

Group Health Plans Report

Abstract of 2014 Form 5500 Annual Reports

Reflecting Statistical Year Filings

Data Extracted on 5/3/2016



EMPLOYEE BENEFITS SECURITY ADMINISTRATION
UNITED STATES DEPARTMENT OF LABOR

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HIGHLIGHTS FROM THE 2014 FORM 5500 GROUP HEALTH PLANS REPORT

The universe of group health insurance plans filing a Form 5500 is diverse and complicated. Varying benefit structures, funding arrangements, and relationships to insurance are all major components of the complexity. For purposes of generating this report, EBSA classified private sector employer-sponsored group health employee benefit plans as either self-insured, fully-insured, or having both self-insured and fully-insured characteristics (mixed-insured). Appendix A1 at the end of this report provides more information on the classification methodology. Additionally, the methodology for selecting data underlying this report is based upon Form 5500 plan year end dates, meaning all employer-sponsored group health employee benefit plans with plan year ending dates in 2014 are included.

Findings from private sector employer-sponsored group health plans filing Form 5500 series welfare reports for plan year 2014 are summarized below.

This document is Appendix A to the Report to Congress: Annual Report on Self-Insured Group Health Plans for 2017.

Plan Type Characteristics

- In 2014, 21,000, or 41 percent, of the approximately 52,000 private sector employer-sponsored group health plans that filed a Form 5500 can be categorized as self-insured. Of the remaining 30,000 group health plans, approximately 4,000, or 7 percent of all plans, can be categorized as mixed-insured, and 27,000, or 52 percent, can be categorized as fully-insured. (See Table A1.)

- Of the 52,000 group health plans mentioned above, 85 percent offered other welfare benefits (such as dental, vision, life, disability, etc.) in addition to health benefits. Of these 44,000 plans, 38 percent can be described as having self-insured health benefits while 8 percent can be categorized as mixed-insured. Fifty-four percent of these plans can be described as having fully-insured health benefits. (See Table A1.)
- Eighty-two percent of the self-insured plans that indicate only providing health benefits do not report any type of insurance on Schedule A. Only 20 percent of self-insured plans providing health and other benefits do the same. This indicates that even for self-insured plans, other benefits are more likely to be insured.¹
- Fifty-three percent of all private sector single employer group health plans that filed a 2014 Form 5500 provided fully-insured health benefits to their employees. Multiemployer group health plans were much less likely to provide fully-insured health benefits; only 10 percent of those plans did so in 2014. (See Table A2.)
- Approximately 20,000 of the group health plans categorized as self-insured are single employer plans; the remaining 1,000 are multiemployer plans. Of the 4,000 group health plans categorized as mixed-insured, the majority are single employer with fewer than 1,000 being multiemployer plans. Nearly all of the 27,000 group health plans categorized as fully-insured are single employer with fewer than 200 being multiemployer plans. (See Table A2.)
- Of the 52,000 group health plans that filed a 2014 Form 5500, approximately 18,000 indicated a funding

¹ The statistics in this note were tabulated using the 2014 Group Health Plans Research File which contains the data underlying the tables presented in this Report. For more information and to access the data, please visit the [EBSA website](#).

arrangement of insurance only, more than 2,000 indicated a funding arrangement of a trust only, and 7,000 indicated a funding arrangement of general assets of the sponsor only. The remaining 25,000 group health plan filers indicated some combination of funding arrangements or did not report any arrangement. The most common combination of funding arrangements was general assets of the sponsor and insurance, with 21,000 plans indicating this type of arrangement. (See Table A7.)

Number of Participants

- Forty-six percent, or 33 million, of the approximately 71 million participants in group health plans filing a 2014 Form 5500 were covered under self-insured group health plans. (See Table A2.)
- More than three-quarters of the group health plans categorized as self-insured covered 100 or more participants and did not operate a trust. Approximately 68 percent of all mixed-insured group health plans and nearly all of the fully-insured group health plans covered 100 or more participants and did not operate a trust. (See Table A2.)²
- The mean number of participants in group health plans was 1,400 in 2014. The means for self-insured, mixed-insured, and fully-insured were 1,600, 6,800 and 500 respectively. The medians were 300, 1,500 and 200 respectively. (See Table A9.)

² 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. For more information on filing requirements and exemptions, please see Appendix A1.

Assets and Liabilities

- In total, group health plans that filed a Form 5500 held about \$226 billion in assets as of the end of 2014. Self-insured group health plans held approximately \$87 billion; mixed-insured group health plans held more than \$137 billion; and fully-insured group health plans held just \$2 billion. (See Table A2.)
- Despite comprising only 7 percent of plans, mixed-insured plans covered 36 percent of end of year participants and held nearly 61 percent of all group health plan assets. Therefore, a relatively small number of plans drive many of the aggregate statistics presented in the remainder of this report. (See Table A2.) For instance, of the 20 largest plans by asset size, 14 were mixed-insured and held approximately \$88 billion, 39 percent of total health plan assets.³
- Self-insured group health plans with trusts and covering 100 or more participants held approximately 21 percent of their assets in cash and U.S. Government Securities, 20 percent in direct filing entities, 20 percent in mutual fund companies (registered investment companies), 10 percent in debt instruments, and 10 percent in stock. Mixed-insured group health plans with trusts and covering 100 or more participants held approximately 20 percent of their assets in cash and U.S. Government Securities, 16 percent in direct filing entities, 14 percent in mutual fund companies, 9 percent in debt instruments, and 24 percent in stock. Fully-insured group health plans with trusts and covering 100 or more participants held approximately 22 percent of their assets in cash and U.S. Government Securities, 24 percent in direct filing entities, 36 percent in mutual fund

³ The statistics in this note were tabulated using the 2014 Group Health Plans Research File which contains the data underlying the tables presented in this Report. For more information and to access the data, please visit the [EBSA website](#).

companies, 3 percent in debt instruments, and 6 percent in stock. (See Table A6.)

- Form 5500 group health plan filers reported more than \$24 billion in liabilities as of the end of 2014: approximately \$11 billion was reported by self-insured group health plans, \$13 billion by mixed-insured group health plans, and \$200 million by fully-insured group health plans. (See Table A2.)
- The \$11 billion in liabilities reported by self-insured plans represented 19 percent of total benefit payments made by self-insured plans and was equivalent to 18 percent of total contributions to self-insured plans. By definition, plans without trusts report no assets or liabilities. The liabilities that are reported in no way represent all of the future health and welfare benefit obligations of the group health plans presented in this report. (See Tables A2, A4, and A5.)

Annual Cash Flows

- Overall, group health plans with trusts reported on their 2014 Form 5500 receiving approximately \$143 billion in contributions in 2014, with nearly \$115 billion contributed by the employers and more than \$26 billion contributed by the plan participants. Only \$2 billion was contributed to plans with fewer than 100 participants. (See Table A4.)
- In 2014, group health plans filing a Form 5500 that used trusts posted investment income gains of \$11 billion, of which approximately \$5 billion was gained by self-insured group health plans, \$6 billion gained by mixed-insured group health plans, and \$87 million gained by fully-insured group health plans. (See Table A4.)
- Self-insured group health plans that filed a 2014 Form 5500 and used trusts made benefit payments of more than \$43 billion directly to participants and nearly \$7 billion to

insurance carriers for the provision of other insured benefits. Mixed-insured group health plans made benefit payments to participants totaling about \$57 billion and made payments to insurance carriers of \$25 billion. Fully-insured group health plans paid about \$2 billion to insurance carriers for provision of benefits. These payments were funded through a trust. (See Table A5.)

- In total, group health plans filing a 2014 Form 5500 reported about \$9 billion in administrative expenses.⁴ Self-insured group health plans reported approximately \$4 billion; mixed-insured group health plans reported approximately \$5 billion; and fully-insured group health plans reported approximately \$100 million. (See Table A5.)

⁴ When applicable, Form 5500 filers report administrative expenses on either Schedule H – Financial Information, Part II – Income and Expense Statement, line number 2(i) – Administrative expenses or on Schedule I – Financial Information, Part I – Income, Expenses, and Transfers for this Plan Year, line number 2(h). Form 5500-SF filers report administrative expenses in Part III – Financial Information, line number 8(f).

**Table A1. Number of Group Health Plans, Total Participants, Active Participants,
Assets, Contributions, and Benefits
by type of benefit and type of insurance, 2014**

All Plans

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) ¹	Active Participants End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	51,643	70,812	62,339	\$226,281	\$143,078	\$140,978
Health Benefits Only	7,811	6,293	5,294	15,069	6,959	6,984
Health and Other Benefits	43,832	64,519	57,045	211,212	136,120	133,994
Health and Dental	2,071	1,887	1,595	6,175	4,334	4,656
Health and Vision	717	597	462	2,585	1,000	1,175
Health and Non-Health ⁵	2,965	8,457	7,044	16,630	7,044	6,706
Health, Dental, and Vision	2,758	4,289	3,868	8,855	10,802	10,242
Health, Dental, and Non-Health ⁵	8,302	6,326	5,588	16,737	9,890	9,546
Health, Vision, and Non-Health ⁵	726	1,270	873	4,741	2,952	2,882
Health, Dental, Vision, and Non-Health ⁵	26,293	41,692	37,615	155,490	100,097	98,786

Self-Insured

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) ¹	Active Participants End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	21,191	32,846	29,086	\$86,887	\$59,523	\$55,028
Health Benefits Only	4,574	3,952	3,423	8,482	3,379	3,256
Health and Other Benefits	16,617	28,894	25,663	78,405	56,144	51,772
Health and Dental	1,022	976	832	2,617	2,272	2,451
Health and Vision	258	316	243	1,233	559	582
Health and Non-Health ⁵	1,513	7,519	6,252	11,551	4,712	4,742
Health, Dental, and Vision	1,467	2,159	1,969	6,493	4,510	4,335
Health, Dental, and Non-Health ⁵	2,874	2,672	2,382	6,047	5,554	5,297
Health, Vision, and Non-Health ⁵	299	812	507	1,239	1,404	1,334
Health, Dental, Vision, and Non-Health ⁵	9,184	14,441	13,478	49,224	37,135	33,031

(continued...)

