

# **Group Health Plans Report**

Abstract of 2008 Form 5500 Annual Reports

U. S. Department of Labor  
Employee Benefits Security  
Administration  
March 2011



Version 1.0

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# INTRODUCTION

The majority of the U.S. population receives their health insurance coverage through their employer. In 2009, employer-sponsored health insurance covered 56 percent of the U.S. population.<sup>1</sup> There are a variety of ways in which plan sponsors (usually employers) may fund the health insurance coverage they offer their workers.<sup>2</sup>

## What Is a Self-Insured Group Health Plan?

Sponsors may purchase a group insurance policy from a state-licensed insurance carrier or similar organization and pay premiums directly to the insurer. Plans may set aside assets in a dedicated trust to fund the health plan, an arrangement known as a “funded” arrangement for Form 5500 reporting purposes. Alternatively plan sponsors may pay the plan’s benefits directly out of their general assets, an arrangement known as “unfunded” for Form 5500 reporting purposes. In addition, these funding arrangements – insured, funded, and unfunded – may be combined in multiple ways. For example, a group insurance policy may cover a subset of the plan’s health benefits but the plan’s remaining health benefits may be paid out of the plan sponsor’s general assets. Plans may use assets held in a dedicated trust to pay insurance premiums or to pay plan benefits directly. Whether a plan is considered to

be self-insured, fully-insured, or a mixture of both is a function of how the benefits are provided under the plan.

Fully-insured – A fully-insured plan provides health benefits by purchasing a group health insurance policy or contract from a state-licensed insurance carrier or similar organization, such as Blue Cross Blue Shield. The insurance carrier then assumes financial responsibility for the covered health benefit claims of the plan’s participants and associated administrative costs.<sup>3</sup> An employer with a fully-insured health plan chooses how to transfer insurance premiums<sup>4</sup> to the insurance carrier: The plan either establishes a trust for the express purpose of receiving contributions for the payment of insurance premiums or pays the premiums directly from the plan sponsor’s general assets.

Self-insured – In the case of a self-insured health plan, the sponsor generally assumes the financial risks associated with covering the health benefit expenses of the plan’s participants. Benefits in a self-insured plan may be paid as needed directly from the general assets of the sponsoring employer or paid from a trust<sup>5</sup> to which employer and/or employee contributions have been made. While some self-insured plans are self-administered, employers usually enter into a contract with a third party administrator (TPA) or use another outside entity to

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<sup>1</sup> U.S. Department of Labor, Employee Benefits Security Administration calculations using the March 2010 Current Population Survey Annual Social and Economic Supplement.

<sup>2</sup> Upon establishment of a welfare plan, the plan sponsor decides how the plan will be structured – including how the plan benefits will be paid.

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<sup>3</sup> Definitions of Health Insurance Terms, at <http://www.bls.gov/ncs/ebs/sp/healthterms.pdf>. Last viewed February 24, 2011.

<sup>4</sup> The premium payments could be paid entirely by the employer, entirely by employee contributions, or partly from the employer and partly from employee contributions.

<sup>5</sup> Some employers may invest plan assets in a separate insurance company account instead of holding plan assets and investing through a trust.

handle enrollment, pay claims, collect premiums, provide customer service, and perform other administrative duties.

The financial risk for self-insured benefit claims may be borne partially or entirely by the employer offering the self-insured plan. To protect against unexpectedly large claims, self-insured plans or employers sponsoring such plans may obtain stop-loss insurance coverage. Stop-loss coverage limits the liability (stops the loss) the plan or employer bears for each covered person's health care costs (in the case of policies with individual or specific attachment points) or for the total expenses of the plan (aggregate attachment points), as the stop-loss carrier will reimburse the plan or employer for losses above the policies attachment points.<sup>6</sup>

## Form 5500 Health Plan Filing Requirements

The Employee Retirement Income Security Act of 1974, as amended ("ERISA") and the Internal Revenue Code of 1986, as amended ("Code"), establish certain reporting and filing obligations for private-sector employee benefit plans. Plans generally are required to file an annual return/report concerning, among other things, the financial condition and operations of the plan.

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<sup>6</sup> An employer may also purchase a "minimum premium" arrangement in which the employer pays a fraction of the fully-insured premium to cover non-claim expenses, such as administration and claims processing, and pays claims up to an agreed-upon limit, after which the insurance carrier is responsible. Under a minimum premium arrangement, the insurance carrier usually is also responsible for processing claims and administrative services. See e.g., U.S. Department of Labor, Bureau of Labor Statistics, *Definitions of Health Insurance Terms*, at <http://www.bls.gov/ncs/ebs/sp/healthterms.pdf>. Last viewed February 24, 2011.

In 1975, the Department of Labor (the "Department"), the Internal Revenue Service, and the Pension Benefit Guaranty Corporation (collectively, the "Agencies") jointly developed the Form 5500 Series to allow employers who sponsor an employee benefit plan for their employees to satisfy the annual reporting requirements under Title I and Title IV of ERISA and under the Code. The Agencies have changed the Form 5500 over time. Today, filing the Form 5500 together with any required Schedules and Attachments (the "Form 5500") generally satisfies these annual reporting requirements.<sup>7</sup>

The Form 5500 is an important source of information on ERISA-covered, private sector employer-sponsored benefit plans and their operation, funding, assets, and investments. The majority of Form 5500 reports are filed for employee pension benefit plans. Welfare benefit plans (which includes plans providing benefits such as medical, dental, life insurance, severance pay, disability, etc.) are required to file a Form 5500, with certain exceptions tied to plans' size, funding arrangement, and sector. These exceptions are listed below:<sup>8</sup>

- Welfare plans with fewer than 100 participants as of the beginning of the plan year ("small" plans) that are unfunded, fully-insured, or a combination of insured and unfunded<sup>9</sup>;

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<sup>7</sup> See ERISA Section 101 *et seq.*, 29 U.S.C. 1021 *et seq.* and accompanying regulations. The data used for this report were taken from the Form 5500 data for plan years 2008 and earlier. For plan years beginning on or after January 1, 2009, certain eligible small plans are able to file the Form 5500-SF "Short Form Annual Return/Report of Small Employee Benefit Plan." Small plans using the Form 5500-SF include information about total fees and commissions paid with respect to the purchase of insurance.

<sup>8</sup> 29 C.F.R. 2520.104-1 *et seq.*

<sup>9</sup> An unfunded welfare benefit plan has its benefits paid as needed directly from the general assets of the employer or employee organization that sponsors the plan. A combination unfunded/insured welfare benefit plan has

- Welfare plans maintained outside the U. S. that serve mostly nonresident aliens;
- Governmental plans;
- Unfunded or insured welfare plans maintained for a select group of management or highly compensated employees only;
- Plans maintained only to comply with workers' compensation, unemployment compensation, or disability insurance laws;
- Welfare benefit plans that participate in a group insurance arrangement that files a Form 5500 on behalf of the participating plans;
- Apprenticeship or training plans meeting certain conditions;
- Certain unfunded welfare benefit plans financed by dues;
- Church plans;
- Welfare benefit plans maintained solely for only the owner and/or spouse who wholly own a trade or business or the partners and/or spouses of partners in a partnership.

A small plan that receives employee (or former employee) contributions during the plan year and does not use the contributions to pay insurance premiums or uses a trust or separately maintained fund to hold plan assets or act as a conduit for the transfer of plan assets during the year is required to file; except that a small plan with employee contributions that are used to pay benefits instead of insurance premiums which is associated with a cafeteria plan under

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its benefits partially as an unfunded plan and partially as a fully-insured plan. An example of such a plan is a welfare benefit plan that provides unfunded medical benefits and life insurance benefits.

Internal Revenue Code section 125 may be treated for annual reporting purposes as an unfunded welfare plan if it meets certain Department requirements.

For purposes of this report, Form 5500 health plans are categorized as being self-insured, fully-insured, or a mix of both self-insured and fully-insured ("mixed-insured"). The Department used information from the 2008 Form 5500 on plans' funding arrangements, together with information from Schedule A "Insurance Information," Schedule H "Financial Information," and Schedule I "Financial Information - Small Plan" to categorize the plans as follows:

- (1) Self-insured. The plan does not include information on a health insurance policy or contract in any Schedule A filed as part of the Form 5500 and the filing either:
  - (a) indicates the plan is funded through a trust or general assets of the sponsor, or
  - (b) the filing includes a Schedule H or Schedule I.
- (2) Mixed-insured. The plan does not meet the requirements in (1) and
  - (a) the number of individuals covered under insurance contracts as reported on the Schedule A is less than half of the total number of participants as of the end of the plan year, or
  - (b) the filing's Schedule H indicates that benefits were paid directly to participants or
  - (c) the plan attaches a Schedule I.
- (3) Fully-insured. The plan does not meet the criteria in (1) or (2).

For purposes of this report, private sector employer-sponsored health plans were also divided into six distinct categories based on the Form 5500 filing requirements:

- Small plans that fully-insure their health plan;

- Small plans (covering fewer than 100 participants as of the beginning of the year) that self-insure but do not have a trust;
- Small plans that self-insure their health plan, and use a trust to hold the plan assets;
- Large plans (covering 100 or more participants as of the beginning of the year) that fully-insure health plans;
- Large plans that self-insure and use a trust to hold the plan assets; and
- Large plans that self-insure but do not operate a trust.

Generally, small group health plans that fully-insure benefits or self-insure benefits but do not have a trust are not required to file a Form 5500.<sup>10</sup> All large welfare plans that fully-insure or self-insure benefits without a trust must file, but are only required to file the main Form 5500 and the Schedule A to report information about insurance contracts.

The following tables summarize Form 5500 data for health plans that file. In many cases, the reported data reflect adjustments made to correct inaccuracies within the data. For 2008 and prior plan year filings, some plans filed paper copies of the Form 5500 and these filings were scanned in order to compile data. During the scanning process, information from the forms was not always accurately captured. Therefore, the data presented in the following tables have been edited to accurately reflect the original information provided. In addition

to inaccuracies introduced by scanning, some filings are received with logical inconsistencies. For instance, some plans which are categorized as fully-insured due to the presence of a Schedule A for health insurance do not report being funded by insurance. Many of these inconsistencies have been corrected by imputing Form 5500 information based on other information reported. It should be noted here, however, that information from Schedule A is always reported as filed, i.e., no Schedule A information has been edited or imputed.

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<sup>10</sup> Large plans that use a trust to hold the plan assets to self-insure health benefits are required to file a comprehensive Form 5500, including a Schedule H to report financial information about the plan's operations. Those small plans that use a trust to self-insure their health benefits are required to file a simplified Form 5500 that includes more abbreviated financial information about the plan's operation.

Form 5500 Group Health Plans Summary Information, 2008

	All Plans	Self-Insured Plans	Mixed-Insured Plans	Fully-Insured Plans
All Plans*	42,000	12,000	5,000	24,000
Participants	65 million	22 million	25 million	18 million
Active Participants	56 million	20 million	20 million	16 million
Large Plans where sponsor pays benefits directly	34,000	9,000	3,000	23,000
Participants	37 million	11 million	10 million	16 million
Active Participants	35 million	11 million	9 million	15 million
Plans holding assets in trust	7,000	4,000	3,000	1,000
Participants	28 million	11 million	15 million	2 million
Active Participants	21 million	9 million	11 million	2 million
Assets	\$125 billion	\$35 billion	\$84 billion	\$7 billion
Contributions	\$137 billion	\$35 billion	\$93 billion	\$9 billion
Benefits <sup>11</sup>	\$135 billion	\$32 billion	\$94 billion	\$9 billion

SOURCE: 2008 Form 5500 filings. Totals may not equal the sum of the components due to rounding.

<sup>11</sup> Benefit payments are reported on the Schedule H and include benefits paid directly to participants or beneficiaries, benefits paid to insurance carriers for the provision of benefits, and benefits paid to others.

