	100	4	1	3	88	4
Company automobile for personal business:						
Without reimbursing the company	100	1	-	2	93	4
Partially reimbursing the company	100	1	-	1	94	4
Production employees						
Paid leave:						
Funeral leave	100	86	1	1	8	5
Military leave	100	65	1	1	29	6
Profit sharing, savings, and stock plans:						
Profit sharing	100	19	3	1	72	5
Savings and thrift	100	18	3	3	71	6
Stock bonus plans	100	3	(¹)	(¹)	91	5
Stock purchase plans	100	10	1	(¹)	84	6
Stock ownership plans ²	100	19	2	2	72	6
Income continuation plans:						
Severance pay	100	30	2	5	58	6
Miscellaneous benefits:						
Employee discounts	100	47	1	(¹)	46	6
Gifts	100	8	1	2	84	6
In-house infirmary	100	53	1	1	40	6
Nonproduction bonuses	100	17	2	1	74	6
Relocation allowance:						
Full defrayment of expenses	100	10	(¹)	5	77	7
Partial defrayment of expenses	100	12	(¹)	2	78	6
Recreational facilities:						
Full defrayment of cost	100	11	(¹)	(¹)	84	6
Partial defrayment of cost	100	12	-	(¹)	82	6
Subsidized meals:						
Full defrayment of cost	100	2	(¹)	1	92	5
Partial defrayment of cost	100	14	1	1	78	6
Educational assistance:						
Full defrayment of expenses	100	16	(¹)	1	77	6
Partial defrayment of expenses	100	48	(¹)	2	44	6
Parking:						
Provided at no cost	100	79	1	2	13	5
Provided below commercial rates	100	1	(¹)	(¹)	93	5
Company automobile for personal business:						
Without reimbursing the company	100	(¹)	-	1	94	5
Partially reimbursing the company	100	(¹)	-	(¹)	94	5

¹ Less than 0.5 percent.

² Include Employee Stock Ownership Plans and Payroll-based Stock Ownership Plans.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Appendix A: Technical Note

Scope of survey

This survey of the incidence and characteristics of employee benefit plans covered private sector establishments¹ in the United States, excluding Alaska and Hawaii, employing at least 50, 100, or 250 workers, depending on the industry. Industrial coverage included: Mining; construction; manufacturing; transportation, communications, electric, gas, and sanitary services; wholesale trade; retail trade; finance, insurance, and real estate; and selected services (table A-1).

Establishments which met the minimum size criteria as of the reference date of the sampling frame were included in the survey, even if they employed fewer workers at the time of data collection. Establishments found to be outside the industrial scope of the survey at the time of data collection were excluded.

Table A-1 shows the estimated number of establishments and employees within the scope of the survey and the number within the sample actually studied for each major industry division.

Occupational groups

Data were collected individually for the following three broad occupational groups:

Professional-administrative:

Includes occupations that require a foundation of knowledge in the theories, concepts, principles, and practices of a broad field of science, learning, administration, or management acquired through a college-level education or the equivalent in progressively responsible experience. Above entry levels, the exercise of a high degree of creativity, originality, analytical ability, and independent judgment to solve varied and complex problems in the field of work is characteristic.

Technical-clerical:

Includes office and sales clerical, technical support, protective services, and other such occupations that do not require full knowledge of a pro-

fessional or administrative field of work or the application of a high level of creativity, originality, analytical ability, or independent judgment. Job performance skills are typically acquired through on-the-job experience and/or specific training which is less than that usually represented by a baccalaureate degree. These skills include the application of a practical knowledge of established procedures, practices, precedents, and guidelines.

Production:

Includes skilled, semiskilled, and unskilled trades; craft and production occupations; manual labor occupations; custodial occupations; and operatives.

Excluded from the survey were executive employees (defined as those whose decisions have direct and substantial effects on an organization's policymaking), and part-time, temporary, seasonal, and traveling operating employees such as airline flight crews and long-distance truckdrivers.