Table A1. Number of Group Health Plans, Total Participants, Active Participants, Assets, Contributions, and Benefits by type of benefit and type of insurance, 2014

Mixed-Insured

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) ¹	Active Participants End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	3,795	25,838	21,735	\$137,475	\$80,865	\$83,370
Health Benefits Only	158	915	672	5,942	3,482	3,598
Health and Other Benefits	3,637	24,923	21,063	131,533	77,383	79,773
Health and Dental	102	620	485	3,478	2,037	2,176
Health and Vision	29	139	87	1,351	424	577
Health and Non-Health ⁵	181	423	307	4,860	2,148	1,808
Health, Dental, and Vision	170	1,618	1,412	2,210	6,188	5,816
Health, Dental, and Non-Health ⁵	403	1,737	1,357	10,638	4,090	4,008
Health, Vision, and Non-Health ⁵	54	327	238	3,495	1,538	1,538
Health, Dental, Vision, and Non-Health ⁵	2,698	20,060	17,177	105,501	60,958	63,849

Fully-Insured

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) ¹	Active Participants End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	26,657	12,128	11,517	\$1,919	\$2,691	\$2,580
Health Benefits Only	3,079	1,426	1,198	645	98	130
Health and Other Benefits	23,578	10,702	10,319	1,274	2,592	2,450
Health and Dental	947	291	278	80	25	28
Health and Vision	430	143	132	1	17	16
Health and Non-Health ⁵	1,271	516	485	218	185	156
Health, Dental, and Vision	1,121	513	487	152	104	92
Health, Dental, and Non-Health ⁵	5,025	1,918	1,849	52	246	240
Health, Vision, and Non-Health ⁵	373	131	128	7	11	10
Health, Dental, Vision, and Non-Health ⁵	14,411	7,191	6,961	765	2,004	1,907

Note: Total participants, active participants, and total assets are tabulated as of the end of the plan year.

¹ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

² For Form 5500-SF filers, all reported participants are assumed to be active.

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. Plans classified as fully-insured do not report benefit payments made directly to participants. Reported benefit payments for these plans are paid to insurance companies for the provision of benefits. According to the plan funding classification algorithm outlined in Appendix A1, plans reporting information on health insurance policies or contracts that also report benefit payments made directly to participants are deemed mixed-insured.

⁵ Non-health benefits include life insurance, supplemental unemployment, temporary disability, and long-term disability among others. See 2014 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan, at <http://www.dol.gov/ebsa/pdf/2014-5500inst.pdf>.

SOURCE: 2014 Form 5500 filings.

**Table A2. Number of Group Health Plans, Participants, Assets, and Liabilities
by type of insurance and type of plan, 2014**

	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
Number of Plans	51,643	49,857	1,786	21,191	20,118	1,073	3,795	3,268	527	26,657	26,471	186
Health Benefits Only	7,811	7,737	74	4,574	4,521	53	158	151	7	3,079	3,065	14
Health & Other Benefits	43,832	42,120	1,712	16,617	15,597	1,020	3,637	3,117	520	23,578	23,406	172
Participants End of Year (thousands) ³	70,812	64,921	5,890	32,846	29,277	3,569	25,838	23,840	1,997	12,128	11,803	324
Health Benefits Only	6,293	5,966	328	3,952	3,788	165	915	911	4	1,426	1,266	159
Health & Other Benefits	64,519	58,956	5,563	28,894	25,490	3,404	24,923	22,929	1,993	10,702	10,537	165
Assets (millions)	\$226,281	\$159,570	\$66,711	\$86,887	\$40,632	\$46,255	\$137,475	\$117,570	\$19,904	\$1,919	\$1,367	\$552
Health Benefits Only	15,069	12,715	2,353	8,482	6,322	2,160	5,942	5,749	193	645	645	**/
Health & Other Benefits	211,212	146,854	64,358	78,405	34,310	44,095	131,533	111,822	19,711	1,274	723	552
Liabilities (millions)	\$24,126	\$11,703	\$12,423	\$10,658	\$3,093	\$7,566	\$13,228	\$8,515	\$4,713	\$239	\$95	\$144
Health Benefits Only	952	749	203	489	291	198	457	452	5	7	7	**/
Health & Other Benefits	23,173	10,954	12,220	10,170	2,802	7,368	12,771	8,063	4,708	232	88	144

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
Number of Plans	3,903	2,369	1,534	2,582	1,615	967	1,103	610	493	218	144	74
Health Benefits Only	399	358	41	322	287	35	58	53	5	19	18	1
Health & Other Benefits	3,504	2,011	1,493	2,260	1,328	932	1,045	557	488	199	126	73
Participants End of Year (thousands) ³	23,304	17,675	5,628	12,511	8,967	3,544	10,391	8,424	1,968	402	285	117
Health Benefits Only	1,089	924	165	626	464	161	444	441	3	20	19	*/
Health & Other Benefits	22,215	16,751	5,464	11,885	8,503	3,383	9,947	7,983	1,964	382	265	117
Assets (millions)	\$224,859	\$158,306	\$66,552	\$85,652	\$39,511	\$46,141	\$137,391	\$117,510	\$19,880	\$1,815	\$1,285	\$531
Health Benefits Only	14,596	12,247	2,349	8,040	5,882	2,158	5,929	5,739	191	627	627	**/
Health & Other Benefits	210,263	146,059	64,203	77,612	33,629	43,983	131,461	111,772	19,690	1,189	658	530
Liabilities (millions)	\$24,078	\$11,662	\$12,416	\$10,618	\$3,056	\$7,563	\$13,224	\$8,514	\$4,710	\$236	\$93	\$143
Health Benefits Only	941	738	203	477	279	198	456	451	5	7	7	**/
Health & Other Benefits	23,138	10,925	12,213	10,141	2,776	7,365	12,768	8,063	4,705	229	86	143

(continued...)

**Table A2. Number of Group Health Plans, Participants, Assets, and Liabilities
by type of insurance and type of plan, 2014**

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
Number of Plans	45,170	45,058	112	16,320	16,291	29	2,582	2,576	6	26,268	26,191	77
Health Benefits Only	6,431	6,408	23	3,326	3,317	9	81	80	1	3,024	3,011	13
Health & Other Benefits	38,739	38,650	89	12,994	12,974	20	2,501	2,496	5	23,244	23,180	64
Participants End of Year (thousands) ³	47,439	47,183	256	20,278	20,255	22	15,442	15,413	28	11,720	11,515	206
Health Benefits Only	5,181	5,018	162	3,305	3,302	3	470	470	*/	1,405	1,246	159
Health & Other Benefits	42,259	42,165	94	16,972	16,953	20	14,971	14,943	28	10,315	10,269	47
Assets (millions)	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-
Health & Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities (millions)	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-
Health & Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-

Plans with Fewer Than 100 Participants & Trusts ⁴

	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
Number of Plans	2,570	2,430	140	2,289	2,212	77	110	82	28	171	136	35
Health Benefits Only	981	971	10	926	917	9	19	18	1	36	36	-
Health & Other Benefits	1,589	1,459	130	1,363	1,295	68	91	64	27	135	100	35
Participants End of Year (thousands) ³	69	63	6	58	56	3	5	3	1	6	4	2
Health Benefits Only	23	23	*/	22	21	*/	1	1	*/	1	1	-
Health & Other Benefits	45	40	5	37	34	2	4	3	1	5	3	2
Assets (millions)	\$1,422	\$1,263	\$159	\$1,235	\$1,121	\$114	\$84	\$60	\$24	\$104	\$83	\$21
Health Benefits Only	473	469	4	442	440	2	12	10	2	18	18	-
Health & Other Benefits	950	795	155	793	681	112	71	50	21	86	64	21
Liabilities (millions)	\$47	\$41	\$7	\$40	\$37	\$3	\$4	\$1	\$3	\$4	\$3	\$1
Health Benefits Only	12	12	*/	11	11	*/	*/	*/	-	*/	*/	-
Health & Other Benefits	36	29	7	29	26	3	4	1	3	4	3	1

Note: Participants, assets, and liabilities are tabulated as of the end of the plan year.

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. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

*/ Fewer than 500 participants.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2014 Form 5500 filings.