## HIGHLIGHTS FROM THE 2008 FORM 5500 REPORTS

The universe of group health insurance plans filing a Form 5500 is a diverse and complicated one. Varying benefit structures, funding arrangements, and relationships to insurance all lend to this complexity. Of the nearly 42,000 group health insurance plans that filed a Form 5500 in 2008, 81 percent offered benefits in addition to health benefits. These additional benefits included dental, vision, life, disability, etc. One-fourth of the filing plans that offer health and one or more other benefits self-insure their health benefits, 14 percent can be described as having self-insured and fully-insured characteristics (mixed-insurance) for their health benefits, and 61 percent have fully-insured their health benefits. Additionally, 59 percent of all single employer plans that filed a Form 5500 provide fully-insured health benefits. Multiemployer plans are much less likely to provide fully-insured health benefits; only 25 percent of those plans did so in 2008.

Other findings from health plans filing Form 5500 series welfare reports for plan year 2008 are summarized below.

- In 2008, more than 12,000, or 29 percent, of the approximately 42,000 group health plans that filed a Form 5500 can be categorized as self-insured. This is down from 13,000 in 2007. Of the remaining 30,000 group health plans that filed, approximately 6,000 can be categorized as mixed-insured, and 24,000 can be categorized as fully-insured.
- Approximately 11,000 of the plans categorized as self-insured are single employer plans; the remaining 1,000 are multiemployer plans. Of the 6,000 plans categorized as mixed-insured, 5,000 are single employer, and 1,000 are multiemployer. Approximately 23,000 plans categorized as fully-insured are single employer; the remaining 1,000 plans are multiemployer.
- Almost 9,000 filing plans categorized as self-insured covered 100 or more participants and did not operate a trust. Fewer than 3,000 mixed-insured plans covered 100 or more participants and did not operate a trust, and 23,000 fully-insured plans covered more than 100 participants and did not operate a trust.
- Approximately 34,000 health plans that filed a Form 5500 offered an additional welfare benefit: approximately 69 percent of the self-insured health plans, 89 percent of the mixed-insured health plans, and 86 percent of the fully-insured health plans offered a benefit in addition to health insurance.
- Of the almost 24,000 fully-insured health plans filing a Form 5500, approximately 23,000 plans, 98 percent, are single employer plans. Most, 86 percent, of mixed-insured health plans are single employer.
- In total, health plans that filed a Form 5500 held about \$125 billion in assets as of the end of 2008. Self-insured plans held almost \$35 billion; mixed-insured plans held almost \$84 billion; and the remaining \$7 billion was held by fully-insured plans.
- Self-insured group health plans covering 100 or more participants held approximately 33 percent of their assets in cash and U.S. Government Securities, 18 percent in direct filing entities, 17 percent in mutual fund companies (registered investment companies), 10 percent in debt instruments, and 8 percent in stock. Mixed-insured group health plans covering 100 or more participants held



approximately 17 percent of their assets in cash and U.S. Government Securities, 35 percent in direct filing entities, 10 percent in mutual fund companies (registered investment companies), 7 percent in debt instruments, and 12 percent in stock. Fully-insured group health plans covering 100 or more participants held approximately 22 percent of their assets in cash and U.S. Government Securities, 25 percent in direct filing entities, 10 percent in mutual fund companies (registered investment companies), 8 percent in debt instruments, and 10 percent in stock.

- Form 5500 health plan filers reported almost \$21 billion in liabilities as of the end of 2008: almost \$7 billion was reported by self-insured plans, \$13 billion by mixed-insured plans, and \$900 million by fully-insured plans.
- Of the over 65 million participants in filing health plans, approximately 34 percent, or 22 million, were covered under self-insured plans.<sup>12</sup>
- Of the 42,000 group health plans that filed, approximately 16,000 indicated a funding arrangement of insurance only, fewer than 3,000 indicated a funding arrangement of a trust only, and fewer than 15,000 indicated a funding arrangement of general assets of the sponsor and insurance. The remaining 8,000 filers indicated some other combination of funding arrangements or did not report any arrangement.
- Overall, filing health plans reported on their 2008 Form 5500 receiving approximately \$137 billion in contributions in 2008, almost \$111 billion contributed by the employer and \$24 billion contributed by the plan participants.

Approximately \$136 billion of these contributions were contributed to large plans that used a trust.

- In 2008, health plans filing a Form 5500 that used trusts posted investment income losses of over \$24 billion of which almost \$3 billion was lost by self-insured health plans, \$20 billion by mixed-insured health plans, and \$1 billion by fully-insured health plans.
- Self-insured health plans that filed made benefit payments of about \$26 billion directly to participants and almost \$4 billion to insurance carriers for the provision of other insured benefits. Mixed-insured health plans made benefit payments to participants totaling about \$66 billion and made payments to insurance carriers of \$25 billion. Fully-insured health plans made benefit payments to participants of approximately \$23 million and made payments to insurance carriers of \$8 billion.
- In total, filing health plans reported approximately \$8 billion in administrative expenses. Self-insured plans reported over \$2 billion; mixed-insured plans reported over \$5 billion; and fully-insured plans reported under \$450 million.

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<sup>12</sup> However, this is a data restriction that results from the filing exemption provided to welfare benefit plans covering fewer than 100 participants (small plans) which are unfunded, fully-insured, or a combination of insured and unfunded.

**Table A1. Group Health Plans, Total Participants, Active Participants,  
Assets, Contributions, and Benefits  
by type of plan and type of insurance, 2008**

**Self-Insured**

<b>Type of Plan</b>	<b>Number of Plans</b>	<b>Total Participants (thousands) 1/</b>	<b>Active Participants (thousands)</b>	<b>Total Assets (millions) 2/</b>	<b>Total Contributions (millions) 3/</b>	<b>Total Benefits (millions) 4/</b>
<b>Total</b>	<b>12,261</b>	<b>22,329</b>	<b>19,673</b>	<b>\$34,676</b>	<b>\$34,982</b>	<b>\$31,554</b>
<b>Health Benefits Only</b>	<b>3,815</b>	<b>3,707</b>	<b>3,364</b>	<b>2,894</b>	<b>2,216</b>	<b>1,990</b>
<b>Health and Other Benefits</b>	<b>8,446</b>	<b>18,622</b>	<b>16,309</b>	<b>31,781</b>	<b>32,767</b>	<b>29,564</b>
Health and Dental	754	1,059	900	1,366	2,025	1,900
Health and Vision	138	143	119	427	343	349
Health and Non-Health 5/	1,128	7,352	6,296	4,735	4,641	4,082
Health, Dental, and Vision	1,069	1,501	1,362	1,894	2,318	2,042
Health, Dental, and Non-Health 5/	1,783	1,939	1,754	3,253	4,544	4,302
Health, Vision, and Non-Health 5/	184	643	381	1,054	624	547
Health, Dental, Vision, and Non-Health 5/	3,390	5,986	5,496	19,052	18,273	16,342

**Mixed-Insured**

<b>Type of Plan</b>	<b>Number of Plans</b>	<b>Total Participants (thousands) 1/</b>	<b>Active Participants (thousands)</b>	<b>Total Assets (millions) 2/</b>	<b>Total Contributions (millions) 3/</b>	<b>Total Benefits (millions) 4/</b>
<b>Total</b>	<b>5,499</b>	<b>25,193</b>	<b>20,008</b>	<b>\$83,931</b>	<b>\$93,382</b>	<b>\$94,430</b>
<b>Health Benefits Only</b>	<b>597</b>	<b>1,375</b>	<b>1,135</b>	<b>5,269</b>	<b>5,672</b>	<b>5,881</b>
<b>Health and Other Benefits</b>	<b>4,902</b>	<b>23,819</b>	<b>18,873</b>	<b>78,662</b>	<b>87,710</b>	<b>88,549</b>
Health and Dental	317	1,423	738	5,359	3,040	3,763
Health and Vision	65	174	127	2,384	335	435
Health and Non-Health 5/	580	893	681	4,516	3,900	3,661
Health, Dental, and Vision	279	1,928	1,606	4,019	10,230	9,343
Health, Dental, and Non-Health 5/	1,095	3,933	3,488	6,560	12,624	12,070
Health, Vision, and Non-Health 5/	121	411	326	874	966	872
Health, Dental, Vision, and Non-Health 5/	2,445	15,056	11,907	54,951	56,614	58,405

(continued...)

**Table A1. Group Health Plans, Total Participants, Active Participants,  
Assets, Contributions, and Benefits  
by type of plan and type of insurance, 2008**

**Fully-Insured**

<b>Type of Plan</b>	<b>Number of Plans</b>	<b>Total Participants (thousands) 1/</b>	<b>Active Participants (thousands)</b>	<b>Total Assets (millions) 2/</b>	<b>Total Contributions (millions) 3/</b>	<b>Total Benefits (millions) 4/</b>
<b>Total</b>	<b>23,968</b>	<b>17,868</b>	<b>16,298</b>	<b>\$6,747</b>	<b>\$8,691</b>	<b>\$8,648</b>
<b>Health Benefits Only</b>	<b>3,463</b>	<b>2,295</b>	<b>1,884</b>	<b>893</b>	<b>1,000</b>	<b>852</b>
<b>Health and Other Benefits</b>	<b>20,505</b>	<b>15,572</b>	<b>14,415</b>	<b>5,854</b>	<b>7,691</b>	<b>7,796</b>
Health and Dental	1,491	712	667	356	658	617
Health and Vision	428	245	224	33	96	92
Health and Non-Health 5/	1,685	776	723	248	210	214
Health, Dental, and Vision	1,025	1,142	969	1,974	1,087	1,502
Health, Dental, and Non-Health 5/	6,688	3,178	2,999	406	588	566
Health, Vision, and Non-Health 5/	407	284	275	31	206	197
Health, Dental, Vision, and Non-Health 5/	8,781	9,236	8,558	2,807	4,846	4,608

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

2/ Excludes funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits.

3/ Includes both employer and employee contributions.

4/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

5/ Non-health benefits include life insurance, supplemental unemployment, temporary disability, and long-term disability among others. See [2008 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan, at http://www.dol.gov/ebsa/pdf/2008](http://www.dol.gov/ebsa/pdf/2008/AnnualReturnReportofEmployeeBenefitPlan).

SOURCE: 2008 Form 5500 filings

**Table A2. Number of Health Plans, Participants, Assets, and Liabilities  
by type of insurance and type of plan, 2008**

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>Number of Plans</b>	<b>41,728</b>	<b>39,517</b>	<b>2,211</b>	<b>12,261</b>	<b>11,352</b>	<b>909</b>	<b>5,499</b>	<b>4,749</b>	<b>750</b>	<b>23,968</b>	<b>23,416</b>	<b>552</b>
Health Benefits Only	7,875	7,691	184	3,815	3,727	88	597	575	22	3,463	3,389	74
Health & Other Benefits	33,853	31,826	2,027	8,446	7,625	821	4,902	4,174	728	20,505	20,027	478
<b>Participants (thousands) 3/</b>	<b>65,390</b>	<b>58,873</b>	<b>6,517</b>	<b>22,329</b>	<b>19,515</b>	<b>2,814</b>	<b>25,193</b>	<b>22,114</b>	<b>3,079</b>	<b>17,868</b>	<b>17,244</b>	<b>624</b>
Health Benefits Only	7,377	7,024	353	3,707	3,521	186	1,375	1,352	23	2,295	2,151	144
Health & Other Benefits	58,013	51,849	6,164	18,622	15,994	2,628	23,819	20,762	3,056	15,572	15,092	480
<b>Assets (millions) 4/</b>	<b>\$125,354</b>	<b>\$83,792</b>	<b>\$41,562</b>	<b>\$34,676</b>	<b>\$13,488</b>	<b>\$21,188</b>	<b>\$83,931</b>	<b>\$65,234</b>	<b>\$18,697</b>	<b>\$6,747</b>	<b>\$5,071</b>	<b>\$1,677</b>
Health Benefits Only	9,057	8,145	912	2,894	2,688	207	5,269	5,195	74	893	262	631
Health & Other Benefits	116,297	75,647	40,650	31,781	10,800	20,982	78,662	60,039	18,623	5,854	4,809	1,045
<b>Liabilities (millions) 5/</b>	<b>\$20,888</b>	<b>\$10,939</b>	<b>\$9,949</b>	<b>\$6,722</b>	<b>\$1,979</b>	<b>\$4,743</b>	<b>\$13,270</b>	<b>\$8,368</b>	<b>\$4,901</b>	<b>\$897</b>	<b>\$592</b>	<b>\$305</b>
Health Benefits Only	1,042	939	103	243	210	33	690	685	5	109	44	65
Health & Other Benefits	19,846	10,000	9,846	6,479	1,769	4,710	12,580	7,683	4,896	788	548	240