Benefit areas

Sampled establishments were requested to provide data on work schedules and details of plans in each of the following benefit areas: Paid lunch periods, paid rest periods, paid holidays, paid vacations, personal leave, sick leave, sickness and accident insurance, long-term disability insurance, health insurance, private retirement pensions, and life insurance.

BLS also collected data on the incidence of the following additional benefits: Funeral leave; military leave; profit sharing plans; savings and thrift plans; stock bonus plans; stock purchase plans; other stock plans; severance pay; employee discounts; noncash bonuses; non-production bonuses; relocation allowances; recreation facilities; subsidized meals; educational assistance; automobile parking; personal use of company-owned car; and in-house infirmary.

Sampling frame

The scope of this survey was the same as that of the Bureau's 1983 National Survey of Professional, Administrative, Technical, and Clerical Pay (PATC). The list of establishments from which the sample was selected (called the sampling frame) was, therefore, the same as that developed for the 1983 PATC. This sampling frame was developed by refining data from the most recently

¹For this survey, an establishment was an economic unit(s) which produced goods or services, a central administrative office, or an auxiliary unit providing support services to a company. In manufacturing industries, the establishment was usually a single physical location. In nonmanufacturing industries, all locations of an individual company within a Standard Metropolitan Statistical Area (SMSA) or within a nonmetropolitan county were usually considered an establishment.

Table A-1. Estimated number of establishments and workers within scope of survey and number studied, medium and large firms, United States, 1983

Industry division ²	Minimum employment in establishments within scope of survey	Estimated number of establishments	Number of workers in establishments			
			Total ³	Professional and administrative	Technical and clerical	Production
Within scope of survey ⁴						
All industries	-	44,068	22,431,301	4,979,931	5,229,264	10,057,504
Manufacturing	*100-250	19,752	11,342,292	2,445,898	1,617,956	7,097,178
Nonmanufacturing	-	24,314	11,089,010	2,534,033	3,611,308	2,960,325
Mining	250	647	366,489	117,330	72,084	172,936
Construction	250	780	324,597	92,048	53,405	128,518
Transportation, communications, electric, gas, and sanitary services	*100-250	4,180	2,804,071	581,217	707,372	1,258,140
Wholesale trade	100	5,152	928,982	283,549	276,676	308,845
Retail trade	250	3,907	3,298,592	307,279	719,909	977,437
Finance, insurance, and real estate	100	6,758	2,564,360	777,199	1,511,226	63,606
Selected services ⁷	*50-100	2,892	801,919	375,411	270,635	50,843
Studied ⁸						
All industries	-	1,273	3,884,887	1,044,045	915,927	1,673,490
Manufacturing	*100-250	645	2,297,110	642,561	360,054	1,276,020
Nonmanufacturing	-	628	1,587,777	401,484	555,873	397,470
Mining	250	25	34,060	14,886	10,188	8,367
Construction	250	26	33,885	14,665	9,523	5,097
Transportation, communications, electric, gas, and sanitary services	*100-250	162	743,249	178,925	230,508	283,996
Wholesale trade	100	62	20,871	7,317	7,080	4,617
Retail trade	250	162	383,062	40,889	104,660	79,567
Finance, insurance, and real estate	100	145	282,060	93,529	167,216	5,980
Selected services ⁷	*50-100	46	90,590	51,273	26,698	9,846

¹ Excludes Alaska and Hawaii.

² As defined in the 1972 edition of the Standard Industrial Classification Manual, U.S. Office of Management and Budget.

³ This figure includes out-of-scope workers. These workers -- executive management, part time, temporary, seasonal, and operating personnel in constant travel status (e.g. airline pilots) -- are excluded from the counts of employment by occupational group.

⁴ Number of establishments and workers shown within the scope of the survey are estimates. These estimates differ from those developed in the 1983 PATC survey, since each is based on the findings of its respective survey.