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2014**
(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 ³	62,339	57,930	4,408	29,086	26,363	2,723	21,735	20,206	1,529	11,517	11,361	157
Retired or separated participants receiving benefits	8,005	6,574	1,430	3,541	2,734	807	3,899	3,443	456	565	397	167
Other retired or separated participants entitled to future benefits	468	417	52	219	181	38	204	191	13	46	45	*/
Total Participants End of Year	70,812	64,921	5,890	32,846	29,277	3,569	25,838	23,840	1,997	12,128	11,803	324

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 ³	17,929	13,620	4,308	10,087	7,388	2,699	7,475	5,972	1,503	367	260	107
Retired or separated participants receiving benefits	5,115	3,846	1,269	2,284	1,478	806	2,796	2,344	452	34	24	10
Other retired or separated participants entitled to future benefits	260	209	51	139	101	38	121	108	13	1	*/	*/
Total Participants End of Year	23,304	17,675	5,628	12,511	8,967	3,544	10,391	8,424	1,968	402	285	117

(continued...)

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2014**
(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 ³	44,346	44,251	95	18,944	18,922	22	14,257	14,232	25	11,146	11,097	48
Retired or separated participants receiving benefits	2,885	2,724	161	1,253	1,253	*/	1,102	1,099	3	530	372	157
Other retired or separated participants entitled to future benefits	208	208	*/	80	80	*/	83	83	*/	45	45	*/
Total Participants End of Year	47,439	47,183	256	20,278	20,255	22	15,442	15,413	28	11,720	11,515	206

Plans with Fewer Than 100 Participants & Trusts ⁴

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 ³	64	59	5	55	53	2	4	3	1	5	3	2
Retired or separated participants receiving benefits	5	4	1	3	3	1	1	1	*/	1	1	*/
Other retired or separated participants entitled to future benefits	*/	*/	*/	*/	*/	-	*/	*/	*/	*/	*/	*/
Total Participants End of Year	69	63	6	58	56	3	5	3	1	6	4	2

Note: Participants are tabulated as of the end of the plan year.

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 Form 5500-SF filers, all reported participants are assumed to be active.

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

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2014 Form 5500 filings.

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2014**
(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
CONTRIBUTIONS	\$143,075	\$90,987	\$52,088	\$59,522	\$26,895	\$32,627	\$80,865	\$62,509	\$18,356	\$2,689	\$1,584	\$1,105
Employer contributions	114,825	66,409	48,416	50,061	19,775	30,286	62,410	45,341	17,069	2,354	1,294	1,060
Participant contributions	26,190	22,957	3,232	8,575	6,625	1,950	17,282	16,043	1,239	333	289	44
Contributions from others (including rollovers)	2,055	1,615	439	881	490	391	1,172	1,125	47	2	1	1
Noncash contributions	5	5	-	5	5	-	-	-	-	-	-	-
INVESTMENT INCOME ³	\$11,043	\$8,246	\$2,797	\$4,514	\$2,497	\$2,016	\$6,442	\$5,673	\$769	\$87	\$76	\$12

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
CONTRIBUTIONS	\$141,361	\$89,508	\$51,853	\$58,857	\$26,335	\$32,522	\$79,900	\$61,649	\$18,251	\$2,604	\$1,523	\$1,080
Employer contributions	113,564	65,377	48,187	49,542	19,358	30,184	61,744	44,778	16,966	2,278	1,240	1,038
Participant contributions	25,767	22,541	3,226	8,459	6,512	1,947	16,984	15,746	1,237	325	283	42
Contributions from others (including rollovers)	2,024	1,585	439	851	461	391	1,172	1,124	47	1	**/	1
Noncash contributions	5	5	-	5	5	-	-	-	-	-	-	-
INVESTMENT INCOME ³	\$10,940	\$8,150	\$2,790	\$4,422	\$2,410	\$2,012	\$6,436	\$5,668	\$768	\$83	\$72	\$11

(continued...)

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2014**
(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
CONTRIBUTIONS	\$1,714	\$1,479	\$235	\$665	\$559	\$105	\$965	\$860	\$105	\$85	\$60	\$25
Employer contributions	1,261	1,032	229	519	417	102	666	563	103	76	53	23
Participant contributions	422	416	6	116	113	3	298	297	1	8	7	2
Contributions from others (including rollovers)	30	30	**/	29	29	**/	1	**/	**/	**/	**/	-
Noncash contributions	1	1	-	1	1	-	-	-	-	-	-	-
INVESTMENT INCOME ³	\$103	\$96	\$7	\$92	\$87	\$5	\$6	\$5	\$1	\$4	\$3	\$1

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 H filers, Investment Income is equal to the sum of all income items on the Schedule H except for contributions and other income. For Schedule I and Form 5500-SF filers, Investment Income is equal to the Other Income line item of the Schedule I or Form 5500-SF.

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

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2014 Form 5500 filings.

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2014**
(numbers in millions)

All Plans with Trusts

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured ¹		
	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
BENEFIT PAYMENTS⁴	\$140,976	\$94,357	\$46,619	\$55,028	\$26,640	\$28,388	\$83,370	\$66,171	\$17,199	\$2,578	\$1,545	\$1,033
Directly to participants or beneficiaries (including rollovers)	100,312	68,303	32,009	43,399	21,638	21,761	56,913	46,666	10,248	-	-	-
To insurance carriers for the provision of benefits	33,958	23,642	10,316	6,850	3,582	3,268	24,811	18,612	6,200	2,297	1,449	848
Other ⁵	6,706	2,411	4,295	4,779	1,420	3,359	1,646	894	752	281	97	184
ADMINISTRATIVE EXPENSES⁶	\$8,665	\$5,539	\$3,125	\$3,914	\$1,814	\$2,100	\$4,647	\$3,663	\$984	\$104	\$62	\$42
Professional fees	1,001	591	410	509	294	215	470	285	186	22	13	9
Contract administrator fees	3,990	3,035	955	1,414	862	552	2,532	2,147	385	44	26	18
Investment advisory and management fees	512	385	127	148	59	89	361	324	37	3	2	1
Other	3,161	1,528	1,634	1,843	599	1,244	1,283	907	376	34	21	14

Plans with 100 or More Participants & Trusts

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured ¹		
	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
BENEFIT PAYMENTS⁴	\$139,566	\$93,093	\$46,473	\$54,465	\$26,137	\$28,328	\$82,602	\$65,467	\$17,135	\$2,499	\$1,489	\$1,010
Directly to participants or beneficiaries (including rollovers)	99,448	67,521	31,927	43,225	21,508	21,718	56,223	46,013	10,209	-	-	-
To insurance carriers for the provision of benefits	33,851	23,571	10,281	6,831	3,567	3,264	24,768	18,588	6,180	2,252	1,416	836
Other ⁵	6,266	2,001	4,265	4,408	1,062	3,346	1,611	866	745	247	73	174
ADMINISTRATIVE EXPENSES⁶	\$8,537	\$5,426	\$3,111	\$3,863	\$1,772	\$2,091	\$4,573	\$3,593	\$980	\$101	\$61	\$40
Professional fees	995	588	407	504	291	213	469	284	185	22	13	9
Contract administrator fees	3,980	3,028	953	1,405	855	550	2,532	2,147	385	44	26	18
Investment advisory and management fees	442	316	126	147	59	88	292	255	37	3	2	1
Other	3,120	1,494	1,625	1,807	568	1,239	1,280	907	373	32	20	13

(continued...)

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2014**
(numbers in millions)

Plans with Fewer Than 100 Participants & Trusts ⁷

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured ¹		
	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
BENEFIT PAYMENTS ⁴	\$1,410	\$1,264	\$146	\$563	\$503	\$60	\$768	\$704	\$65	\$79	\$57	\$22
Directly to participants or beneficiaries (including rollovers)	864	782	81	173	130	43	690	652	38	-	-	-
To insurance carriers for the provision of benefits	107	71	36	19	15	4	43	24	20	45	33	12
Other ⁵	439	410	29	371	358	13	35	28	7	34	24	10
ADMINISTRATIVE EXPENSES ⁶	\$127	\$113	\$14	\$50	\$42	\$9	\$74	\$70	\$4	\$3	\$1	\$2
Professional fees	6	3	3	5	3	2	1	**/	1	**/	**/	**/
Contract administrator fees	10	8	2	9	7	1	1	**/	1	**/	**/	**/
Investment advisory and management fees	70	69	**/	**/	**/	**/	69	69	**/	**/	-	**/
Other	41	33	8	36	31	5	3	1	3	2	1	1

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 Plans classified as fully-insured do not report benefit payments made directly to participants. According to the plan funding classification algorithm outlined in Appendix A1, plans reporting information on health insurance policies or contracts that also report benefit payments made directly to participants are deemed mixed-insured.

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 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. Plans classified as fully-insured do not report benefit payments made directly to participants. Reported benefit payments for these plans are paid to insurance companies for the provision of benefits. According to the plan funding classification algorithm outlined in Appendix A1, plans reporting information on health insurance policies or contracts that also report benefit payments made directly to participants are deemed mixed-insured.

⁵ For Schedule I and Form 5500-SF filers, Other Benefit Payments is equal to Benefits Paid reported on Schedule I.

⁶ For Schedule I and Form 5500-SF filers, Administrative Expenses is equal to Administrative Service Providers (salaries, fees, commissions). All of these expenses are classified as Other Administrative Expenses.

⁷ Includes only plans with fewer than 100 participants as of the end of the plan year.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2014 Form 5500 filings.