**Plans with 100 or more Participants & Trusts**

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>Number of Plans</b>	<b>4,815</b>	<b>3,294</b>	<b>1,521</b>	<b>2,024</b>	<b>1,290</b>	<b>734</b>	<b>1,936</b>	<b>1,289</b>	<b>647</b>	<b>855</b>	<b>715</b>	<b>140</b>
Health Benefits Only	574	519	55	280	251	29	154	146	8	140	122	18
Health & Other Benefits	4,241	2,775	1,466	1,744	1,039	705	1,782	1,143	639	715	593	122
<b>Participants (thousands) 3/</b>	<b>27,835</b>	<b>21,820</b>	<b>6,015</b>	<b>10,891</b>	<b>8,260</b>	<b>2,631</b>	<b>14,863</b>	<b>11,856</b>	<b>3,007</b>	<b>2,080</b>	<b>1,704</b>	<b>376</b>
Health Benefits Only	1,655	1,412	243	699	577	122	726	715	11	230	120	110
Health & Other Benefits	26,180	20,408	5,772	10,193	7,683	2,509	14,137	11,141	2,996	1,850	1,584	266
<b>Assets (millions) 4/</b>	<b>\$124,466</b>	<b>\$82,983</b>	<b>\$41,483</b>	<b>\$34,250</b>	<b>\$13,100</b>	<b>\$21,149</b>	<b>\$83,475</b>	<b>\$64,813</b>	<b>\$18,662</b>	<b>\$6,742</b>	<b>\$5,070</b>	<b>\$1,672</b>
Health Benefits Only	8,666	7,759	907	2,783	2,579	204	4,991	4,918	73	892	262	630
Health & Other Benefits	115,800	75,224	40,576	31,467	10,522	20,945	78,484	59,895	18,589	5,850	4,808	1,042
<b>Liabilities (millions) 5/</b>	<b>\$20,790</b>	<b>\$10,846</b>	<b>\$9,944</b>	<b>\$6,642</b>	<b>\$1,901</b>	<b>\$4,740</b>	<b>\$13,251</b>	<b>\$8,353</b>	<b>\$4,898</b>	<b>\$897</b>	<b>\$592</b>	<b>\$305</b>
Health Benefits Only	968	864	103	172	140	33	686	681	5	109	44	65
Health & Other Benefits	19,822	9,982	9,840	6,469	1,762	4,708	12,565	7,672	4,893	787	548	240

(continued...)

**Table A2. Number of Health Plans, Participants, Assets, and Liabilities  
by type of insurance and type of plan, 2008**

**Plans with 100 or more Participants & No Trusts**

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>Number of Plans</b>	<b>34,343</b>	<b>33,787</b>	<b>556</b>	<b>8,605</b>	<b>8,491</b>	<b>114</b>	<b>2,682</b>	<b>2,644</b>	<b>38</b>	<b>23,056</b>	<b>22,652</b>	<b>404</b>
Health Benefits Only	6,273	6,170	103	2,725	2,684	41	244	236	8	3,304	3,250	54
Health & Other Benefits	28,070	27,617	453	5,880	5,807	73	2,438	2,408	30	19,752	19,402	350
<b>Participants (thousands) 3/</b>	<b>37,478</b>	<b>36,981</b>	<b>497</b>	<b>11,397</b>	<b>11,216</b>	<b>181</b>	<b>10,296</b>	<b>10,227</b>	<b>69</b>	<b>15,785</b>	<b>15,537</b>	<b>248</b>
Health Benefits Only	5,698	5,589	109	2,992	2,929	63	641	630	12	2,065	2,030	34
Health & Other Benefits	31,780	31,392	388	8,405	8,288	117	9,655	9,597	57	13,720	13,507	213
<b>Assets (millions) 4/</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Health Benefits Only	0	0	0	0	0	0	0	0	0	0	0	0
Health & Other Benefits	0	0	0	0	0	0	0	0	0	0	0	0
<b>Liabilities (millions) 5/</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Health Benefits Only	0	0	0	0	0	0	0	0	0	0	0	0
Health & Other Benefits	0	0	0	0	0	0	0	0	0	0	0	0

**Plans with fewer than 100 Participants & Trusts 6/**

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>Number of Plans</b>	<b>2,570</b>	<b>2,436</b>	<b>134</b>	<b>1,632</b>	<b>1,571</b>	<b>61</b>	<b>881</b>	<b>816</b>	<b>65</b>	<b>57</b>	<b>49</b>	<b>8</b>
Health Benefits Only	1,028	1,002	26	810	792	18	199	193	6	19	17	2
Health & Other Benefits	1,542	1,434	108	822	779	43	682	623	59	38	32	6
<b>Participants (thousands) 3/</b>	<b>78</b>	<b>72</b>	<b>6</b>	<b>41</b>	<b>39</b>	<b>2</b>	<b>34</b>	<b>31</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>*/</b>
Health Benefits Only	24	23	1	16	16	*/	7	7	*/	1	1	*/
Health & Other Benefits	54	49	5	25	23	2	27	24	3	2	1	*/
<b>Assets (millions) 4/</b>	<b>\$888</b>	<b>\$809</b>	<b>\$79</b>	<b>\$426</b>	<b>\$387</b>	<b>\$39</b>	<b>\$456</b>	<b>\$421</b>	<b>\$36</b>	<b>\$5</b>	<b>\$1</b>	<b>\$5</b>
Health Benefits Only	391	386	5	112	109	3	278	277	1	1	0	1
Health & Other Benefits	497	423	74	314	278	36	178	144	34	4	1	3
<b>Liabilities (millions) 5/</b>	<b>\$99</b>	<b>\$93</b>	<b>\$6</b>	<b>\$80</b>	<b>\$78</b>	<b>\$2</b>	<b>\$19</b>	<b>\$15</b>	<b>\$3</b>	<b>**/</b>	<b>**/</b>	<b>**/</b>
Health Benefits Only	74	74	**/	70	70	**/	4	4	**/	**/	0	**/
Health & Other Benefits	24	19	6	9	7	2	15	11	3	**/	**/	**/

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

4/ Excludes funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

6/ Includes only plans with fewer than 100 participants as of the end of the plan year.

\*/ Fewer than 500 participants

\*\*/ Fewer than \$500,000

SOURCE: 2008 Form 5500 filings

**Table A3. Number of Participants in Health Plans  
by type of insurance, plan, and participant, 2008**  
(numbers in thousands)

**All Plans**

Type of Participant	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Active participants	55,979	50,685	5,294	19,673	17,497	2,175	20,008	17,468	2,540	16,298	15,720	579
Retired or separated participants receiving benefits	8,727	7,543	1,184	2,294	1,681	613	4,982	4,454	528	1,450	1,408	42
Other retired or separated participants entitled to future benefits	686	646	40	362	337	26	204	193	11	120	117	3
<b>Total Participants</b>	<b>65,390</b>	<b>58,873</b>	<b>6,517</b>	<b>22,329</b>	<b>19,515</b>	<b>2,814</b>	<b>25,193</b>	<b>22,114</b>	<b>3,079</b>	<b>17,868</b>	<b>17,244</b>	<b>624</b>

**Plans with 100 or more Participants & Trusts**

Type of Participant	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Active participants	21,380	16,568	4,811	8,995	6,994	2,001	10,660	8,188	2,472	1,725	1,386	338
Retired or separated participants receiving benefits	5,916	4,752	1,165	1,566	962	605	4,049	3,525	524	301	265	36
Other retired or separated participants entitled to future benefits	539	500	38	330	304	25	154	143	11	55	53	2
<b>Total Participants</b>	<b>27,835</b>	<b>21,820</b>	<b>6,015</b>	<b>10,891</b>	<b>8,260</b>	<b>2,631</b>	<b>14,863</b>	<b>11,856</b>	<b>3,007</b>	<b>2,080</b>	<b>1,704</b>	<b>376</b>

(continued...)

**Table A3. Number of Participants in Health Plans  
by type of insurance, plan, and participant, 2008**  
(numbers in thousands)

**Plans with 100 or more Participants & No Trusts**

Type of Participant	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Active participants	34,527	34,050	477	10,641	10,468	172	9,315	9,250	65	14,571	14,331	240
Retired or separated participants receiving benefits	2,805	2,787	18	724	716	8	931	927	4	1,150	1,143	6
Other retired or separated participants entitled to future benefits	147	146	2	32	32	*/	50	50	*/	65	64	1
<b>Total Participants</b>	<b>37,478</b>	<b>36,981</b>	<b>497</b>	<b>11,397</b>	<b>11,216</b>	<b>181</b>	<b>10,296</b>	<b>10,227</b>	<b>69</b>	<b>15,785</b>	<b>15,537</b>	<b>248</b>

**Plans with fewer than 100 Participants & Trusts 3/**

Type of Participant	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Active participants	72	67	5	37	35	2	32	29	3	3	2	*/
Retired or separated participants receiving benefits	6	5	1	4	3	*/	2	1	*/	*/	*/	*/
Other retired or separated participants entitled to future benefits	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/
<b>Total Participants</b>	<b>78</b>	<b>72</b>	<b>6</b>	<b>41</b>	<b>39</b>	<b>2</b>	<b>34</b>	<b>31</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>*/</b>

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Includes only plans with fewer than 100 participants as of the end of the plan year.

\*/ Fewer than 500 participants

SOURCE: 2008 Form 5500 filings

**TABLE A4. Selected Income of Health Plans  
by type of insurance and plan, 2008**  
(numbers in millions)

**All Plans with Trusts**

Selected Income	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>CONTRIBUTIONS</b>	<b>\$137,055</b>	<b>\$96,217</b>	<b>\$40,838</b>	<b>\$34,982</b>	<b>\$17,547</b>	<b>\$17,435</b>	<b>\$93,382</b>	<b>\$72,501</b>	<b>\$20,881</b>	<b>\$8,691</b>	<b>\$6,170</b>	<b>\$2,521</b>
Employer contributions	110,929	73,348	37,581	28,547	12,642	15,904	74,928	55,649	19,279	7,455	5,057	2,398
Participant contributions	24,068	21,207	2,862	4,978	3,753	1,225	17,893	16,351	1,542	1,197	1,102	95
Contributions from others (including rollovers)	2,030	1,635	395	1,431	1,125	306	561	500	61	38	10	28
Noncash Contributions	26	26	**/	26	26	**/	**/	**/	0	0	0	0
<b>INVESTMENT INCOME 3/</b>	<b>-\$24,445</b>	<b>-\$22,185</b>	<b>-\$2,260</b>	<b>-\$2,684</b>	<b>-\$1,611</b>	<b>-\$1,073</b>	<b>-\$20,411</b>	<b>-\$19,289</b>	<b>-\$1,122</b>	<b>-\$1,350</b>	<b>-\$1,285</b>	<b>-\$65</b>

**Plans with 100 or more Participants & Trusts**

Selected Income	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>CONTRIBUTIONS</b>	<b>\$136,131</b>	<b>\$95,632</b>	<b>\$40,499</b>	<b>\$34,673</b>	<b>\$17,269</b>	<b>\$17,404</b>	<b>\$92,778</b>	<b>\$72,197</b>	<b>\$20,581</b>	<b>\$8,681</b>	<b>\$6,167</b>	<b>\$2,514</b>
Employer contributions	110,126	72,866	37,260	28,292	12,417	15,874	74,387	55,393	18,994	7,448	5,056	2,392
Participant contributions	23,962	21,117	2,845	4,929	3,707	1,223	17,837	16,310	1,527	1,195	1,100	95
Contributions from others (including rollovers)	2,018	1,623	394	1,425	1,119	306	554	494	60	38	10	28
Noncash Contributions	26	26	**/	26	26	**/	**/	**/	0	0	0	0
<b>INVESTMENT INCOME 3/</b>	<b>-\$24,976</b>	<b>-\$22,713</b>	<b>-\$2,263</b>	<b>-\$3,267</b>	<b>-\$2,197</b>	<b>-\$1,071</b>	<b>-\$20,359</b>	<b>-\$19,232</b>	<b>-\$1,128</b>	<b>-\$1,350</b>	<b>-\$1,285</b>	<b>-\$65</b>

(continued...)