⁵ Minimum employment size was 100 for chemical and allied products; petroleum refining and related industries; machinery except electrical; electrical machinery, equipment, and supplies; transportation equipment; and instruments and related products. Minimum size was 250 in all other manufacturing industries.

⁶ Minimum employment size was 100 for railroad transportation; local and suburban transit; deep sea foreign and domestic transportation; air transportation; communications, electric, gas, and sanitary services; and pipelines; and 250 for all other transportation industries. U.S. Postal Service is excluded from the survey.

⁷ Limited to advertising; credit reporting and collection agencies; computer and data processing services; research and development laboratories; commercial testing laboratories; management and public relations services; engineering and architectural services; noncommercial research organizations; and accounting, auditing, and bookkeeping services.

⁸ Minimum employment size was 50 for accounting, auditing, and bookkeeping services; and 100 in all other selected services.

⁹ These figures refer to all respondents to the survey, whether or not they provided data for all items studied. See the section on survey response.

available State Unemployment Insurance (UI) reports for the 48 States covered by the survey and the District of Columbia. The reference date of the available UI reports was generally March 1981. The refinement procedures included an effort to ensure that most sampling frame units corresponded to the definition of an establishment developed for this survey. (A small number of sampling frame units were not refined to correspond to the definition of an establishment because of limited company reporting ability.)

Sample design

The sample for this survey was a subsample of the 1983 PATC sample to reduce the costs and resources

required for data collection. The sample of 1,497 establishments² was selected by first stratifying the sampling frame by broad industry group and establishment size group based on the total employment in the establishment. The industry groups consisted of the eight major industry divisions, as defined by the Office of Management and Budget, which are covered by the survey and shown in table A-1.

² The number of sample units selected in this survey is, at present, largely determined by resources and operational constraints and may be adjusted up or down in future surveys.

The establishment size groups are defined as follows:

<i>Employment size group</i>	<i>Establishment employment</i>
3.....	50-99
4.....	100-249
5.....	250-499
6.....	500-999
7.....	1,000-2,499
8.....	2,500-4,999
9.....	5,000-9,999
10.....	10,000 and over

The sample size was allocated to each stratum (defined by industry and size) approximately proportional to the total employment of all sampling frame establishments in the stratum. Thus, a stratum which contained 1 percent of the total employment within the scope of the survey received approximately 1 percent of the total sample. The result of this allocation procedure is that each stratum will have a sampling fraction (the ratio of the number of units in the sample to the number in the sampling frame) which is proportionate to the average measure of size of the units in the stratum.

A random sample was selected within each stratum using a probability technique to maximize the probability of retaining establishments which were selected in the 1982 survey.³ This method of selection reduced collection costs by decreasing the number of new establishments in the sample.

Data collection

Data for the survey were collected by visits of Bureau field representatives to the sampled establishments. To reduce the reporting burden, respondents were asked to provide documents describing their private pension plans and plans covering the four insured benefit areas within the scope of the survey. These were analyzed by BLS staff in Washington to obtain the required data on plan provisions. Data on paid leave and other paid time off generally were obtained directly from the employers at the time of the visit.

Data were collected during the months of January through July, reflecting an average reference period of March 1983. Respondents were asked for information as of the time of the data collection visit.

Data tabulation

The tables presented in this bulletin show the percent of employees that were covered by paid leave plans, participated in insurance or pension plans, or were eligible for other benefits. Except in table 63, counts of workers covered by benefit plans included those who had not met possible minimum length-of-service require-

³This method modifies the method introduced by Nathan Keyfitz in "Sampling with Probabilities Proportional to Size: Adjusting for Changes in the Probabilities," *Journal of the American Statistical Association*, 1951, No. 46, pp. 105-9.

ments at the time of the survey. Workers were counted as participants in employee benefit plans that require the employee to pay part of the cost only if they elected the plan and paid their share. Plans for which the employee paid the full premium were outside the scope of the survey, even if the employer paid administrative costs. When tabulating the effect of retirement on life insurance coverage, however, cases where the retiree must pay the full cost of the insurance were counted since the guarantee of insurability at retirement is considered a benefit.