**Table A6. Balance Sheet of Group Health Plans with 100 or More Participants & Trusts
by type of insurance and type of plan, 2014**
(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
TOTAL ASSETS	\$224,859	\$158,306	\$66,552	\$85,652	\$39,511	\$46,141	\$137,391	\$117,510	\$19,880	\$1,815	\$1,285	\$531
Cash	21,579	14,160	7,419	7,876	3,167	4,709	13,385	10,843	2,542	318	150	168
Receivables	12,234	6,557	5,677	5,335	1,582	3,753	6,813	4,948	1,866	85	28	58
U.S. government securities	23,911	13,817	10,094	9,861	2,402	7,460	13,971	11,401	2,570	78	13	64
Debt instruments	21,291	12,435	8,857	8,406	2,200	6,206	12,832	10,222	2,611	53	13	40
Stock	41,830	36,761	5,069	8,474	4,484	3,991	33,254	32,184	1,070	102	93	9
Partnership/joint venture interests	14,333	12,369	1,964	4,523	3,242	1,281	9,802	9,118	684	8	8	**/
Real estate	376	206	169	88	**/	88	283	206	77	4	-	4
Loans	376	43	333	344	33	311	32	10	21	**/	-	**/
Assets in direct filing entities	38,960	29,706	9,255	17,164	10,895	6,269	21,363	18,389	2,974	434	422	12
Assets in registered investment companies	36,419	22,062	14,357	16,984	7,673	9,311	18,779	13,900	4,879	656	489	167
Assets in insurance co. general accounts	4,351	3,900	451	1,986	1,573	413	2,365	2,327	38	-	-	-
Other	9,199	6,292	2,908	4,611	2,260	2,351	4,511	3,963	549	77	69	8

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	10%	9%	11%	9%	8%	10%	10%	9%	13%	18%	12%	32%
Receivables	5%	4%	9%	6%	4%	8%	5%	4%	9%	5%	2%	11%
U.S. government securities	11%	9%	15%	12%	6%	16%	10%	10%	13%	4%	1%	12%
Debt instruments	9%	8%	13%	10%	6%	13%	9%	9%	13%	3%	1%	8%
Stock	19%	23%	8%	10%	11%	9%	24%	27%	5%	6%	7%	2%
Partnership/joint venture interests	6%	8%	3%	5%	8%	3%	7%	8%	3%	0%	1%	0%
Real estate	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Loans	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%
Assets in direct filing entities	17%	19%	14%	20%	28%	14%	16%	16%	15%	24%	33%	2%
Assets in registered investment companies	16%	14%	22%	20%	19%	20%	14%	12%	25%	36%	38%	31%
Assets in insurance co. general accounts	2%	2%	1%	2%	4%	1%	2%	2%	0%	0%	0%	0%
Other	4%	4%	4%	5%	6%	5%	3%	3%	3%	4%	5%	2%

Note: Assets are tabulated as of the end of the plan year.

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.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2014 Form 5500 filings.

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2014**

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

Funding Arrangement

Total	51,643	49,857	1,786	21,191	20,118	1,073	3,795	3,268	527	26,657	26,471	186
Insurance	17,533	17,456	77	858	850	8	44	40	4	16,631	16,566	65
Trust	2,217	1,155	1,062	1,662	1,001	661	437	103	334	118	51	67
Trust and Insurance	2,107	1,532	575	1,466	1,102	364	505	326	179	136	104	32
General Assets of the Sponsor	6,670	6,653	17	5,023	5,009	14	156	155	1	1,491	1,489	2
General Assets of the Sponsor and Insurance	21,400	21,356	44	10,684	10,667	17	2,458	2,450	8	8,258	8,239	19
Trust and General Assets of the Sponsor	154	150	4	133	129	4	17	17	-	4	4	-
Trust, General Assets of the Sponsor, and Insurance	443	436	7	253	248	5	178	177	1	12	11	1
Not Reported ³	1,119	1,119	-	1,112	1,112	-	-	-	-	7	7	-

Benefit Arrangement

Total	51,643	49,857	1,786	21,191	20,118	1,073	3,795	3,268	527	26,657	26,471	186
Insurance	18,891	18,764	127	1,061	1,044	17	146	130	16	17,684	17,590	94
Trust	1,040	806	234	1,022	797	225	17	8	9	1	1	-
Trust and Insurance	3,162	1,806	1,356	2,080	1,287	793	891	400	491	191	119	72
General Assets of the Sponsor	4,694	4,684	10	4,601	4,591	10	14	14	-	79	79	-
General Assets of the Sponsor and Insurance	22,164	22,117	47	10,945	10,925	20	2,536	2,528	8	8,683	8,664	19
Trust and General Assets of the Sponsor	104	101	3	104	101	3	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	469	460	9	266	261	5	191	188	3	12	11	1
Not Reported ³	1,119	1,119	-	1,112	1,112	-	-	-	-	7	7	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2014**

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												
Total	3,903	2,369	1,534	2,582	1,615	967	1,103	610	493	218	144	74
Insurance	82	74	8	30	28	2	17	15	2	35	31	4
Trust	1,513	542	971	1,014	411	603	410	89	321	89	42	47
Trust and Insurance	1,604	1,065	539	1,066	715	351	468	302	166	70	48	22
General Assets of the Sponsor	29	26	3	19	18	1	4	3	1	6	5	1
General Assets of the Sponsor and Insurance	137	132	5	103	100	3	24	22	2	10	10	-
Trust and General Assets of the Sponsor	114	110	4	96	92	4	16	16	-	2	2	-
Trust, General Assets of the Sponsor, and Insurance	401	397	4	231	228	3	164	163	1	6	6	-
Not Reported ³	23	23	-	23	23	-	-	-	-	-	-	-
Benefit Arrangement												
Total	3,903	2,369	1,534	2,582	1,615	967	1,103	610	493	218	144	74
Insurance	204	160	44	63	55	8	43	33	10	98	72	26
Trust	458	260	198	445	256	189	12	3	9	1	1	-
Trust and Insurance	2,563	1,285	1,278	1,619	858	761	839	370	469	105	57	48
General Assets of the Sponsor	3	3	-	2	2	-	1	1	-	-	-	-
General Assets of the Sponsor and Insurance	153	148	5	117	114	3	29	27	2	7	7	-
Trust and General Assets of the Sponsor	70	67	3	70	67	3	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	429	423	6	243	240	3	179	176	3	7	7	-
Not Reported ³	23	23	-	23	23	-	-	-	-	-	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2014**

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												
Total	45,170	45,058	112	16,320	16,291	29	2,582	2,576	6	26,268	26,191	77
Insurance	17,333	17,273	60	787	784	3	7	7	-	16,539	16,482	57
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	6,620	6,607	13	4,991	4,979	12	148	148	-	1,481	1,480	1
General Assets of the Sponsor and Insurance	21,210	21,171	39	10,542	10,528	14	2,427	2,421	6	8,241	8,222	19
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ³	7	7	-	-	-	-	-	-	-	7	7	-
Benefit Arrangement												
Total	45,170	45,058	112	16,320	16,291	29	2,582	2,576	6	26,268	26,191	77
Insurance	18,527	18,466	61	941	938	3	73	73	-	17,513	17,455	58
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	4,688	4,678	10	4,596	4,586	10	13	13	-	79	79	-
General Assets of the Sponsor and Insurance	21,948	21,907	41	10,783	10,767	16	2,496	2,490	6	8,669	8,650	19
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ³	7	7	-	-	-	-	-	-	-	7	7	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2014**

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

Total	2,570	2,430	140	2,289	2,212	77	110	82	28	171	136	35
Insurance	118	109	9	41	38	3	20	18	2	57	53	4
Trust	704	613	91	648	590	58	27	14	13	29	9	20
Trust and Insurance	503	467	36	400	387	13	37	24	13	66	56	10
General Assets of the Sponsor	21	20	1	13	12	1	4	4	-	4	4	-
General Assets of the Sponsor and Insurance	53	53	-	39	39	-	7	7	-	7	7	-
Trust and General Assets of the Sponsor	40	40	-	37	37	-	1	1	-	2	2	-
Trust, General Assets of the Sponsor, and Insurance	42	39	3	22	20	2	14	14	-	6	5	1
Not Reported ³	1,089	1,089	-	1,089	1,089	-	-	-	-	-	-	-

Benefit Arrangement

Total	2,570	2,430	140	2,289	2,212	77	110	82	28	171	136	35
Insurance	160	138	22	57	51	6	30	24	6	73	63	10
Trust	582	546	36	577	541	36	5	5	-	-	-	-
Trust and Insurance	599	521	78	461	429	32	52	30	22	86	62	24
General Assets of the Sponsor	3	3	-	3	3	-	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	63	62	1	45	44	1	11	11	-	7	7	-
Trust and General Assets of the Sponsor	34	34	-	34	34	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	40	37	3	23	21	2	12	12	-	5	4	1
Not Reported ³	1,089	1,089	-	1,089	1,089	-	-	-	-	-	-	-

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 The Form 5500-SF does not require plans to report on the funding nor benefit arrangements.

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

- Missing or not applicable.

SOURCE: 2014 Form 5500 filings.