**TABLE A4. Selected Income of Health Plans  
by type of insurance and plan, 2008**  
(numbers in millions)

**Plans with fewer than 100 Participants & Trusts 4/**

Selected Income	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>CONTRIBUTIONS</b>	<b>\$924</b>	<b>\$585</b>	<b>\$339</b>	<b>\$310</b>	<b>\$278</b>	<b>\$32</b>	<b>\$604</b>	<b>\$304</b>	<b>\$300</b>	<b>\$10</b>	<b>\$3</b>	<b>\$7</b>
Employer contributions	803	482	321	255	225	30	541	256	285	7	1	6
Participant contributions	107	90	17	48	46	2	56	42	15	2	2	1
Contributions from others (including rollovers)	13	12	1	6	6	**/	7	6	1	**/	0	**/
Noncash Contributions	**/	**/	0	**/	**/	0	**/	**/	0	0	0	0
<b>INVESTMENT INCOME 3/</b>	<b>\$531</b>	<b>\$528</b>	<b>\$3</b>	<b>\$583</b>	<b>\$586</b>	<b>-\$3</b>	<b>-\$52</b>	<b>-\$58</b>	<b>\$5</b>	<b>**/</b>	<b>**/</b>	<b>**/</b>

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

Note: The panel for plans with 100 or more participants and no trusts was not reported as these plans are not required to file a Schedule H; thus, these plans have no financial information to report.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ For Schedule I filers, Investment Income is equal to the Other Income line item of the Schedule I.

4/ Includes only plans with fewer than 100 participants as of the end of the plan year.

\*\*/ Fewer than \$500,000

SOURCE: 2008 Form 5500 filings.

**TABLE A5. Selected Expenses of Health Plans  
by type of insurance and plan, 2008**  
(numbers in millions)

**All Plans with Trusts**

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>BENEFIT PAYMENTS</b>	<b>\$134,632</b>	<b>\$97,597</b>	<b>\$37,035</b>	<b>\$31,554</b>	<b>\$16,401</b>	<b>\$15,153</b>	<b>\$94,430</b>	<b>\$74,892</b>	<b>\$19,538</b>	<b>\$8,648</b>	<b>\$6,304</b>	<b>\$2,345</b>
Directly to participants or beneficiaries (including rollovers)	92,289	66,665	25,624	26,063	12,835	13,228	66,203	53,807	12,396	23	23	0
To insurance carriers for the provision of benefits	36,845	28,492	8,353	3,557	2,840	717	25,297	19,500	5,798	7,990	6,152	1,839
Other 3/	5,498	2,440	3,059	1,934	725	1,209	2,929	1,585	1,344	635	129	506
<b>ADMINISTRATIVE EXPENSES 4/</b>	<b>\$7,996</b>	<b>\$5,549</b>	<b>\$2,447</b>	<b>\$2,357</b>	<b>\$1,180</b>	<b>\$1,177</b>	<b>\$5,192</b>	<b>\$3,989</b>	<b>\$1,203</b>	<b>\$447</b>	<b>\$380</b>	<b>\$67</b>
Professional fees	1,166	833	333	365	211	154	733	568	164	68	54	14
Contract administrator fees	4,100	3,278	822	965	567	397	2,865	2,460	404	271	251	20
Investment advisory and management fees	266	178	88	76	29	47	174	136	38	16	13	3
Other	2,463	1,260	1,203	951	373	578	1,421	825	596	91	62	29

**Plans with 100 or more Participants & Trusts**

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>BENEFIT PAYMENTS</b>	<b>\$133,793</b>	<b>\$97,081</b>	<b>\$36,712</b>	<b>\$31,330</b>	<b>\$16,195</b>	<b>\$15,135</b>	<b>\$93,826</b>	<b>\$74,587</b>	<b>\$19,239</b>	<b>\$8,638</b>	<b>\$6,300</b>	<b>\$2,338</b>
Directly to participants or beneficiaries (including rollovers)	91,943	66,528	25,415	26,021	12,805	13,216	65,899	53,700	12,199	23	23	0
To insurance carriers for the provision of benefits	36,740	28,475	8,264	3,552	2,837	715	25,207	19,490	5,717	7,981	6,148	1,832
Other 3/	5,111	2,078	3,033	1,757	553	1,204	2,720	1,397	1,323	634	128	506
<b>ADMINISTRATIVE EXPENSES 4/</b>	<b>\$7,959</b>	<b>\$5,534</b>	<b>\$2,425</b>	<b>\$2,349</b>	<b>\$1,175</b>	<b>\$1,174</b>	<b>\$5,164</b>	<b>\$3,979</b>	<b>\$1,185</b>	<b>\$445</b>	<b>\$380</b>	<b>\$66</b>
Professional fees	1,156	833	323	364	211	154	724	568	156	68	54	14
Contract administrator fees	4,081	3,269	813	961	565	397	2,850	2,454	396	270	250	20
Investment advisory and management fees	265	178	88	76	29	47	173	136	37	16	13	3
Other	2,456	1,255	1,201	948	372	577	1,417	821	596	91	62	29

(continued...)

**TABLE A5. Selected Expenses of Health Plans  
by type of insurance and plan, 2008**

*(numbers in millions)*

**Plans with fewer than 100 Participants & Trusts 5/**

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>BENEFIT PAYMENTS</b>	<b>\$839</b>	<b>\$515</b>	<b>\$324</b>	<b>\$224</b>	<b>\$206</b>	<b>\$19</b>	<b>\$604</b>	<b>\$306</b>	<b>\$299</b>	<b>\$10</b>	<b>\$4</b>	<b>\$6</b>
Directly to participants or beneficiaries (including rollovers)	346	137	209	42	30	12	304	107	197	0	0	0
To insurance carriers for the provision of benefits	105	16	89	6	3	2	90	10	80	10	3	6
Other 3/	388	362	26	177	172	5	210	189	21	1	1	**/
<b>ADMINISTRATIVE EXPENSES 4/</b>	<b>\$37</b>	<b>\$15</b>	<b>\$22</b>	<b>\$7</b>	<b>\$5</b>	<b>\$3</b>	<b>\$28</b>	<b>\$10</b>	<b>\$18</b>	<b>\$1</b>	<b>**/</b>	<b>\$1</b>
Professional fees	10	1	9	1	**/	**/	9	**/	8	**/	**/	**/
Contract administrator fees	19	9	10	4	3	1	15	6	8	**/	**/	**/
Investment advisory and management fees	1	**/	1	**/	**/	**/	1	**/	1	**/	**/	**/
Other	7	5	2	3	1	1	4	3	1	**/	**/	**/

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

Note: The panel for plans with 100 or more participants and no trusts was not reported as these plans are not required to file a Schedule H; thus, these plans have no financial information to report.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ For Schedule I filers, Other Benefit Payments is equal to Benefits Paid reported on Schedule I.

4/ For 2008 and earlier, Schedule I filers report administrative expenses as other expenses. Therefore, administrative expenses for Schedule I filers are not reported here. For 2009 and later, Schedule I filers will report administrative expenses separately.

5/ Includes only plans with fewer than 100 participants as of the end of the plan year.

\*\*/ Fewer than \$500,000.

SOURCE: 2008 Form 5500 filings.

**TABLE A6. Balance Sheet of Health Plans with 100 or more Participants & Trusts  
by type of insurance and plan, 2008**  
(numbers in millions)

Assets 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>TOTAL ASSETS</b>	<b>\$124,466</b>	<b>\$82,983</b>	<b>\$41,483</b>	<b>\$34,250</b>	<b>\$13,100</b>	<b>\$21,149</b>	<b>\$83,475</b>	<b>\$64,813</b>	<b>\$18,662</b>	<b>\$6,742</b>	<b>\$5,070</b>	<b>\$1,672</b>
Cash	14,034	6,744	7,290	5,348	1,929	3419	8,054	4468	3,586	632	347	285
Receivables	8,724	4,702	4,022	2,644	730	1914	5,371	3467	1,904	710	506	204
US Government Securities	12,350	3,518	8,831	5,668	899	4768	5,796	2099	3697	886	520	366
Debt Instruments	10,115	4,727	5,388	3,532	676	2856	6,023	3707	2,316	560	345	215
Stock	13,896	11,217	2,679	2,789	1,018	1,771	10,407	9,562	845	699	636	63
Partnership/Joint venture interests	3,979	3,531	448	546	262	284	3,420	3259	161	12	9	3
Real Estate	198	92	106	90	33	57	93	58	36	15	1	14
Loans	554	216	337	316	4	312	151	126	25	86	86	0
Assets in direct filing entities	37,350	32,490	4,859	6,032	3,709	2323	29,599	27077	2,522	1,719	1705	14
Assets in registered investment companies	14,813	8,970	5,843	5,655	2,694	2961	8,488	5775	2,713	670	501	169
Assets in insurance co. general accounts	2,903	2,559	344	264	246	18	2,422	2297	125	216	16	200
Other	5,550	4,216	1,334	1,366	901	465	3,648	2917	731	536	398	138

Percentage Distribution of Assets 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Cash	11%	8%	18%	16%	15%	16%	10%	7%	19%	9%	7%	17%
Receivables	7%	6%	10%	8%	6%	9%	6%	5%	10%	11%	10%	12%
US Government Securities	10%	4%	21%	17%	7%	23%	7%	3%	20%	13%	10%	22%
Debt Instruments	8%	6%	13%	10%	5%	14%	7%	6%	12%	8%	7%	13%
Stock	11%	14%	6%	8%	8%	8%	12%	15%	5%	10%	13%	4%
Partnership/Joint venture interests	3%	4%	1%	2%	2%	1%	4%	5%	1%	0%	0%	0%
Real Estate	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Loans	0%	0%	1%	1%	0%	1%	0%	0%	0%	1%	2%	0%
Assets in direct filing entities	30%	39%	12%	18%	28%	11%	35%	42%	14%	25%	34%	1%
Assets in registered investment companies	12%	11%	14%	17%	21%	14%	10%	9%	15%	10%	10%	10%
Assets in insurance co. general accounts	2%	3%	1%	1%	2%	0%	3%	4%	1%	3%	0%	12%
Other	4%	5%	3%	4%	7%	2%	4%	5%	4%	8%	8%	8%

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

1/ Asset categories in this table represent consolidated categories from the Schedule H. Cash consists of interest- and noninterest-bearing cash. Receivables consists of employer and participant contributions and other receivables. Debt instruments consists of preferred and other debt instruments. Stock consists of common and preferred stock. Loans consists of participant loans and loans (other than to participants). Assets in direct filing entities consists of assets in master trusts, common trusts, pooled separate accounts, and 103-12 investment entities. Other consists of the other line item on Schedule H, employer securities, employer real property and buildings used.

2/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

SOURCE: 2008 Form 5500 filings.

**Table A7. Number of Health Plans  
by type of insurance, plan, and method of funding, 2008**

All Plans Method of Funding	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>Funding Arrangement 3/</b>												
<b>Total</b>	<b>41,728</b>	<b>39,517</b>	<b>2,211</b>	<b>12,261</b>	<b>11,352</b>	<b>909</b>	<b>5,499</b>	<b>4,749</b>	<b>750</b>	<b>23,968</b>	<b>23,416</b>	<b>552</b>
Insurance	15,964	15,643	321	70	65	5	1,375	1,332	43	14,519	14,246	273
Trust	2,754	1,762	992	2,008	1,488	520	611	213	398	135	61	74
Trust and Insurance	2,311	1,773	538	901	673	228	1,230	960	270	180	140	40
General Assets of the Sponsor	5,353	5,259	94	4,623	4,549	74	138	134	4	592	576	16
General Assets of the Sponsor and Insurance	14,603	14,372	231	4,385	4,318	67	1,827	1,801	26	8,391	8,253	138
Trust and General Assets of the Sponsor	172	166	6	127	123	4	33	33	-	12	10	2
Trust, General Assets of the Sponsor, and Insurance	402	387	15	135	127	8	231	226	5	36	34	2
Not reported	169	155	14	12	9	3	54	50	4	103	96	7
<b>Benefit Arrangement 3/</b>												
<b>Total</b>	<b>41,728</b>	<b>39,517</b>	<b>2,211</b>	<b>12,261</b>	<b>11,352</b>	<b>909</b>	<b>5,499</b>	<b>4,749</b>	<b>750</b>	<b>23,968</b>	<b>23,416</b>	<b>552</b>
Insurance	16,734	16,345	389	141	124	17	1,487	1,426	61	15,106	14,795	311
Trust	1,675	1,383	292	1,600	1,334	266	63	40	23	12	9	3
Trust and Insurance	3,277	2,092	1,185	1,308	835	473	1,740	1,112	628	229	145	84
General Assets of the Sponsor	4,740	4,660	80	4,529	4,457	72	33	32	1	178	171	7
General Assets of the Sponsor and Insurance	14,609	14,374	235	4,425	4,358	67	1,881	1,851	30	8,303	8,165	138
Trust and General Assets of the Sponsor	115	112	3	108	105	3	5	5	-	2	2	-
Trust, General Assets of the Sponsor, and Insurance	409	396	13	138	130	8	236	233	3	35	33	2
Not reported	169	155	14	12	9	3	54	50	4	103	96	7

(continued...)