Tables in this bulletin show the percent of workers covered by individual benefit plans or plan provisions. Percentages are calculated in three ways. One technique, followed in tables 1-5, 7, and 10-13, shows the number of covered workers as a percent of all workers within the scope of the survey. It is designed to show the incidence of the individual employee benefit.

A second approach is followed in tables 6, 8-9, 14-16, 18-20, 32, 34-35, 38-39, 44-46, 49, 51-62, which show the number of workers covered by specific features in a benefit area as a percent of all employees who participate in that general benefit area. These tables answer questions concerning the typical coverage provided to persons with a given insurance benefit or a private pension plan; for example, what percent of all employees with health insurance receive dental coverage?

The third approach provides a close look at an important feature (tables 17, 21-31, 33, 36-37, 40-43, and 47); for example, what percent of all employees with dental coverage in their health insurance are covered for orthodontic work? Tables 48 and 50 combine the second and third types above, indicating in the first row of data the percent of persons in the benefit area who have a particular coverage, while the remainder of the table is based on all employees with that coverage.

This multilevel approach has the advantage of clearly pointing out typical benefit plan characteristics after the prevalence of the benefit has been established. Any of the second or third types of tables, if desired, can be converted to the first type by multiplying each data cell by the appropriate factors. For example, to calculate the percent of all employees with orthodontic coverage, multiply the percent of those with dental plans that cover orthodontia by the percent of health insurance participants with dental coverage, and multiply that product by the percent of all employees who have health insurance coverage.

Survey response

Each of the 36 combinations of occupational groups and work schedule or benefit areas (e.g., health insurance for production employees) was treated as an individual survey and separate estimates developed for each. This treatment facilitated the use of partially completed

establishment reports in the survey. Therefore, the actual number of responses for the survey varies for each of the 36 combinations.

The following summary is a composite picture of the establishment responses to the survey:

<i>Number of establishments:</i>	
In sample	1,497
Out of business and out of scope...	56
Refusing to respond	155
Nonresponse other than refusal....	13
Responding fully or partially	1,273

There were two procedures used to adjust for missing data from partial schedules and total refusals. First, imputations for the number of plan participants were made for cases where the number of participants was not reported (about 2 percent of all plans). Each of these participant values was imputed by randomly selecting a similar plan from another establishment in a similar industry and region. The participation rate from this plan was then used to approximate the number of participants for the plan which was missing a participation value but was otherwise usable.

For other forms of missing data (or nonresponse), an adjustment was made using a weight adjustment technique based on sample unit employment. Under such a technique, a model is assumed in which the mean value of the nonrespondents is equal to the mean value of the respondents at some detailed "cell" level. These cells are defined in a manner that groups establishments together which are homogeneous with respect to the characteristics of interest. In most cases, these cells are the same as those used for sample selection. The specific weight adjustments used in this survey were calculated in four stages for each occupational group and benefit area combination. This allowed a maximum amount of data from partially completed establishment reports to be incorporated into survey estimates. For example, data on the number of occupational group employees in an establishment or participants in a plan, or information on the existence of a plan, could be used even if the plan provisions could not be obtained.

Survey estimation methods

The survey design used an unbiased estimator (the Horvitz-Thompson) which assigns the inverse of each sample unit's probability of selection as a weight to the unit's data. The estimator was modified to account for a weight adjustment factor developed during the adjustment for nonresponse. The general form of the estimator for a population total was:

$$Y' = \sum_{i=1}^n \frac{Y_i}{P_i}$$

where n = sample size

Y_i = value for the characteristics of the i^{th} unit

P_i = the probability of including the i^{th} unit in the sample

The basic form of the estimator, after modification to account for the weight adjustment factor, f_i , developed during the adjustment for nonresponse, was:

$$Y = \sum_{i=1}^{n_1} \frac{f_i Y_i}{P_i}$$

where n_1 = number of responding units

f_i = weight adjustment factor for the i^{th} unit.