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2014**

All Plans		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
Collective Bargaining Status / Plan Entity		Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³
Total	Total	51,643	70,812	21,191	32,846	3,795	25,838	26,657	12,128
	Single Employer ¹	49,857	64,921	20,118	29,277	3,268	23,840	26,471	11,803
	Multiemployer ²	1,786	5,890	1,073	3,569	527	1,997	186	324
Noncollectively bargained plans	Total	48,154	56,821	19,248	26,352	2,925	19,447	25,981	11,022
	Single Employer ¹	48,154	56,821	19,248	26,352	2,925	19,447	25,981	11,022
Collective bargaining plans	Total	3,489	13,991	1,943	6,495	870	6,390	676	1,106
	Single Employer ¹	1,703	8,101	870	2,926	343	4,393	490	782
	Multiemployer ²	1,786	5,890	1,073	3,569	527	1,997	186	324

Plans with 100 or More Participants & Trusts

Plans with 100 or More Participants & Trusts		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
Collective Bargaining Status / Plan Entity		Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³
Total	Total	3,903	23,304	2,582	12,511	1,103	10,391	218	402
	Single Employer ¹	2,369	17,675	1,615	8,967	610	8,424	144	285
	Multiemployer ²	1,534	5,628	967	3,544	493	1,968	74	117
Noncollectively bargained plans	Total	2,042	14,552	1,425	8,060	491	6,234	126	258
	Single Employer ¹	2,042	14,552	1,425	8,060	491	6,234	126	258
Collective bargaining plans	Total	1,861	8,751	1,157	4,451	612	4,158	92	143
	Single Employer ¹	327	3,123	190	907	119	2,190	18	26
	Multiemployer ²	1,534	5,628	967	3,544	493	1,968	74	117

(continued...)

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2014**

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 End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³
Total	Total	45,170	47,439	16,320	20,278	2,582	15,442	26,268	11,720
	Single Employer ¹	45,058	47,183	16,291	20,255	2,576	15,413	26,191	11,515
	Multiemployer ²	112	256	29	22	6	28	77	206
Noncollectively bargained plans	Total	43,745	42,208	15,660	18,237	2,357	13,210	25,728	10,760
	Single Employer ¹	43,745	42,208	15,660	18,237	2,357	13,210	25,728	10,760
Collective bargaining plans	Total	1,425	5,232	660	2,040	225	2,231	540	960
	Single Employer ¹	1,313	4,975	631	2,018	219	2,203	463	755
	Multiemployer ²	112	256	29	22	6	28	77	206

Plans with Fewer Than 100 Participants & Trusts⁴

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
		Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³
Total	Total	2,570	69	2,289	58	110	5	171	6
	Single Employer ¹	2,430	63	2,212	56	82	3	136	4
	Multiemployer ²	140	6	77	3	28	1	35	2
Noncollectively bargained plans	Total	2,367	61	2,163	54	77	3	127	4
	Single Employer ¹	2,367	61	2,163	54	77	3	127	4
Collective bargaining plans	Total	203	8	126	4	33	2	44	2
	Single Employer ¹	63	2	49	2	5	*/	9	*/
	Multiemployer ²	140	6	77	3	28	1	35	2

Note: Participants are tabulated as of the end of the plan year.

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. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

*/ Fewer than 500 participants.

SOURCE: 2014 Form 5500 filings.

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2014**

All Plans

Number of Participants End of Year 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
Total	51,643	49,857	1,786	21,191	20,118	1,073	3,795	3,268	527	26,657	26,471	186
None or not reported	1,616	1,582	34	898	874	24	14	8	6	704	700	4
1-49	1,794	1,747	47	1,585	1,560	25	50	43	7	159	144	15
50-99	1,331	1,268	63	665	637	28	52	37	15	614	594	20
100-249	21,193	20,982	211	6,049	5,944	105	377	325	52	14,767	14,713	54
250-499	11,143	10,841	302	4,320	4,145	175	524	427	97	6,299	6,269	30
500-999	6,147	5,822	325	3,093	2,897	196	532	435	97	2,522	2,490	32
1,000-4,999	6,366	5,778	588	3,628	3,236	392	1,346	1,172	174	1,392	1,370	22
5,000 or more	2,053	1,837	216	953	825	128	900	821	79	200	191	9
Per Plan Statistics												
Mean number of participants	1,371	1,302	3,298	1,550	1,455	3,326	6,808	7,295	3,790	455	446	1,743
Median number of participants	248	241	839	306	290	939	1,462	1,602	951	203	203	251

Plans with Trusts

Number of Participants End of Year 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
Total	6,473	4,799	1,674	4,871	3,827	1,044	1,213	692	521	389	280	109
None or not reported	301	270	31	273	249	24	14	8	6	14	13	1
1-49	1,707	1,660	47	1,553	1,528	25	49	42	7	105	90	15
50-99	562	500	62	463	435	28	47	32	15	52	33	19
100-249	803	640	163	593	500	93	144	92	52	66	48	18
250-499	714	434	280	481	313	168	193	97	96	40	24	16
500-999	659	355	304	441	250	191	172	77	95	46	28	18
1,000-4,999	1,155	576	579	782	394	388	324	150	174	49	32	17
5,000 or more	572	364	208	285	158	127	270	194	76	17	12	5
Per Plan Statistics												
Mean number of participants	3,611	3,696	3,366	2,580	2,358	3,397	8,571	12,178	3,779	1,047	1,031	1,088
Median number of participants	211	96	893	127	63	961	963	988	951	127	103	259

(continued...)

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2014**

Plans with No Trusts

Number of Participants End of Year 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
Total	45,170	45,058	112	16,320	16,291	29	2,582	2,576	6	26,268	26,191	77
None or not reported	1,315	1,312	3	625	625	-	-	-	-	690	687	3
1-49	87	87	-	32	32	-	1	1	-	54	54	-
50-99	769	768	1	202	202	-	5	5	-	562	561	1
100-249	20,390	20,342	48	5,456	5,444	12	233	233	-	14,701	14,665	36
250-499	10,429	10,407	22	3,839	3,832	7	331	330	1	6,259	6,245	14
500-999	5,488	5,467	21	2,652	2,647	5	360	358	2	2,476	2,462	14
1,000-4,999	5,211	5,202	9	2,846	2,842	4	1,022	1,022	-	1,343	1,338	5
5,000 or more	1,481	1,473	8	668	667	1	630	627	3	183	179	4
Per Plan Statistics												
Mean number of participants	1,050	1,047	2,289	1,242	1,243	774	5,980	5,983	4,717	446	440	2,670
Median number of participants	250	250	285	341	341	314	1,685	1,685	3,681	203	203	247

Note: Participants are tabulated as of the end of the plan year.

¹ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive 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 or not applicable.

SOURCE: 2014 Form 5500 filings.

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2014**

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
Total	51,643	49,857	1,786	21,191	20,118	1,073	3,795	3,268	527	26,657	26,471	186
Agriculture	461	453	8	266	260	6	20	18	2	175	175	-
Mining	703	701	2	401	399	2	43	43	-	259	259	-
Construction	2,842	2,254	588	1,479	1,103	376	281	91	190	1,082	1,060	22
Manufacturing	11,283	11,157	126	5,051	4,993	58	978	937	41	5,254	5,227	27
Transportation	1,729	1,592	137	797	716	81	154	109	45	778	767	11
Communications and information	1,567	1,548	19	607	597	10	167	159	8	793	792	1
Utilities	603	596	7	373	369	4	84	82	2	146	145	1
Wholesale trade	2,770	2,745	25	1,149	1,132	17	143	136	7	1,478	1,477	1
Retail trade	3,174	3,092	82	1,244	1,190	54	198	183	15	1,732	1,719	13
Finance, insurance & real estate	5,570	5,069	501	2,230	1,907	323	491	351	140	2,849	2,811	38
Services	19,678	19,500	178	7,124	7,043	81	1,149	1,103	46	11,405	11,354	51
Misc. organizations ³	1,260	1,147	113	469	408	61	87	56	31	704	683	21
Industry not reported	3	3	-	1	1	-	-	-	-	2	2	-

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
Total	3,903	2,369	1,534	2,582	1,615	967	1,103	610	493	218	144	74
Agriculture	29	24	5	26	23	3	3	1	2	-	-	-
Mining	28	27	1	21	20	1	5	5	-	2	2	-
Construction	683	128	555	443	89	354	213	28	185	27	11	16
Manufacturing	581	496	85	387	346	41	164	130	34	30	20	10
Transportation	189	70	119	120	47	73	59	18	41	10	5	5
Communications and information	89	70	19	51	41	10	31	23	8	7	6	1
Utilities	150	149	1	93	92	1	53	53	-	4	4	-
Wholesale trade	113	91	22	85	70	15	23	17	6	5	4	1
Retail trade	185	116	69	136	87	49	37	22	15	12	7	5
Finance, insurance & real estate	832	383	449	536	235	301	240	109	131	56	39	17
Services	819	700	119	544	479	65	229	188	41	46	33	13
Misc. organizations ³	205	115	90	140	86	54	46	16	30	19	13	6
Industry not reported	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2014**