**Table A7. Number of Health Plans  
by type of insurance, plan, and method of funding, 2008**

**Plans with 100 or more Participants & Trusts**

Method of Funding	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/

**Funding Arrangement 3/**

<b>Total</b>	<b>4,815</b>	<b>3,294</b>	<b>1,521</b>	<b>2,024</b>	<b>1,290</b>	<b>734</b>	<b>1,936</b>	<b>1,289</b>	<b>647</b>	<b>855</b>	<b>715</b>	<b>140</b>
Insurance	514	478	36	42	38	4	150	138	12	322	302	20
Trust	1,480	572	908	865	391	474	487	121	366	128	60	68
Trust and Insurance	1,708	1,196	512	667	445	222	864	613	251	177	138	39
General Assets of the Sponsor	184	172	12	102	94	8	42	39	3	40	39	1
General Assets of the Sponsor and Insurance	403	374	29	123	110	13	144	134	10	136	130	6
Trust and General Assets of the Sponsor	134	128	6	97	93	4	25	25	-	12	10	2
Trust, General Assets of the Sponsor, and Insurance	373	361	12	122	116	6	215	211	4	36	34	2
Not reported	19	13	6	6	3	3	9	8	1	4	2	2

**Benefit Arrangement 3/**

<b>Total</b>	<b>4,815</b>	<b>3,294</b>	<b>1,521</b>	<b>2,024</b>	<b>1,290</b>	<b>734</b>	<b>1,936</b>	<b>1,289</b>	<b>647</b>	<b>855</b>	<b>715</b>	<b>140</b>
Insurance	680	602	78	54	42	12	194	174	20	432	386	46
Trust	593	339	254	545	315	230	37	16	21	11	8	3
Trust and Insurance	2,512	1,385	1,127	990	531	459	1,299	710	589	223	144	79
General Assets of the Sponsor	106	97	9	90	82	8	9	8	1	7	7	-
General Assets of the Sponsor and Insurance	447	414	33	141	128	13	165	153	12	141	133	8
Trust and General Assets of the Sponsor	76	73	3	72	69	3	2	2	-	2	2	-
Trust, General Assets of the Sponsor, and Insurance	382	371	11	126	120	6	221	218	3	35	33	2
Not reported	19	13	6	6	3	3	9	8	1	4	2	2

(continued...)

**Table A7. Number of Health Plans  
by type of insurance, plan, and method of funding, 2008**

**Plans with 100 or more Participants & No Trusts**

Method of Funding	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/

**Funding Arrangement 3/**

<b>Total</b>	<b>34,343</b>	<b>33,787</b>	<b>556</b>	<b>8,605</b>	<b>8,491</b>	<b>114</b>	<b>2,682</b>	<b>2,644</b>	<b>38</b>	<b>23,056</b>	<b>22,652</b>	<b>404</b>
Insurance	15,191	14,916	275	19	19	-	1,005	982	23	14,167	13,915	252
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	4,952	4,874	78	4,370	4,307	63	39	39	-	543	528	15
General Assets of the Sponsor and Insurance	14,057	13,862	195	4,216	4,165	51	1,594	1,582	12	8,247	8,115	132
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Undetermined	143	135	8	-	-	-	44	41	3	99	94	5

**Benefit Arrangement 3/**

<b>Total</b>	<b>34,343</b>	<b>33,787</b>	<b>556</b>	<b>8,605</b>	<b>8,491</b>	<b>114</b>	<b>2,682</b>	<b>2,644</b>	<b>38</b>	<b>23,056</b>	<b>22,652</b>	<b>404</b>
Insurance	15,726	15,440	286	72	70	2	1,020	998	22	14,634	14,372	262
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	4,475	4,406	69	4,295	4,233	62	11	11	-	169	162	7
General Assets of the Sponsor and Insurance	13,999	13,806	193	4,238	4,188	50	1,607	1,594	13	8,154	8,024	130
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Undetermined	143	135	8	-	-	-	44	41	3	99	94	5

(continued...)

**Table A7. Number of Health Plans  
by type of insurance, plan, and method of funding, 2008**

**Plans with fewer than 100 Participants & Trusts 4/**

Method of Funding	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/

**Funding Arrangement 3/**

<b>Total</b>	<b>2,570</b>	<b>2,436</b>	<b>134</b>	<b>1,632</b>	<b>1,571</b>	<b>61</b>	<b>881</b>	<b>816</b>	<b>65</b>	<b>57</b>	<b>49</b>	<b>8</b>
Insurance	259	249	10	9	8	1	220	212	8	30	29	1
Trust	1,274	1,190	84	1,143	1,097	46	124	92	32	7	1	6
Trust and Insurance	603	577	26	234	228	6	366	347	19	3	2	1
General Assets of the Sponsor	217	213	4	151	148	3	57	56	1	9	9	-
General Assets of the Sponsor and Insurance	143	136	7	46	43	3	89	85	4	8	8	-
Trust and General Assets of the Sponsor	38	38	-	30	30	-	8	8	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	29	26	3	13	11	2	16	15	1	-	-	-
Undetermined	7	7	-	6	6	-	1	1	-	-	-	-

**Benefit Arrangement 3/**

<b>Total</b>	<b>2,570</b>	<b>2,436</b>	<b>134</b>	<b>1,632</b>	<b>1,571</b>	<b>61</b>	<b>881</b>	<b>816</b>	<b>65</b>	<b>57</b>	<b>49</b>	<b>8</b>
Insurance	328	303	25	15	12	3	273	254	19	40	37	3
Trust	1,082	1,044	38	1,055	1,019	36	26	24	2	1	1	-
Trust and Insurance	765	707	58	318	304	14	441	402	39	6	1	5
General Assets of the Sponsor	159	157	2	144	142	2	13	13	-	2	2	-
General Assets of the Sponsor and Insurance	163	154	9	46	42	4	109	104	5	8	8	-
Trust and General Assets of the Sponsor	39	39	-	36	36	-	3	3	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	27	25	2	12	10	2	15	15	-	-	-	-
Undetermined	7	7	-	6	6	-	1	1	-	-	-	-

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

Note: Values in this table are representative of the indication of funding arrangement (Form 5500 line item 9(a)) and benefit arrangement (Form 5500 line item 9(b)) as originally reported by the plans. Plans were categorized into the three subpanels of (1) plans with 100 or more Participants & Trusts, (2) Plans with 100 or more Participants & No Trust, and (3) Plans with fewer than 100 Participants & Trusts based on the response to either the funding arrangement indicator, benefit arrangement indicator, or the inclusion of a financial schedule. Thus, this table shows a positive number of plans on the rows for Insurance only in the panels for Plans with Trusts.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Funding arrangements were adjusted to match the categorization of the plans as self-insured, partially insured, or insured.

4/ Includes only plans with fewer than 100 participants as of the end of the plan year.

\*Missing data  
SOURCE: 2008 Form 5500 filings.



**Table A8. Number of Health Plans and Total Participants  
by collective bargaining status, type of insurance, and plan, 2008**

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
		Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/
TOTAL	TOTAL	41,728	65,390	12,261	22,329	5,499	25,193	23,968	17,868
	Single Employer 1/	39,517	58,873	11,352	19,515	4,749	22,114	23,416	17,244
	Multiemployer 2/	2,211	6,517	909	2,814	750	3,079	552	624
Noncollectively bargained plans	Total	38,690	52,640	10,732	17,045	4,592	18,629	23,366	16,966
	Single Employer 1/	38,690	52,640	10,732	17,045	4,592	18,629	23,366	16,966
Collective bargaining plans	Total	3,038	12,750	1,529	5,284	907	6,565	602	902
	Single Employer 1/	827	6,233	620	2,470	157	3,486	50	278
	Multiemployer 2/	2,211	6,517	909	2,814	750	3,079	552	624

**Plans with 100 or more Participants & Trusts**

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
		Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/
TOTAL	TOTAL	4,815	27,835	2,024	10,891	1,936	14,863	855	2,080
	Single Employer 1/	3,294	21,820	1,290	8,260	1,289	11,856	715	1,704
	Multiemployer 2/	1,521	6,015	734	2,631	647	3,007	140	376
Noncollectively bargained plans	Total	2,927	17,357	1,127	7,560	1,134	8,371	666	1,427
	Single Employer 1/	2,927	17,357	1,127	7,560	1,134	8,371	666	1,427
Collective bargaining plans	Total	1,888	10,478	897	3,332	802	6,493	189	654
	Single Employer 1/	367	4,463	163	700	155	3,486	49	278
	Multiemployer 2/	1,521	6,015	734	2,631	647	3,007	140	376

(continued...)

**Table A8. Collective Bargaining Status of Health Plans, Total Participants, and Assets  
by type of insurance and plan, 2008**

**Plans with 100 or more Participants & No Trusts**

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
		Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/
TOTAL	TOTAL	34,343	37,478	8,605	11,397	2,682	10,296	23,056	15,785
	Single Employer 1/	33,787	36,981	8,491	11,216	2,644	10,227	22,652	15,537
	Multiemployer 2/	556	497	114	181	38	69	404	248
Noncollectively bargained plans	Total	33,365	35,213	8,069	9,448	2,644	10,227	22,652	15,537
	Single Employer 1/	33,365	35,213	8,069	9,448	2,644	10,227	22,652	15,537
Collective bargaining plans	Total	978	2,265	536	1,948	38	69	404	248
	Single Employer 1/	422	1,768	422	1,768	-	-	-	-
	Multiemployer 2/	556	497	114	181	38	69	404	248

**Plans with fewer than 100 Participants & Trusts 4/**

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
		Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/
TOTAL	TOTAL	2,570	78	1,632	41	881	34	57	3
	Single Employer 1/	2,436	72	1,571	39	816	31	49	2
	Multiemployer 2/	134	6	61	2	65	3	8	*/
Noncollectively bargained plans	Total	2,398	70	1,536	37	814	31	48	2
	Single Employer 1/	2,398	70	1,536	37	814	31	48	2
Collective bargaining plans	Total	172	7	96	4	67	3	9	*/
	Single Employer 1/	38	2	35	2	2	*/	1	*/
	Multiemployer 2/	134	6	61	2	65	3	8	*/

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

4/ Includes only plans with fewer than 100 participants as of the end of the plan year.

\*/ Fewer than 500 participants

\*Missing data

SOURCE: 2008 Form 5500 filings.