The estimation procedure was then the process of estimating the appropriate employment or establishment totals needed for each estimate and subsequently calculating the proportion, mean, or percentage which was desired.

Reliability of estimates

The statistics in this bulletin are estimates derived from a sample survey. There are two types of errors possible in estimates based on a sample survey—sampling and nonsampling. The "accuracy" of a survey result is determined by the joint effects of sampling and nonsampling errors.

Sampling errors occur because observations are made from only a sample, not the entire population. Since this survey was based on a probability sample, estimates of sampling error for the survey estimates can be produced directly from the survey data after appropriate procedures have been implemented. Sampling errors for a limited number of the estimates published in the bulletin are available in the detailed description of survey methodology and reliability noted below.

Nonsampling errors can be attributed to many sources: Inability to obtain information about all cases in the sample; definitional difficulties; differences in the interpretation of questions; inability or unwillingness to provide correct information on the part of respondents; mistakes in recording or coding the data obtained; and other errors of collection, response, processing, coverage, and estimation for missing data. Through the use of computer edits of the data and professional review of both individual and summarized data, efforts were

made to reduce the nonsampling errors in recording, coding, and processing the data. The nonresponse adjustment procedures are also a potential source of survey nonsampling error. To the extent that the characteristics of the nonrespondents are not the same as those of the respondents, nonsampling error is introduced in

the estimates. The magnitude of these and other nonsampling errors is currently undetermined.

A more detailed description of survey methodology and reliability may be obtained from the Office of Wages and Industrial Relations, Bureau of Labor Statistics, U.S. Department of Labor.

Appendix B: Availability of the Survey's Data Base

The tables published in this bulletin present the major findings of the employee benefits survey; results of additional review of various benefit plan provisions appear in the *Monthly Labor Review*. However, these cover only a portion of the employee benefits information collected. Persons interested in all provisions of a particular benefit studied during the annual survey can purchase a set of magnetic tapes containing the survey's data base through the Office of Wages and Industrial Relations, Bureau of Labor Statistics, Washington, D.C. 20212. The charge for furnishing the data is limited to the cost of producing the tapes and preparing supporting documentation.

For major benefit items, the BLS survey obtained plan provisions and employee participation data for each of three employee groups (professional-administrative, technical-clerical, and production workers). Information on employer costs was not collected. The magnetic tapes, which consist of a control file and plan data files for each benefit area, may be used to derive national estimates, similar to those published in the bulletin, for any item on the data base. The tapes cannot yield reliable estimates for individual industries, geographic regions, or establishment size classes. Full documentation accompanies the tapes, including examples of estimating formulas. Although Bureau staff will respond to any questions concerning the content of the tapes, technical assistance in developing estimates cannot be provided to purchasers due to the heavy workload associated with the survey program.

Data users can purchase tapes with details of plans for one benefit area or all, i.e., health, life, accident and sickness, or long-term disability insurance; private retirement pensions; and paid time-off provisions—lunch time, rest periods, holidays, personal leave, vacations, and sick leave. (Table 63 presents all of the information that was collected on the other benefits surveyed.) The plan data file contains provisions for each plan which was reported and for which usable information was available. However, plan identification numbers on the tape are scrambled (and other identifying information is removed) to protect the confidentiality of responding establishments.

Data users also can purchase the control file, which contains establishment information required to produce estimates from the plan data. Control file records in-

clude establishment sample weights and size codes; geographic, industrial, and employee group classification codes; and the number of workers in the employee group. The control file also lists all benefit plans offered in each establishment, with the number of plan participants in each employee group. A plan is listed on more than one control file record if it covers employees in more than one establishment. Although plan identification numbers on the control file are scrambled, the same scrambled numbers appear on the data file so they can be matched to make estimates. Because establishment schedule numbers on the control file are scrambled differently for each employee group, it will not be possible to link together plans offered to different employee groups within an establishment.