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
Total	45,170	45,058	112	16,320	16,291	29	2,582	2,576	6	26,268	26,191	77
Agriculture	371	369	2	181	179	2	15	15	-	175	175	-
Mining	640	640	-	349	349	-	35	35	-	256	256	-
Construction	1,663	1,661	2	598	597	1	50	50	-	1,015	1,014	1
Manufacturing	10,422	10,402	20	4,426	4,418	8	800	798	2	5,196	5,186	10
Transportation	1,469	1,468	1	618	618	-	91	91	-	760	759	1
Communications and information	1,379	1,379	-	462	462	-	133	133	-	784	784	-
Utilities	358	353	5	199	196	3	25	24	1	134	133	1
Wholesale trade	2,561	2,560	1	974	973	1	116	116	-	1,471	1,471	-
Retail trade	2,835	2,824	11	968	965	3	154	154	-	1,713	1,705	8
Finance, insurance & real estate	4,400	4,386	14	1,419	1,417	2	231	229	2	2,750	2,740	10
Services	18,085	18,045	40	5,855	5,848	7	898	897	1	11,332	11,300	32
Misc. organizations ³	985	969	16	271	269	2	34	34	-	680	666	14
Industry not reported	2	2	-	-	-	-	-	-	-	2	2	-

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
Total	2,570	2,430	140	2,289	2,212	77	110	82	28	171	136	35
Agriculture	61	60	1	59	58	1	2	2	-	-	-	-
Mining	35	34	1	31	30	1	3	3	-	1	1	-
Construction	496	465	31	438	417	21	18	13	5	40	35	5
Manufacturing	280	259	21	238	229	9	14	9	5	28	21	7
Transportation	71	54	17	59	51	8	4	-	4	8	3	5
Communications and information	99	99	-	94	94	-	3	3	-	2	2	-
Utilities	95	94	1	81	81	-	6	5	1	8	8	-
Wholesale trade	96	94	2	90	89	1	4	3	1	2	2	-
Retail trade	154	152	2	140	138	2	7	7	-	7	7	-
Finance, insurance & real estate	338	300	38	275	255	20	20	13	7	43	32	11
Services	774	755	19	725	716	9	22	18	4	27	21	6
Misc. organizations ³	70	63	7	58	53	5	7	6	1	5	4	1
Industry not reported	1	1	-	1	1	-	-	-	-	-	-	-

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. Does not include church plans which are not required to file.

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

- Missing or not applicable.

SOURCE: 2014 Form 5500 filings.

**Table A11. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of participants, 2014**
(numbers in thousands)

All Plans

Number of Participants End of Year 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
Total	70,812	64,921	5,890	32,846	29,277	3,569	25,838	23,840	1,997	12,128	11,803	324
1-49	30	29	1	26	25	1	1	1	*/	3	3	*/
50-99	108	104	5	51	49	2	4	3	1	53	52	1
100-249	3,466	3,430	36	1,011	992	19	64	56	8	2,391	2,382	9
250-499	3,898	3,787	111	1,533	1,469	63	193	158	36	2,172	2,160	11
500-999	4,282	4,045	237	2,171	2,028	143	391	319	72	1,720	1,698	22
1,000-4,999	13,449	12,196	1,253	7,711	6,855	856	3,202	2,852	350	2,536	2,489	47
5,000 or more	45,578	41,331	4,248	20,344	17,860	2,485	21,983	20,452	1,531	3,251	3,019	232

Plans with Trusts

Number of Participants End of Year 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
Total	23,372	17,738	5,634	12,569	9,022	3,547	10,396	8,427	1,969	407	289	119
1-49	28	27	1	25	24	1	1	1	*/	2	2	*/
50-99	41	36	4	33	31	2	4	2	1	4	2	1
100-249	131	103	28	98	81	17	23	15	8	10	7	3
250-499	259	156	103	173	112	61	71	36	35	15	8	6
500-999	476	253	222	318	178	140	126	56	70	32	20	12
1,000-4,999	2,568	1,332	1,236	1,727	877	850	734	384	350	107	71	36
5,000 or more	19,870	15,831	4,039	10,194	7,719	2,475	9,438	7,933	1,504	238	179	59

Plans with No Trusts

Number of Participants End of Year 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
Total	47,439	47,183	256	20,278	20,255	22	15,442	15,413	28	11,720	11,515	206
1-49	2	2	-	1	1	-	*/	*/	-	1	1	-
50-99	68	68	*/	18	18	-	*/	*/	-	50	49	*/
100-249	3,335	3,327	8	913	911	2	41	41	-	2,381	2,375	6
250-499	3,639	3,631	8	1,360	1,357	2	122	122	*/	2,157	2,152	5
500-999	3,806	3,791	15	1,853	1,850	3	265	263	2	1,689	1,679	10
1,000-4,999	10,880	10,864	17	5,984	5,978	5	2,468	2,468	-	2,429	2,418	11
5,000 or more	25,709	25,500	209	10,150	10,141	9	12,545	12,519	26	3,013	2,841	173

Note: Participants are tabulated as of the end of the plan year.

¹ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive 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 or not applicable.

SOURCE: 2014 Form 5500 filings.

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2014**
(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
Total	70,812	64,921	5,890	32,846	29,277	3,569	25,838	23,840	1,997	12,128	11,803	324
Agriculture	396	381	15	238	231	8	74	66	8	84	84	-
Mining	707	707	1	437	436	1	166	166	-	104	104	-
Construction	2,007	915	1,092	1,098	425	673	574	164	410	335	326	9
Manufacturing	14,096	13,316	780	5,297	5,101	196	6,356	5,939	417	2,443	2,275	167
Transportation	3,599	2,553	1,047	2,016	1,183	833	1,242	1,044	198	342	326	16
Communications and information	3,686	3,510	176	1,328	1,239	88	2,017	1,930	87	341	341	*/
Utilities	1,160	1,147	14	710	706	5	374	366	8	76	75	1
Wholesale trade	2,000	1,928	72	872	821	51	651	636	15	477	472	5
Retail trade	8,992	8,472	521	3,212	2,888	324	4,919	4,741	178	862	842	19
Finance, insurance & real estate	7,920	6,600	1,320	3,459	2,677	782	3,038	2,548	490	1,423	1,374	49
Services	20,310	19,616	694	8,601	8,105	496	6,331	6,179	152	5,378	5,332	46
Misc. organizations ⁴	5,937	5,779	159	5,578	5,466	112	97	62	35	262	251	11
Industry not reported	*/	*/	-	*/	*/	-	-	-	-	*/	*/	-

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
Total	23,304	17,675	5,628	12,511	8,967	3,544	10,391	8,424	1,968	402	285	117
Agriculture	48	34	14	32	26	6	16	8	8	-	-	-
Mining	30	29	1	18	17	1	12	12	-	*/	*/	-
Construction	1,201	110	1,090	734	62	672	455	46	409	11	3	9
Manufacturing	3,056	2,469	587	1,057	873	183	1,978	1,579	399	22	17	5
Transportation	1,541	495	1,046	985	152	833	536	338	198	19	4	15
Communications and information	1,308	1,132	176	232	143	88	1,072	985	87	4	4	*/
Utilities	679	675	4	417	413	4	254	254	-	7	7	-
Wholesale trade	314	242	72	148	97	51	156	140	15	10	5	5
Retail trade	2,619	2,105	513	617	296	320	1,984	1,806	178	18	3	15
Finance, insurance & real estate	3,586	2,281	1,305	1,535	754	781	1,859	1,370	488	192	156	36
Services	3,563	2,896	668	1,468	975	492	2,013	1,862	151	83	58	25
Misc. organizations ⁴	5,361	5,208	153	5,268	5,156	112	58	24	35	35	28	6
Industry not reported	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2014**
(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
Total	47,439	47,183	256	20,278	20,255	22	15,442	15,413	28	11,720	11,515	206
Agriculture	347	345	1	205	203	1	58	58	-	84	84	-
Mining	677	677	-	418	418	-	154	154	-	104	104	-
Construction	793	792	1	352	352	*/	118	118	-	323	323	*/
Manufacturing	11,030	10,837	192	4,233	4,221	12	4,378	4,360	18	2,419	2,257	162
Transportation	2,056	2,056	*/	1,029	1,029	-	705	705	-	322	322	*/
Communications and information	2,376	2,376	-	1,094	1,094	-	945	945	-	337	337	-
Utilities	479	469	10	291	290	1	120	111	8	69	68	1
Wholesale trade	1,684	1,684	*/	722	721	*/	496	496	-	467	467	-
Retail trade	6,370	6,362	7	2,591	2,588	3	2,935	2,935	-	843	839	4
Finance, insurance & real estate	4,325	4,311	14	1,916	1,916	*/	1,178	1,177	1	1,230	1,218	12
Services	16,730	16,704	26	7,118	7,115	4	4,317	4,316	1	5,294	5,273	21
Misc. organizations ⁴	574	569	5	308	308	*/	38	38	-	228	223	5
Industry not reported	*/	*/	-	-	-	-	-	-	-	*/	*/	-

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
Total	69	63	6	58	56	3	5	3	1	6	4	2
Agriculture	2	2	*/	2	2	*/	*/	*/	-	-	-	-
Mining	1	1	*/	1	1	*/	*/	*/	-	*/	*/	-
Construction	13	12	1	12	11	1	1	1	*/	1	1	*/
Manufacturing	10	9	1	8	7	*/	1	1	*/	1	1	*/
Transportation	2	2	1	2	2	*/	*/	-	*/	*/	*/	*/
Communications and information	3	3	-	2	2	-	*/	*/	-	*/	*/	-
Utilities	3	3	*/	2	2	-	*/	*/	*/	*/	*/	-
Wholesale trade	2	2	-	2	2	-	*/	*/	-	*/	*/	-
Retail trade	4	4	*/	4	4	*/	*/	*/	-	*/	*/	-
Finance, insurance & real estate	9	8	1	7	7	1	1	*/	*/	1	1	1
Services	17	16	1	15	15	*/	1	1	*/	1	1	*/
Misc. organizations ⁴	2	2	*/	2	2	*/	*/	*/	*/	*/	*/	*/
Industry not reported	*/	*/	-	*/	*/	-	-	-	-	-	-	-

Note: Participants are tabulated as of the end of the plan year.