**Table A9. Distribution of Health Plans  
by type of insurance, plan, and number of participants, 2008**

**All Plans**

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>41,728</b>	<b>39,517</b>	<b>2,211</b>	<b>12,261</b>	<b>11,352</b>	<b>909</b>	<b>5,499</b>	<b>4,749</b>	<b>750</b>	<b>23,968</b>	<b>23,416</b>	<b>552</b>
None or not reported	184	165	19	68	61	7	36	31	5	80	73	7
1-49	1,954	1,886	68	1,343	1,307	36	553	524	29	58	55	3
50-99	1,551	1,481	70	533	509	24	334	301	33	684	671	13
100-249	16,276	15,911	365	3,542	3,434	108	943	865	78	11,791	11,612	179
250-499	8,937	8,521	416	2,330	2,179	151	740	629	111	5,867	5,713	154
500-999	5,370	4,946	424	1,769	1,597	172	717	569	148	2,884	2,780	104
1,000-4,999	5,564	4,942	622	2,042	1,737	305	1,365	1,122	243	2,157	2,083	74
5,000 or more	1,892	1,665	227	634	528	106	811	708	103	447	429	18
<b>Per Plan Statistics</b>												
Mean number of participants	1,567	1,490	2,948	1,821	1,719	3,096	4,581	4,657	4,105	745	736	1,130
Median number of participants	263	255	658	296	275	838	570	513	861	237	235	339

**Plans with Trusts**

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>7,385</b>	<b>5,730</b>	<b>1,655</b>	<b>3,656</b>	<b>2,861</b>	<b>795</b>	<b>2,817</b>	<b>2,105</b>	<b>712</b>	<b>912</b>	<b>764</b>	<b>148</b>
None or not reported	72	57	15	31	24	7	27	22	5	14	11	3
1-49	1,849	1,784	65	1,286	1,251	35	549	520	29	14	13	1
50-99	649	595	54	315	296	19	305	274	31	29	25	4
100-249	1,254	1,085	169	450	381	69	446	379	67	358	325	33
250-499	896	629	267	399	274	125	301	196	105	196	159	37
500-999	823	490	333	382	223	159	309	164	145	132	103	29
1,000-4,999	1,182	638	544	557	274	283	510	277	233	115	87	28
5,000 or more	660	452	208	236	138	98	370	273	97	54	41	13
<b>Per Plan Statistics</b>												
Mean number of participants	3,780	3,821	3,638	2,990	2,901	3,313	5,288	5,647	4,228	2,284	2,233	2,544
Median number of participants	229	140	858	149	70	923	309	169	876	281	258	453

(continued...)

**Table A9. Distribution of Health Plans  
by type of insurance, plan, and number of participants, 2008**

**Plans with No Trusts**

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>34,343</b>	<b>33,787</b>	<b>556</b>	<b>8,605</b>	<b>8,491</b>	<b>114</b>	<b>2,682</b>	<b>2,644</b>	<b>38</b>	<b>23,056</b>	<b>22,652</b>	<b>404</b>
None or not reported	112	108	4	37	37	-	9	9	-	66	62	4
1-49	105	102	3	57	56	1	4	4	-	44	42	2
50-99	902	886	16	218	213	5	29	27	2	655	646	9
100-249	15,022	14,826	196	3,092	3,053	39	497	486	11	11,433	11,287	146
250-499	8,041	7,892	149	1,931	1,905	26	439	433	6	5,671	5,554	117
500-999	4,547	4,456	91	1,387	1,374	13	408	405	3	2,752	2,677	75
1,000-4,999	4,382	4,304	78	1,485	1,463	22	855	845	10	2,042	1,996	46
5,000 or more	1,232	1,213	19	398	390	8	441	435	6	393	388	5
<b>Per Plan Statistics</b>												
Mean number of participants	1,091	1,095	894	1,324	1,321	1,584	3,839	3,868	1,813	685	686	613
Median number of participants	267	267	327	333	334	320	900	905	629	236	235	314

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

2/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

\*Missing data

SOURCE: 2008 Form 5500 filings.

**Table A10. Distribution of Health Plans  
by type of insurance, plan, and industry, 2008**

**All Plans**

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>Total</b>	<b>41,728</b>	<b>39,517</b>	<b>2,211</b>	<b>12,261</b>	<b>11,352</b>	<b>909</b>	<b>5,499</b>	<b>4,749</b>	<b>750</b>	<b>23,968</b>	<b>23,416</b>	<b>552</b>
Agriculture	404	392	12	180	176	4	50	48	2	174	168	6
Mining	460	448	12	209	204	5	56	55	1	195	189	6
Construction	2,361	1,734	627	829	512	317	555	295	260	977	927	50
Manufacturing	9,859	9,618	241	2,958	2,885	73	1,314	1,244	70	5,587	5,489	98
Transportation	1,275	1,136	139	411	344	67	202	149	53	662	643	19
Communications and information	2,148	2,098	50	540	523	17	258	248	10	1,350	1,327	23
Utilities	2,459	2,348	111	635	599	36	353	322	31	1,471	1,427	44
Wholesale trade	4,527	4,061	466	1,297	1,081	216	693	522	171	2,537	2,458	79
Retail trade	15,023	14,645	378	4,165	4,058	107	1,568	1,470	98	9,290	9,117	173
Finance, insurance & real estate	1,060	957	103	330	286	44	138	103	35	592	568	24
Services	502	491	11	226	223	3	106	103	3	170	165	5
Misc. organizations 3/	1,332	1,297	35	395	384	11	168	158	10	769	755	14
Industry not reported	318	292	26	86	77	9	38	32	6	194	183	11

**Plans with 100 or more Participants & Trusts**

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>Total</b>	<b>4,815</b>	<b>3,294</b>	<b>1,521</b>	<b>2,024</b>	<b>1,290</b>	<b>734</b>	<b>1,936</b>	<b>1,289</b>	<b>647</b>	<b>855</b>	<b>715</b>	<b>140</b>
Agriculture	50	46	4	29	29	-	12	10	2	9	7	2
Mining	39	37	2	19	18	1	16	15	1	4	4	-
Construction	754	183	571	361	66	295	321	78	243	72	39	33
Manufacturing	887	788	99	361	324	37	356	308	48	170	156	14
Transportation	219	106	113	109	47	62	74	31	43	36	28	8
Communications and information	158	132	26	57	46	11	69	60	9	32	26	6
Utilities	272	211	61	105	72	33	112	87	25	55	52	3
Wholesale trade	834	462	372	353	168	185	352	200	152	129	94	35
Retail trade	1,072	920	152	401	344	57	431	354	77	240	222	18
Finance, insurance & real estate	224	138	86	104	64	40	72	41	31	48	33	15
Services	153	146	7	75	73	2	52	49	3	26	24	2
Misc. organizations 3/	124	102	22	41	32	9	59	50	9	24	20	4
Industry not reported	29	23	6	9	7	2	10	6	4	10	10	-

(continued...)

**Table A10. Distribution of Health Plans  
by type of insurance, plan, and industry, 2008**

**Plans with 100 or more Participants & No Trusts**

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>Total</b>	<b>34,343</b>	<b>33,787</b>	<b>556</b>	<b>8,605</b>	<b>8,491</b>	<b>114</b>	<b>2,682</b>	<b>2,644</b>	<b>38</b>	<b>23,056</b>	<b>22,652</b>	<b>404</b>
Agriculture	263	257	6	82	80	2	17	17	-	164	160	4
Mining	389	379	10	169	165	4	30	30	-	190	184	6
Construction	1,236	1,210	26	269	261	8	65	64	1	902	885	17
Manufacturing	8,614	8,490	124	2,392	2,362	30	826	813	13	5,396	5,315	81
Transportation	999	984	15	271	269	2	105	103	2	623	612	11
Communications and information	1,893	1,871	22	427	422	5	149	149	-	1,317	1,300	17
Utilities	2,012	1,966	46	427	425	2	177	173	4	1,408	1,368	40
Wholesale trade	3,395	3,335	60	779	765	14	215	211	4	2,401	2,359	42
Retail trade	13,140	12,935	205	3,182	3,144	38	917	903	14	9,041	8,888	153
Finance, insurance & real estate	738	728	10	153	152	1	42	42	-	543	534	9
Services	294	290	4	119	118	1	31	31	-	144	141	3
Misc. organizations 3/	1,108	1,097	11	275	274	1	90	90	-	743	733	10
Industry not reported	262	245	17	60	54	6	18	18	-	184	173	11

**Plans with fewer than 100 Participants & Trusts 4/**

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
<b>Total</b>	<b>2,570</b>	<b>2,436</b>	<b>134</b>	<b>1,632</b>	<b>1,571</b>	<b>61</b>	<b>881</b>	<b>816</b>	<b>65</b>	<b>57</b>	<b>49</b>	<b>8</b>
Agriculture	91	89	2	69	67	2	21	21	-	1	1	-
Mining	32	32	-	21	21	-	10	10	-	1	1	-
Construction	371	341	30	199	185	14	169	153	16	3	3	-
Manufacturing	358	340	18	205	199	6	132	123	9	21	18	3
Transportation	57	46	11	31	28	3	23	15	8	3	3	-
Communications and information	97	95	2	56	55	1	40	39	1	1	1	-
Utilities	175	171	4	103	102	1	64	62	2	8	7	1
Wholesale trade	298	264	34	165	148	17	126	111	15	7	5	2
Retail trade	811	790	21	582	570	12	220	213	7	9	7	2
Finance, insurance & real estate	98	91	7	73	70	3	24	20	4	1	1	-
Services	55	55	-	32	32	-	23	23	-	-	-	-
Misc. organizations 3/	100	98	2	79	78	1	19	18	1	2	2	-
Industry not reported	27	24	3	17	16	1	10	8	2	-	-	-

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Religious, grantmaking, civic, professional, labor, and similar organizations.

4/ Includes only plans with fewer than 100 participants as of the end of the plan year.

\*Missing data

SOURCE: 2008 Form 5500 filings.

**Table A11. Distribution of Participants  
by type of insurance, plan, and number of participants, 2008**  
(numbers in thousands)

**All Plans**

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>65,390</b>	<b>58,873</b>	<b>6,517</b>	<b>22,329</b>	<b>19,515</b>	<b>2,814</b>	<b>25,193</b>	<b>22,114</b>	<b>3,079</b>	<b>17,868</b>	<b>17,244</b>	<b>624</b>
1-49	34	32	2	21	20	1	12	11	1	2	2	*/
50-99	124	119	5	41	39	2	25	22	2	59	58	1
100-249	2,673	2,611	62	583	565	19	156	143	13	1,934	1,904	30
250-499	3,125	2,974	151	824	769	55	268	226	42	2,033	1,979	54
500-999	3,757	3,451	305	1,249	1,123	126	510	403	107	1,998	1,925	73
1,000-4,999	11,820	10,474	1,346	4,345	3,665	680	3,189	2,671	518	4,286	4,138	148
5,000 or more	43,856	39,211	4,646	15,267	13,335	1,931	21,034	18,638	2,396	7,556	7,238	318

**Plans with Trusts**

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>27,913</b>	<b>21,892</b>	<b>6,020</b>	<b>10,932</b>	<b>8,299</b>	<b>2,633</b>	<b>14,897</b>	<b>11,887</b>	<b>3,010</b>	<b>2,083</b>	<b>1,706</b>	<b>376</b>
1-49	31	29	2	19	18	1	12	11	1	*/	*/	*/
50-99	47	43	4	22	21	1	22	20	2	2	2	*/
100-249	204	175	29	74	62	12	71	60	11	59	53	5
250-499	322	223	99	144	97	47	110	70	40	68	55	13
500-999	590	347	243	275	158	117	221	117	104	94	73	21
1,000-4,999	2,643	1,455	1,189	1,233	603	630	1,157	660	498	253	191	61
5,000 or more	24,075	19,620	4,455	9,165	7,339	1,826	13,304	10,949	2,354	1,607	1,332	275

**Plans with No Trusts**

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>37,478</b>	<b>36,981</b>	<b>497</b>	<b>11,397</b>	<b>11,216</b>	<b>181</b>	<b>10,296</b>	<b>10,227</b>	<b>69</b>	<b>15,785</b>	<b>15,537</b>	<b>248</b>
1-49	3	3	*/	2	2	*/	*/	*/	-	1	1	*/
50-99	78	76	1	19	18	*/	3	2	*/	57	56	1
100-249	2,469	2,436	33	509	503	6	84	83	2	1,875	1,851	25
250-499	2,803	2,751	52	680	671	9	158	156	2	1,965	1,924	41
500-999	3,167	3,104	63	974	965	9	289	286	2	1,904	1,852	52
1,000-4,999	9,177	9,020	158	3,112	3,061	50	2,032	2,012	20	4,034	3,947	87
5,000 or more	19,781	19,591	190	6,102	5,996	106	7,730	7,688	42	5,949	5,907	43

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

2/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

\*/ Fewer than 500 participants

\*Missing data

SOURCE: 2008 Form 5500 filings.