Benefit provisions obtained from plan documents are recorded in coding manuals for insurance and pension plans and then entered on the plan data file. A set of coding manuals and instructions for completing them are supplied to tape purchasers for interpretation of data on the file. Paid time-off provisions are reported on collection forms which are also provided to tape purchasers.

The analysis of insurance and pension plans is extremely detailed. The following list of health insurance plan provisions included in the data base gives an indication of the breadth and depth of the information available on the magnetic tapes. Other insurance and pension analysis is similarly detailed.

Health insurance data base

Plan Participation Requirements

- When plan participation begins
- Waiting period by type of benefit
- Maximum age for participation

Employee Contribution for Employee and Dependents' Benefits

- Percent paid or monthly contribution

Section A

Funding Media for Major Categories of Health Care

- Hospital benefits
- Surgical benefits
- Medical benefits

Major medical benefits
Dental benefits

Administrative Details

Pre-existing condition
Minimum age of dependent children
Waiting period in case of infant illness
Maximum age of dependent children
Retiree eligibility
Eligibility of retirees eligible for Medicare
Coverage of dependents of retirees eligible for Medicare
Medicare contribution for retiree
Medicare contribution for dependents of retirees eligible for Medicare
Disabled or retired employees benefit coverage
Coverage of retirees' dependents not eligible for Medicare
Survivors' benefit coverage

Section B

Hospital and Extended Care Coverage

Hospital room and board coverage
Hospital intensive care
Hospital miscellaneous coverage
Extended care coverage
Extended care in licensed extended care facility
Basis of extended care coverage
Extended care by home health care

Surgical and Medical Benefits

Surgical care coverage
Surgical schedule
Conversion factor for relative value schedule
Selected surgical procedure maximums
Maximum for multiple procedure
In-hospital medical coverage
Medical office coverage

Maternity Care Benefit

Who is covered
Obstetrical schedule
Voluntary abortion coverage
Miscarriages or therapeutic abortion coverage
Maximum for male sterilization
Maximum for female sterilization
Separate deductibles

Diagnostic X-Ray and Laboratory Testing (DXL)
Benefit

DXL coverage
Covered locations by DXL
DXL schedule
Selected DXL procedure maximums

Outpatient Care and Special Accident Benefit

Outpatient care coverage
Comparison of inpatient and outpatient coverage
Separate limitations
Outpatient charges covered under major medical
Accident bodily injury—special benefit

Prescription Drug and Private Duty Nursing
Coverage

Prescription drug
Private duty nursing

Mental Health Care Benefits

Mental health care coverage
Hospital confinements due to mental disorders
Hospital confinements due to mental disorders covered the same as other illnesses
Selected coverages for mental health care
Coverage in special hospital

Dental Care Benefits

Dental care coverage
Coverage of employees
Coverage of spouses
Coverage of dependent children
Prophylaxis and routine exams
Fillings
Surgery - dental
Inlays
Crowns
Periodontal care
X-rays
Orthodontia
Incentive schedule
Deductible
Maximum coverage
Copayment

Vision Care Benefits

Vision care coverage
Eyeglasses
Schedule for eyeglasses
Eye exams
Contact lenses
Orthoptics