¹ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive 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. Does not include church plans which are not required to file.

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

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2014 Form 5500 filings.

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2014**

All Plans								
Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²
Total	51,643	70,812	21,191	32,846	3,795	25,838	26,657	12,128
No Insurance	7,080	8,934	7,080	8,934	-	-	-	-
Health Only	2,260	2,229	-	-	194	1,312	2,066	916
Stop-Loss Only	1,101	755	1,101	755	-	-	-	-
Other ³	8,514	17,257	8,514	17,257	-	-	-	-
Health and Stop-Loss	43	98	-	-	35	89	8	9
Health and Other ³	27,276	31,868	-	-	2,975	20,992	24,301	10,876
Stop-Loss and Other ³	4,496	5,900	4,496	5,900	-	-	-	-
Health, Stop-Loss, and Other ³	873	3,771	-	-	591	3,444	282	327

Plans with 100 or More Participants & Trusts

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²
Total	3,903	23,304	2,582	12,511	1,103	10,391	218	402
No Insurance	655	2,453	655	2,453	-	-	-	-
Health Only	113	878	-	-	96	869	17	9
Stop-Loss Only	325	399	325	399	-	-	-	-
Other ³	757	6,595	757	6,595	-	-	-	-
Health and Stop-Loss	27	64	-	-	27	64	-	-
Health and Other ³	942	7,786	-	-	751	7,409	191	377
Stop-Loss and Other ³	845	3,063	845	3,063	-	-	-	-
Health, Stop-Loss, and Other ³	239	2,066	-	-	229	2,050	10	15

(continued...)

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2014**

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 End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²
Total	45,170	47,439	16,320	20,278	2,582	15,442	26,268	11,720
No Insurance	4,660	6,443	4,660	6,443	-	-	-	-
Health Only	2,088	1,349	-	-	75	443	2,013	906
Stop-Loss Only	592	350	592	350	-	-	-	-
Other ³	7,569	10,656	7,569	10,656	-	-	-	-
Health and Stop-Loss	16	34	-	-	8	25	8	9
Health and Other ³	26,119	24,074	-	-	2,141	13,580	23,978	10,494
Stop-Loss and Other ³	3,499	2,829	3,499	2,829	-	-	-	-
Health, Stop-Loss, and Other ³	627	1,705	-	-	358	1,393	269	311

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 End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²
Total	2,570	69	2,289	58	110	5	171	6
No Insurance	1,765	38	1,765	38	-	-	-	-
Health Only	59	2	-	-	23	1	36	1
Stop-Loss Only	184	6	184	6	-	-	-	-
Other ³	188	6	188	6	-	-	-	-
Health and Stop-Loss	-	-	-	-	-	-	-	-
Health and Other ³	215	8	-	-	83	4	132	5
Stop-Loss and Other ³	152	8	152	8	-	-	-	-
Health, Stop-Loss, and Other ³	7	*/	-	-	4	*/	3	*/

Note: Participants are tabulated as of the end of the plan year.

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 fully-insured and mixed-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. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive 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 or not applicable.

SOURCE: 2014 Form 5500 filings.

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2014**

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
Total	51,643	49,857	1,786	21,191	20,118	1,073	3,795	3,268	527	26,657	26,471	186
None or not reported	21,191	20,118	1,073	21,191	20,118	1,073	-	-	-	-	-	-
1	19,806	19,392	414	-	-	-	2,081	1,781	300	17,725	17,611	114
2	6,377	6,216	161	-	-	-	772	659	113	5,605	5,557	48
3-5	3,553	3,449	104	-	-	-	648	560	88	2,905	2,889	16
6-10	525	499	26	-	-	-	201	180	21	324	319	5
11-25	169	163	6	-	-	-	80	75	5	89	88	1
26 or more	22	20	2	-	-	-	13	13	-	9	7	2

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
Total	3,903	2,369	1,534	2,582	1,615	967	1,103	610	493	218	144	74
None or not reported	2,582	1,615	967	2,582	1,615	967	-	-	-	-	-	-
1	705	393	312	-	-	-	576	302	274	129	91	38
2	263	136	127	-	-	-	219	113	106	44	23	21
3-5	225	126	99	-	-	-	197	109	88	28	17	11
6-10	71	48	23	-	-	-	59	38	21	12	10	2
11-25	48	43	5	-	-	-	45	41	4	3	2	1
26 or more	9	8	1	-	-	-	7	7	-	2	1	1

(continued...)

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2014**

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
Total	45,170	45,058	112	16,320	16,291	29	2,582	2,576	6	26,268	26,191	77
None or not reported	16,320	16,291	29	16,320	16,291	29	-	-	-	-	-	-
1	18,869	18,817	52	-	-	-	1,412	1,408	4	17,457	17,409	48
2	6,075	6,053	22	-	-	-	540	538	2	5,535	5,515	20
3-5	3,320	3,315	5	-	-	-	448	448	-	2,872	2,867	5
6-10	453	450	3	-	-	-	142	142	-	311	308	3
11-25	120	120	-	-	-	-	34	34	-	86	86	-
26 or more	13	12	1	-	-	-	6	6	-	7	6	1

Plans with Fewer Than 100 Participants & Trusts⁴

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
Total	2,570	2,430	140	2,289	2,212	77	110	82	28	171	136	35
None or not reported	2,289	2,212	77	2,289	2,212	77	-	-	-	-	-	-
1	232	182	50	-	-	-	93	71	22	139	111	28
2	39	27	12	-	-	-	13	8	5	26	19	7
3-5	8	8	-	-	-	-	3	3	-	5	5	-
6-10	1	1	-	-	-	-	-	-	-	1	1	-
11-25	1	-	1	-	-	-	1	-	1	-	-	-
26 or more	-	-	-	-	-	-	-	-	-	-	-	-

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 fully-insured and mixed-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 fully-insured and mixed-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 or not applicable.

SOURCE: 2014 Form 5500 filings.

**Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2014**
(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
Total	70,812	64,921	5,890	32,846	29,277	3,569	25,838	23,840	1,997	12,128	11,803	324
None or not reported	32,846	29,277	3,569	32,846	29,277	3,569	-	-	-	-	-	-
1	12,000	11,196	804	-	-	-	5,781	5,192	589	6,219	6,004	215
2	5,895	5,514	381	-	-	-	3,473	3,139	334	2,422	2,375	47
3-5	7,723	7,073	650	-	-	-	5,767	5,147	620	1,956	1,926	30
6-10	4,350	4,194	156	-	-	-	3,692	3,539	154	657	655	2
11-25	6,774	6,473	301	-	-	-	6,105	5,804	301	670	669	1
26 or more	1,224	1,194	30	-	-	-	1,020	1,020	-	204	174	30

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
Total	23,304	17,675	5,628	12,511	8,967	3,544	10,391	8,424	1,968	402	285	117
None or not reported	12,511	8,967	3,544	12,511	8,967	3,544	-	-	-	-	-	-
1	1,556	953	603	-	-	-	1,401	833	568	156	120	36
2	1,110	749	361	-	-	-	1,039	713	326	71	36	36
3-5	1,801	1,163	638	-	-	-	1,751	1,132	620	49	31	18
6-10	1,173	1,018	155	-	-	-	1,095	941	154	78	77	1
11-25	4,277	3,976	301	-	-	-	4,270	3,969	301	8	7	1
26 or more	875	849	26	-	-	-	835	835	-	40	14	26

(continued...)

**Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2014**
(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
Total	47,439	47,183	256	20,278	20,255	22	15,442	15,413	28	11,720	11,515	206
None or not reported	20,278	20,255	22	20,278	20,255	22	-	-	-	-	-	-
1	10,435	10,237	198	-	-	-	4,376	4,356	20	6,059	5,881	178
2	4,783	4,764	19	-	-	-	2,434	2,425	8	2,349	2,339	11
3-5	5,921	5,909	12	-	-	-	4,015	4,015	-	1,906	1,894	12
6-10	3,177	3,176	1	-	-	-	2,597	2,597	-	579	579	1
11-25	2,497	2,497	-	-	-	-	1,835	1,835	-	662	662	-
26 or more	349	345	4	-	-	-	184	184	-	164	161	4

Plans with Fewer Than 100 Participants & Trusts⁵

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
Total	69	63	6	58	56	3	5	3	1	6	4	2
None or not reported	58	56	3	58	56	3	-	-	-	-	-	-
1	8	6	2	-	-	-	4	3	1	4	3	1
2	2	1	1	-	-	-	1	*/	*/	1	1	*/
3-5	*/	*/	-	-	-	-	*/	*/	-	*/	*/	-
6-10	*/	*/	-	-	-	-	-	-	-	*/	*/	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-
26 or more	-	-	-	-	-	-	-	-	-	-	-	-

Note: Participants are tabulated as of the end of the plan year.

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 fully-insured and mixed-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 fully-insured and mixed-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. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive 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 or not applicable.

