

# **MATCHING FORM 5500 EMPLOYEE BENEFIT PLAN FILINGS BY EMPLOYER**

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## **ABSTRACT**

This report documents the interaction between pension and welfare benefits over the years 2005-11. The analysis is based on Form 5500 Annual Return/Report of Employee Benefit Plan ("Form 5500") filings for these years. Separate Form 5500 filings are required for pension plans and for welfare plans. Welfare benefits include health benefits, disability insurance, life insurance, and other non-pension benefits. We find that matched Form 5500 filings support only limited analyses due to filing exemptions and situations where employee benefits are provided through entities other than the employer, such as multiple-employer arrangements. Our substantive findings are twofold. First, the likelihood that employers that sponsor defined contribution (DC) or defined benefit (DB) pension plans also offer long-term disability benefits and life insurance has increased between 2005 and 2011. Second, employers that freeze DB plans tend to compensate for lost DB benefits through more generous DC plans and through expanded life insurance, long-term disability benefits, and health benefits offerings.