Other Medical Benefits

Second surgical opinion
Alcoholism treatment
Drug abuse treatment
Hearing care

Section C

Deductible, Coinsurance, and/or Maximum Benefit
Provisions
Covered expenses

Deductible expenses

Coinsurance by the amount of incurred expenses

Coinsurance by the number of days/visits

Maximum dollar per day/visit by number of days/visits

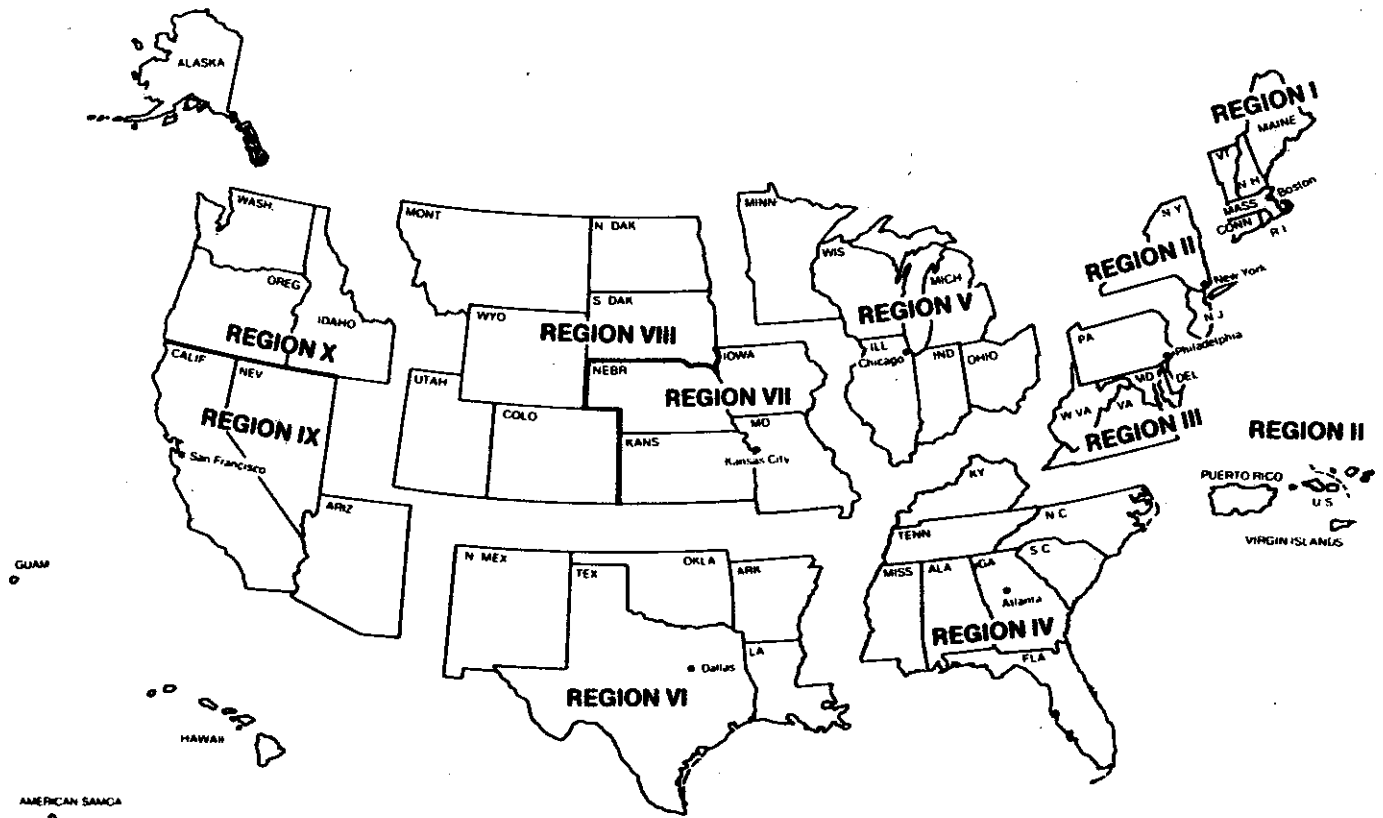
Maximum number of days/visits for specified expenses

Maximum dollar payable for specified covered expenses

Section C questions are designed to identify and describe the benefit provisions of covered expenses in

section B that are subject to deductible, coinsurance, and/or maximum benefit provisions. This section consists of 15 sets of seven questions. One set of questions is completed for each covered expense, or group of covered expenses, with identical deductible, coinsurance, and maximum benefit provisions. In the first question of each set, a group of expenses with common provisions is identified. The remaining six questions give the benefit provisions for the group. Additional sets of questions are completed until the benefit provisions of all covered expenses have been described.

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