SOURCE: 2014 Form 5500 filings.

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2014
 (numbers in millions)

All Plans

Type of 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
Total	\$141,982	\$133,139	\$8,843	\$16,939	\$16,093	\$846	\$40,763	\$34,029	\$6,734	\$84,280	\$83,018	\$1,263
Health Only	47,943	42,748	5,195	-	-	-	16,462	12,050	4,412	31,481	30,698	783
Stop-Loss Only	3,608	3,289	319	2,910	2,688	222	598	506	92	100	95	5
Other ⁴	33,741	32,265	1,476	11,723	11,179	544	14,261	13,415	846	7,757	7,671	86
Health and Stop-Loss	61	61	-	-	-	-	-	-	-	61	61	-
Health and Other ⁴	53,870	52,164	1,706	-	-	-	9,080	7,759	1,321	44,791	44,405	385
Stop-Loss and Other ⁴	2,681	2,535	147	2,306	2,226	81	362	299	63	13	10	3
Health, Stop-Loss, and Other ⁴	77	77	-	-	-	-	-	-	-	77	77	-

Plans with 100 or More Participants & Trusts

Type of 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
Total	\$27,410	\$19,140	\$8,271	\$3,231	\$2,422	\$809	\$21,854	\$15,210	\$6,644	\$2,325	\$1,507	\$818
Health Only	12,081	7,143	4,938	-	-	-	11,138	6,751	4,388	942	392	550
Stop-Loss Only	1,023	709	315	803	585	218	216	124	92	5	**/	5
Other ⁴	7,266	5,859	1,407	1,967	1,441	526	5,147	4,324	823	152	95	58
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other ⁴	6,385	4,905	1,480	-	-	-	5,166	3,889	1,278	1,219	1,017	202
Stop-Loss and Other ⁴	654	523	131	461	397	65	186	123	63	6	3	3
Health, Stop-Loss, and Other ⁴	1	1	-	-	-	-	-	-	-	1	1	-

(continued...)

**Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2014**
(numbers in millions)

Plans with 100 or More Participants & No Trusts

Type of 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
Total	\$114,251	\$113,769	\$482	\$13,602	\$13,571	\$31	\$18,778	\$18,750	\$28	\$81,870	\$81,448	\$423
Health Only	35,772	35,544	229	-	-	-	5,288	5,282	5	30,485	30,262	223
Stop-Loss Only	2,561	2,560	1	2,084	2,083	1	382	382	-	95	95	-
Other ⁴	26,392	26,328	64	9,715	9,701	14	9,074	9,053	21	7,602	7,575	28
Health and Stop-Loss	61	61	-	-	-	-	-	-	-	61	61	-
Health and Other ⁴	47,403	47,229	173	-	-	-	3,859	3,857	2	43,544	43,372	172
Stop-Loss and Other ⁴	1,986	1,970	15	1,803	1,788	15	176	176	-	7	7	-
Health, Stop-Loss, and Other ⁴	76	76	-	-	-	-	-	-	-	76	76	-

Plans with Fewer Than 100 Participants & Trusts ⁵

Type of 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
Total	\$320	\$230	\$90	\$106	\$99	\$6	\$130	\$68	\$62	\$85	\$63	\$22
Health Only	90	61	29	-	-	-	36	17	19	54	44	10
Stop-Loss Only	23	21	3	23	20	3	**/	**/	-	**/	**/	-
Other ⁴	83	77	6	41	38	3	39	38	1	2	2	1
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other ⁴	83	30	53	-	-	-	54	13	41	28	17	12
Stop-Loss and Other ⁴	42	41	**/	42	41	**/	**/	**/	-	-	-	-
Health, Stop-Loss, and Other ⁴	-	-	-	-	-	-	-	-	-	-	-	-

Note: The premium reported for each plan is equal to the maximum of the following Schedule A values: (1) earned premium on line 9a(4) of Part III, (2) the total premiums or subscription charges paid to carrier on line 10a of Part III, (3) the total amount of commissions paid to agents, brokers, and other persons on line 2a of Part I, (4) the total amount of fees paid to agents, brokers, and other persons on line 2b of Part I, (5) the premiums paid to carrier on line 6b of Part II, (6) the incurred claims on line 9b(3) of Part III, (7) or the claims charged on line 9b(4) of Part III. These values are reported as filed with no adjustment.

¹ Premiums paid by Type of Insurance Contracts is reported as found on Schedule A without adjustment. The result is that for fully-insured and mixed-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 Other insurance contracts include dental, vision, life, temporary disability, long-term disability, supplemental unemployment, and prescription drug.

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

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2014 Form 5500 filings.

APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2014, employer-sponsored health insurance covered 55 percent of the U.S. population.¹ There are a variety of ways in which plan sponsors (usually employers) may fund the health insurance coverage they offer their workers.²

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.

¹ U.S. Department of Labor, Employee Benefits Security Administration calculations using the March 2015 Current Population Survey Annual Social and Economic Supplement.

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

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 or a health maintenance organization. The insurance carrier then assumes financial responsibility for the covered health benefit claims of the plan’s participants and associated administrative costs.³ An employer with a fully-insured health plan chooses how to transfer insurance premiums⁴ 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 trust⁵ 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 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-

³ Definitions of Health Insurance Terms, at <http://www.bls.gov/ncs/ebs/sp/healthterms.pdf>.

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

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

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.⁶

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.

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

⁶ 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>.

required Schedules and Attachments (the "Form 5500") generally satisfies these annual reporting requirements.⁷

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 include 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:⁸

- 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;⁹
- 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;

⁷ 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 2014 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.

⁸ 29 C.F.R. 2520.104-1 *et seq.*

⁹ 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 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.

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

Data Used for this Report

The data included in this report consists of all Form 5500s filed by welfare plans providing health benefits that had plan year ending dates in 2014. Certain filings are excluded in order to reflect the filing requirements described above:

- Plans filing the Form 5500 with fewer than 100 participants as of the beginning of the plan year that

- filed without a Schedule H or I or with a Schedule H or I that have zero or blank values for each of total assets, liabilities, net assets, income, and expenses;
- Plans that filed the Form 5500-SF with fewer than 100 participants as of the beginning of the plan year that have zero or blank values for each of total assets, liabilities, net assets, income, and expenses;
- Direct Filing Entities; and
- Duplicate filings.

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 2014 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. For classification purposes, Schedule A insurance contracts are not considered health insurance policies or contracts if the per capita premium amount reported is less than \$1,800 or the filing also indicates that the policy could be for stop-loss coverage or for payments to a TPA.¹⁰ The filing must also either:
 - (a) indicate the plan is funded through a trust or general assets of the sponsor,
 - (b) include a Schedule H or Schedule I and report benefit payments,
 - (c) be filed on the Form 5500-SF and report non-zero total assets, liabilities, or net assets or

¹⁰ Although Schedule A health insurance contracts reporting a per capita premium of less than \$1,800 are not considered as such to determine the plan funding classification, they are ultimately counted as health insurance contracts in the event that the plan is deemed fully insured.

- (d) be filed on the Form 5500-SF with fewer than 100 participants as of the beginning of the plan year and report zero total assets, liabilities, and net assets with a non-zero amount for income or expenses.
- (2) Mixed-insured. The plan does not meet the requirements in (1) and either
- (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, and the filing indicates that the plan is funded through a trust or general assets of the sponsor, or
 - (b) the filing has an attached Schedule H that indicates benefit payments directly to participants or beneficiaries, or
 - (c) the filing has an attached Schedule H that indicates benefit payments but *does not* indicate benefit payments directly to participants or beneficiaries *and* both
 - i) Premiums paid for all insurance contracts as reported on the Schedule A are *not* within 10% of total payments to insurance carriers for the provision of benefits as reported on Schedule H, and
 - ii) Premiums paid for all *health* insurance contracts as reported on the Schedule A are *not* within 10% of total payments to insurance carriers for the provision of benefits as reported on Schedule H, or
 - (d) the filing has an attached Schedule I that indicates benefit payments *and* both
 - i) Premiums paid for all insurance contracts as reported on the Schedule A are *not* within 10% of total benefits paid as reported on Schedule I, and
 - ii) Premiums paid for all *health* insurance contracts as reported on the Schedule A are *not* within 10% of total benefits paid as reported on 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 (covering fewer than 100 participants as of the end of the year) that fully-insure their health plan;
- Small plans 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 end 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 5500.¹¹ 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 tables in this document summarize Form 5500 data for health plans that file. In a limited number of cases, the filed information has been edited to better reflect the universe of Form 5500 filing health plans. For example, certain plans that did not indicate an intention to terminate submitted filings that

¹¹ 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. Generally, those small plans that use a trust to self-insure their health benefits are not required to file a Schedule H. These filings include more abbreviated financial information about the plan's operation as filed on Schedule I or the Form 5500-SF.

reported zero participants as of the end of the plan year but a positive number of participants at the beginning of the year. In these cases, the beginning of year participation count has been used for the end of year count and all of these participants have been classified as active participants.

The statistics reported within this document also contain one important imputation. Namely, any plans deemed to be mixed-insured or fully-insured as defined previously are assumed to have at least one health insurance contract even when a Schedule A has not been appropriately filed to provide details on insurance contracts purchased by the plan. Otherwise, all figures reported herein are tabulated without adjustment.