**Table A12. Distribution of Participants  
by type of insurance, plan, and industry, 2008**  
(numbers in thousands)

**All Plans**

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>65,390</b>	<b>58,873</b>	<b>6,517</b>	<b>22,329</b>	<b>19,515</b>	<b>2,814</b>	<b>25,193</b>	<b>22,114</b>	<b>3,079</b>	<b>17,868</b>	<b>17,244</b>	<b>624</b>
Agriculture	342	309	33	174	173	1	76	58	18	92	79	13
Mining	537	528	9	185	182	3	177	176	1	175	170	6
Construction	1,943	731	1,211	797	188	609	728	165	563	418	378	40
Manufacturing	15,641	14,510	1,130	3,709	3,497	212	7,341	6,523	818	4,591	4,490	100
Transportation	3,043	2,159	884	1,411	728	684	1,051	916	136	580	515	65
Communications and information	1,606	1,536	69	365	324	41	531	509	21	710	703	7
Utilities	7,369	6,899	470	1,941	1,690	251	4,053	3,865	189	1,375	1,345	30
Wholesale trade	7,006	5,595	1,411	2,223	1,582	640	2,718	2,013	705	2,065	2,000	65
Retail trade	17,010	16,156	854	4,745	4,532	212	5,712	5,230	482	6,553	6,394	160
Finance, insurance & real estate	6,022	5,814	208	5,391	5,311	80	281	248	33	350	256	95
Services	1,066	1,046	20	356	346	11	520	514	6	190	187	3
Misc. organizations 4/	3,648	3,477	171	997	935	62	1,970	1,882	88	682	660	22
Industry not reported	158	111	47	36	28	8	36	16	20	86	68	18

**Plans with 100 or more Participants & Trusts**

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>27,835</b>	<b>21,820</b>	<b>6,015</b>	<b>10,891</b>	<b>8,260</b>	<b>2,631</b>	<b>14,863</b>	<b>11,856</b>	<b>3,007</b>	<b>2,080</b>	<b>1,704</b>	<b>376</b>
Agriculture	140	121	19	104	104	-	30	12	18	6	5	1
Mining	49	48	1	19	19	*/	29	28	1	1	1	-
Construction	1,328	131	1,196	650	44	605	630	68	562	48	18	29
Manufacturing	5,661	4,686	975	975	845	130	4,280	3,490	790	406	351	55
Transportation	1,800	924	876	1,045	362	683	536	401	135	219	161	58
Communications and information	302	239	63	88	49	39	195	173	21	19	17	2
Utilities	2,970	2,524	445	481	236	245	2,391	2,206	185	98	82	16
Wholesale trade	3,545	2,175	1,369	1,125	493	631	2,048	1,350	699	371	332	39
Retail trade	3,980	3,319	661	756	610	146	2,568	2,118	450	656	591	65
Finance, insurance & real estate	5,712	5,509	203	5,314	5,234	80	240	207	33	158	68	90
Services	685	671	14	194	190	5	420	414	6	71	67	3
Misc. organizations 4/	1,625	1,460	165	129	69	60	1,473	1,385	87	24	6	18
Industry not reported	40	12	27	11	4	7	24	4	20	4	4	-

(continued...)



**Table A12. Distribution of Participants  
by type of insurance, plan, and industry, 2008**  
(numbers in thousands)

**Plans with 100 or more Participants & No Trusts**

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>37,478</b>	<b>36,981</b>	<b>497</b>	<b>11,397</b>	<b>11,216</b>	<b>181</b>	<b>10,296</b>	<b>10,227</b>	<b>69</b>	<b>15,785</b>	<b>15,537</b>	<b>248</b>
Agriculture	199	185	13	68	66	1	45	45	-	86	74	12
Mining	486	479	8	165	162	2	148	148	-	174	169	6
Construction	603	589	13	141	138	3	92	92	*/	370	359	11
Manufacturing	9,966	9,812	155	2,728	2,646	82	3,055	3,027	28	4,184	4,139	45
Transportation	1,242	1,234	8	366	365	1	514	514	*/	361	354	7
Communications and information	1,301	1,294	7	276	274	2	334	334	-	691	686	5
Utilities	4,394	4,370	24	1,458	1,451	6	1,660	1,656	4	1,276	1,262	14
Wholesale trade	3,452	3,412	40	1,093	1,085	8	665	660	6	1,693	1,667	26
Retail trade	13,010	12,818	192	3,977	3,910	66	3,136	3,105	31	5,897	5,803	95
Finance, insurance & real estate	307	302	5	75	75	*/	40	40	-	193	188	5
Services	379	373	6	161	155	6	99	99	-	119	119	*/
Misc. organizations 4/	2,021	2,014	6	866	864	2	496	496	-	658	654	4
Industry not reported	118	98	19	25	24	1	11	11	-	82	63	18

**Plans with fewer than 100 Participants & Trusts 5/**

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>78</b>	<b>72</b>	<b>6</b>	<b>41</b>	<b>39</b>	<b>2</b>	<b>34</b>	<b>31</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>*/</b>
Agriculture	3	3	*/	2	2	*/	1	1	-	*/	*/	-
Mining	1	1	-	*/	*/	-	1	1	-	0	0	-
Construction	12	11	1	6	5	1	6	5	1	*/	*/	-
Manufacturing	13	13	1	7	7	*/	6	6	*/	1	1	*/
Transportation	2	1	*/	1	1	*/	1	1	*/	*/	*/	-
Communications and information	3	3	*/	1	1	*/	2	2	*/	*/	*/	-
Utilities	5	5	*/	2	2	*/	3	3	*/	*/	*/	0
Wholesale trade	9	8	1	4	4	1	5	4	1	*/	*/	*/
Retail trade	20	19	1	12	11	*/	7	7	*/	*/	*/	*/
Finance, insurance & real estate	3	3	*/	2	2	*/	1	1	*/	*/	*/	-
Services	2	2	-	1	1	-	1	1	-	-	-	-
Misc. organizations 4/	2	2	*/	2	2	*/	1	*/	*/	*/	*/	-
Industry not reported	1	1	*/	*/	*/	*/	*/	*/	*/	-	-	-

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

2/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

4/ Religious, grantmaking, civic, professional, labor, and similar organizations.

5/ Includes only plans with fewer than 100 participants as of the end of the plan year.

\*/ Fewer than 500 participants

\*Missing data

SOURCE: 2008 Form 5500 filings.

**Table B1. Number of Health Plans and Total Participants  
by type of insurance and insurance contract status, 2008**

<b>All Plans</b>								
<b>Type of Insurance Contracts 1/</b>	<b>All Plans</b>		<b>Self-Insured</b>		<b>Mixed-Insured</b>		<b>Fully-Insured</b>	
	<b>Number of Plans</b>	<b>Total Participants (thousands) 2/</b>	<b>Number of Plans</b>	<b>Total Participants (thousands) 2/</b>	<b>Number of Plans</b>	<b>Total Participants (thousands) 2/</b>	<b>Number of Plans</b>	<b>Total Participants (thousands) 2/</b>
<b>Total</b>	<b>41,728</b>	<b>65,390</b>	<b>12,261</b>	<b>22,329</b>	<b>5,499</b>	<b>25,193</b>	<b>23,968</b>	<b>17,868</b>
No Insurance	6,088	7,783	6,088	7,783	-	-	-	-
Health Only	3,393	3,669	-	-	692	1,822	2,701	1,847
Stop-Loss Only	740	549	740	549	-	-	-	-
Other 3/	3,404	11,925	3,404	11,925	-	-	-	-
Health and Stop-Loss	357	289	-	-	161	130	196	159
Health and Other	22,337	33,954	-	-	3,349	20,338	18,988	13,616
Stop-Loss and Other	2,029	2,072	2,029	2,072	-	-	-	-
Health, Stop-Loss, and Other	3,380	5,149	-	-	1,297	2,904	2,083	2,245

**Plans with 100 or more Participants & Trusts**

<b>Type of Insurance Contracts 1/</b>	<b>All Plans</b>		<b>Self-Insured</b>		<b>Mixed-Insured</b>		<b>Fully-Insured</b>	
	<b>Number of Plans</b>	<b>Total Participants (thousands) 2/</b>	<b>Number of Plans</b>	<b>Total Participants (thousands) 2/</b>	<b>Number of Plans</b>	<b>Total Participants (thousands) 2/</b>	<b>Number of Plans</b>	<b>Total Participants (thousands) 2/</b>
<b>Total</b>	<b>4,815</b>	<b>27,835</b>	<b>2,024</b>	<b>10,891</b>	<b>1,936</b>	<b>14,863</b>	<b>855</b>	<b>2,080</b>
No Insurance	661	2,227	661	2,227	-	-	-	-
Health Only	428	1,597	-	-	285	1,257	143	340
Stop-Loss Only	281	290	281	290	-	-	-	-
Other 3/	570	7,656	570	7,656	-	-	-	-
Health and Stop-Loss	60	65	-	-	57	60	3	5
Health and Other	1,679	13,748	-	-	1,075	12,162	604	1,585
Stop-Loss and Other	512	719	512	719	-	-	-	-
Health, Stop-Loss, and Other	624	1,535	-	-	519	1,384	105	151

(continued...)

**Table B1. Number of Health Plans and Total Participants  
by type of insurance and insurance contract status, 2008**

**Plans with 100 or more Participants & No Trusts**

Type of Insurance Contracts 1/	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants (thousands)	Number of Plans	Total Participants (thousands)	Number of Plans	Total Participants (thousands)	Number of Plans	Total Participants (thousands)
<b>Total</b>	<b>34,343</b>	<b>37,478</b>	<b>8,605</b>	<b>11,397</b>	<b>2,682</b>	<b>10,296</b>	<b>23,056</b>	<b>15,785</b>
No Insurance	4,204	5,530	4,204	5,530	-	-	-	-
Health Only	2,651	2,064	-	-	112	557	2,539	1,507
Stop-Loss Only	378	254	378	254	-	-	-	-
Other 3/	2,579	4,263	2,579	4,263	-	-	-	-
Health and Stop-Loss	268	223	-	-	77	69	191	155
Health and Other	20,217	20,187	-	-	1,867	8,158	18,350	12,029
Stop-Loss and Other	1,444	1,350	1,444	1,350	-	-	-	-
Health, Stop-Loss, and Other	2,602	3,607	-	-	626	1,512	1,976	2,094

**Plans with fewer than 100 Participants & Trusts 4/**

Type of Insurance Contracts 1/	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants (thousands)	Number of Plans	Total Participants (thousands)	Number of Plans	Total Participants (thousands)	Number of Plans	Total Participants (thousands)
<b>Total</b>	<b>2,570</b>	<b>78</b>	<b>1,632</b>	<b>41</b>	<b>881</b>	<b>34</b>	<b>57</b>	<b>3</b>
No Insurance	1,223	26	1,223	26	-	-	-	-
Health Only	314	9	-	-	295	8	19	1
Stop-Loss Only	81	4	81	4	-	-	-	-
Other 3/	255	7	255	7	-	-	-	-
Health and Stop-Loss	29	1	-	-	27	1	2	*/
Health and Other	441	19	-	-	407	17	34	2
Stop-Loss and Other	73	4	73	4	-	-	-	-
Health, Stop-Loss, and Other	154	8	-	-	152	7	2	*/

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

1/ Type of Insurance Contracts represents information reported on Schedule A. This information is reported as filed on Schedule A with the following exception. For fully-insured and mixed-insured plans that do not attach a Schedule A for health insurance contracts, Schedule A is assumed to indicate one health insurance contract. The result is that insured and partially insured plans that would be listed under the categories of (a) No Insurance, (b) Stop-Loss, (c) Other, or (d) Stop-Loss and Other instead are listed under the categories of (e) Health, (f) Health and Stop-Loss, and (g) Health, Stop-Loss, and Other.

2/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

3/ Other Insurance Contracts include dental, vision, life, temporary disability, long-term disability, supplemental unemployment, and prescription drug.

4/ Includes only plans with fewer than 100 participants as of the end of the plan year.

\*/ Fewer than 500 participants

\*Missing Data

SOURCE: 2008 Form 5500 filings.

**Table B2. Distribution of Health Plans  
by type of insurance, plan, and number of health insurance contracts, 2008**

**All Plans**

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>41,728</b>	<b>39,517</b>	<b>2,211</b>	<b>12,261</b>	<b>11,352</b>	<b>909</b>	<b>5,499</b>	<b>4,749</b>	<b>750</b>	<b>23,968</b>	<b>23,416</b>	<b>552</b>
0	12,261	11,352	909	12,261	11,352	909	-	-	-	-	-	-
1	18,437	17,648	789	-	-	-	3612	3169	443	14825	14479	346
2	5,824	5,598	226	-	-	-	799	665	134	5025	4933	92
3-5	3,960	3,766	194	-	-	-	664	554	110	3296	3212	84
6-10	849	773	76	-	-	-	254	203	51	595	570	25
11-25	320	305	15	-	-	-	127	116	11	193	189	4
26 or more	77	75	2	-	-	-	43	42	1	34	33	1

**Plans with 100 or more Participants & Trusts**

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>4,815</b>	<b>3,294</b>	<b>1,521</b>	<b>2,024</b>	<b>1,290</b>	<b>734</b>	<b>1,936</b>	<b>1,289</b>	<b>647</b>	<b>855</b>	<b>715</b>	<b>140</b>
0	2,024	1,290	734	2,024	1,290	734	-	-	-	-	-	-
1	1,686	1,241	445	-	-	-	1126	760	366	560	481	79
2	456	314	142	-	-	-	306	186	120	150	128	22
3-5	370	241	129	-	-	-	269	166	103	101	75	26
6-10	158	102	56	-	-	-	127	81	46	31	21	10
11-25	78	65	13	-	-	-	72	61	11	6	4	2
26 or more	43	41	2	-	-	-	36	35	1	7	6	1

(continued...)

**Table B2. Distribution of Health Plans  
by type of insurance, plan, and number of health insurance contracts, 2008**

**Plans with 100 or more Participants & No Trusts**

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>34,343</b>	<b>33,787</b>	<b>556</b>	<b>8,605</b>	<b>8,491</b>	<b>114</b>	<b>2,682</b>	<b>2,644</b>	<b>38</b>	<b>23,056</b>	<b>22,652</b>	<b>404</b>
0	8,605	8,491	114	8,605	8,491	114	-	-	-	-	-	-
1	15,978	15,689	289	-	-	-	1759	1732	27	14219	13957	262
2	5,247	5,173	74	-	-	-	378	373	5	4869	4800	69
3-5	3,550	3,492	58	-	-	-	360	358	2	3190	3134	56
6-10	687	668	19	-	-	-	123	119	4	564	549	15
11-25	242	240	2	-	-	-	55	55	-	187	185	2
26 or more	34	34	-	-	-	-	7	7	-	27	27	-

**Plans with fewer than 100 Participants & Trusts 4/**

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Total</b>	<b>2,570</b>	<b>2,436</b>	<b>134</b>	<b>1,632</b>	<b>1,571</b>	<b>61</b>	<b>881</b>	<b>816</b>	<b>65</b>	<b>57</b>	<b>49</b>	<b>8</b>
0	1,632	1,571	61	1,632	1,571	61	-	-	-	-	-	-
1	773	718	55	-	-	-	727	677	50	46	41	5
2	121	111	10	-	-	-	115	106	9	6	5	1
3-5	40	33	7	-	-	-	35	30	5	5	3	2
6-10	4	3	1	-	-	-	4	3	1	-	-	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-
26 or more	-	-	-	-	-	-	-	-	-	-	-	-

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

1/ Number of Health Insurance Contracts represents information reported on Schedule A. The instructions provide that a plan should file a Schedule A for each insurance contract held by the plan. A plan may have more than one insurance contract. This information is reported as filed on Schedule A with the following exceptions. For insured and partially insured plans which do not attach a Schedule A for health insurance contracts, Schedule A is assumed to indicate one health insurance contract. The result is that for insured and partially insured plans for which there is no Schedule A record of a health insurance contract, one is added to the contract count of the given plan.

2/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

4/ Includes only plans with fewer than 100 participants as of the end of the plan year.

\*Missing Data

SOURCE: 2008 Form 5500 filings.

**Table B3. Distribution of Participants  
by type of insurance, plan, and number of health insurance contracts, 2008**  
(numbers in thousands)

**All Plans**

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
<b>Total</b>	<b>65,390</b>	<b>58,873</b>	<b>6,517</b>	<b>22,329</b>	<b>19,515</b>	<b>2,814</b>	<b>25,193</b>	<b>22,114</b>	<b>3,079</b>	<b>17,868</b>	<b>17,244</b>	<b>624</b>
0	22,329	19,515	2,814	22,329	19,515	2,814	-	-	-	-	-	-
1	13,910	12,511	1,399	-	-	-	6681	5557	1124	7229	6954	275
2	5,112	4,649	462	-	-	-	2287	1890	397	2825	2759	65
3-5	7,108	6,215	893	-	-	-	3955	3251	703	3154	2964	190
6-10	4,990	4,554	436	-	-	-	3440	3054	386	1550	1500	49
11-25	6,821	6,640	181	-	-	-	4747	4589	158	2074	2051	23
26 or more	5,120	4,788	332	-	-	-	4084	3774	310	1036	1015	22

**Plans with 100 or more Participants & Trusts**

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
<b>Total</b>	<b>27,835</b>	<b>21,820</b>	<b>6,015</b>	<b>10,891</b>	<b>8,260</b>	<b>2,631</b>	<b>14,863</b>	<b>11,856</b>	<b>3,007</b>	<b>2,080</b>	<b>1,704</b>	<b>376</b>
0	10,891	8,260	2,631	10,891	8,260	2,631	-	-	-	-	-	-
1	3,962	2,729	1,233	-	-	-	3175	2078	1096	787	650	137
2	1,139	727	412	-	-	-	973	586	386	167	141	26
3-5	1,949	1,109	840	-	-	-	1670	974	696	278	135	144
6-10	2,058	1,662	395	-	-	-	1878	1518	360	180	144	35
11-25	3,897	3,727	171	-	-	-	3596	3438	158	301	289	12
26 or more	3,939	3,607	332	-	-	-	3572	3262	310	367	345	22

(continued...)

**Table B3. Distribution of Participants**  
**by type of insurance, plan, and number of health insurance contracts, 2008**  
*(numbers in thousands)*

**Plans with 100 or more Participants & No Trusts**

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
<b>Total</b>	<b>37,478</b>	<b>36,981</b>	<b>497</b>	<b>11,397</b>	<b>11,216</b>	<b>181</b>	<b>10,296</b>	<b>10,227</b>	<b>69</b>	<b>15,785</b>	<b>15,537</b>	<b>248</b>
0	11,397	11,216	181	11,397	11,216	181	-	-	-	-	-	-
1	9,920	9,756	164	-	-	-	3,480	3,454	26	6,440	6,302	138
2	3,967	3,917	49	-	-	-	1,309	1,299	10	2,657	2,618	39
3-5	5,158	5,105	53	-	-	-	2,283	2,276	7	2,875	2,829	46
6-10	2,932	2,892	40	-	-	-	1,562	1,536	26	1,370	1,356	14
11-25	2,923	2,913	10	-	-	-	1,150	1,150	-	1,773	1,763	10
26 or more	1,181	1,181	-	-	-	-	512	512	-	669	669	-

**Plans with fewer than 100 Participants & Trusts 5/**

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
<b>Total</b>	<b>78</b>	<b>72</b>	<b>6</b>	<b>41</b>	<b>39</b>	<b>2</b>	<b>34</b>	<b>31</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>*/</b>
0	41	39	2	41	39	2	-	-	-	-	-	-
1	29	26	3	-	-	-	27	24	2	2	2	*/
2	6	5	1	-	-	-	5	5	*/	*/	*/	*/
3-5	2	2	*/	-	-	-	2	1	*/	*/	*/	*/
6-10	*/	*/	0	-	-	-	*/	*/	0	-	-	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-
26 or more	-	-	-	-	-	-	-	-	-	-	-	-

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

1/ Number of Health Insurance Contracts represents information reported on Schedule A. The instructions provide that a plan should file a Schedule A for each insurance contract held by the plan. A plan may have more than one insurance contract. This information is reported as filed on Schedule A with the following exceptions. For insured and partially insured plans which do not attach a Schedule A for health insurance contracts, Schedule A is assumed to indicate one health insurance contract. The result is that for insured and partially insured plans for which there is no Schedule A record of a health insurance contract, one is added to the contract count of the given plan.

2/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

3/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

4/ Includes multiemployer plans and multiple-employer collectively bargained plans.

5/ Includes only plans with fewer than 100 participants as of the end of the plan year.

\*/ Fewer than 500 participants.

\*Missing Data

SOURCE: 2008 Form 5500 filings.

**Table B4. Premiums Paid**  
*by type of insurance, type of plan, and type of insurance contract, 2008*  
*(numbers in millions)*

**All Plans**

Type of Insurance Contract 1/	All Plans			Self-Insured			Partially Self-Insured			Fully Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Premium Paid</b>	<b>\$248,424</b>	<b>\$198,475</b>	<b>\$49,949</b>	<b>\$18,738</b>	<b>\$16,659</b>	<b>\$2,079</b>	<b>\$62,227</b>	<b>\$38,884</b>	<b>\$23,343</b>	<b>\$167,459</b>	<b>\$142,932</b>	<b>\$24,527</b>
Health	182,971	143,697	39,274	0	0	0	52,234	30,351	21,883	130,737	113,346	17,391
Stop-Loss	9,007	4,672	4,335	1,797	1,574	223	3,190	2,295	895	4,020	803	3,216
Other	56,446	50,106	6,340	16,941	15,085	1,856	6,803	6,238	565	32,702	28,783	3,919

**Plans with 100 or more Participants & Trusts**

Type of Insurance Contract 1/	All Plans			Self-Insured			Partially Self-Insured			Fully Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Premium Paid</b>	<b>\$80,493</b>	<b>\$40,733</b>	<b>\$39,759</b>	<b>\$3,151</b>	<b>\$1,072</b>	<b>\$2,079</b>	<b>\$44,070</b>	<b>\$21,021</b>	<b>\$23,049</b>	<b>\$33,271</b>	<b>\$18,639</b>	<b>\$14,632</b>
Health	64,737	31,999	32,738	0	0	0	39,483	17,894	21,589	25,254	14,105	11,149
Stop-Loss	4,989	1,436	3,553	638	414	223	1,885	990	895	2,467	32	2,435
Other	10,766	7,298	3,468	2,514	658	1,856	2,702	2,137	565	5,550	4,502	1,048

**Plans with 100 or more Participants & No Trusts**

Type of Insurance Contract 1/	All Plans			Self-Insured			Partially Self-Insured			Fully Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Premium Paid</b>	<b>\$158,552</b>	<b>\$148,657</b>	<b>\$9,895</b>	<b>\$10,804</b>	<b>\$10,804</b>	<b>\$0</b>	<b>\$13,673</b>	<b>\$13,673</b>	<b>\$0</b>	<b>\$134,075</b>	<b>\$124,180</b>	<b>\$9,895</b>
Health	114,180	107,938	6,242	0	0	0	8,805	8,805	0	105,374	99,132	6,242
Stop-Loss	3,333	2,551	782	687	687	0	1,093	1,093	0	1,553	771	782
Other	41,040	38,168	2,872	10,117	10,117	0	3,775	3,775	0	27,148	24,276	2,872

**Plans with fewer than 100 Participants & Trusts 4/**

Type of Insurance Contract 1/	All Plans			Self-Insured			Partially Self-Insured			Fully Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
<b>Premium Paid</b>	<b>\$9,379</b>	<b>\$9,085</b>	<b>\$294</b>	<b>\$4,783</b>	<b>\$4,783</b>	<b>\$0</b>	<b>\$4,484</b>	<b>\$4,190</b>	<b>\$294</b>	<b>\$112</b>	<b>\$112</b>	<b>\$0</b>
Health	4,054	3,760	294	0	0	0	3,946	3,652	294	108	108	0
Stop-Loss	685	685	0	473	473	0	212	212	0	0	0	0
Other	4,640	4,640	0	4,310	4,310	0	326	326	0	4	4	0

Note: Excludes plans (a) covering only one participant, (b) which are not required to file, or (c) indicate they are terminating.

1/ Premiums paid by Type of Insurance Contract is reported as found on Schedule A without adjustment. The result is that for insured and partially insured plans for which there are no Schedule A insurance contracts, no premium information is recorded.

2/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

4/ Includes only plans with fewer than 100 participants as of the end of the plan year.

SOURCE: 2008 Form 5500 filings.