**User Guide**

**2014 Form 5500 Group Health Plans Research File**

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Department of Labor

Employee Benefits Security Administration

Office of Policy and Research

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# I. Introduction

The Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and the Internal Revenue Code of 1986, as amended (“the Code”), establish certain reporting and disclosure requirements for private-sector employee benefit plans. 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. Today, filing the Form 5500 together with any required Schedules and Attachments (the “Form 5500”) generally satisfies these annual reporting requirements.[[1]](#footnote-1)

The Form 5500 Annual Return/Report 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 Annual Return/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:[[2]](#footnote-2)

* 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;[[3]](#footnote-3)
* Welfare plans maintained outside the U. S. that serve mostly nonresident aliens;
* Governmental plans;
* Unfunded or insured welfare plans maintained for a select group of management or highly compensated employees only;
* Plans maintained only to comply with workers’ compensation, unemployment compensation, or disability insurance laws;
* Welfare benefit plans that participate in a group insurance arrangement that files a Form 5500 on behalf of the participating plans;
* Apprenticeship or training plans meeting certain conditions;
* Certain unfunded welfare benefit plans financed by dues;
* Church plans;
* Welfare benefit plans maintained solely for only the owner and/or spouse who wholly own a trade or business or the partners and/or spouses of partners in a partnership.

A small plan that receives employee (or former employee) contributions during the plan year and does not use the contributions to pay insurance premiums or uses a trust or separately maintained fund to hold plan assets or act as a conduit for the transfer of plan assets during the year is required to file; except that a small plan with employee contributions that are used to pay benefits instead of insurance premiums which is associated with a cafeteria plan under the Code Section 125 may be treated for annual reporting purposes as an unfunded welfare plan if it meets certain Department requirements.

The *Form 5500 Group Health Plans Research File* is an edited dataset consisting of all employer-sponsored private-sector welfare plans that are required to file a Form 5500 Annual Return/Report and indicate that the plan offered a health benefit to the covered participants. Each year the Department’s Employee Benefits Security Administration’s (EBSA) Office of Policy and Research (OPR) creates this dataset in order to analyze the group health plans market. Most importantly, the *Form 5500 Health Plans Research File* underlies the *Group Health Plans Report*, which analyzes aggregate statistics on the plan, participant, and financial characteristics of private-sector employer sponsored group health plans published by EBSA. EBSA also publishes a zipped file that contains the *Group Health Plans Report,* the SAS Version 9 *Form 5500 Group Health Plans Research File* data file, accompanying SAS tabulation programs, a SAS formats program, and documentation. Both files are available at <http://www.dol.gov/ebsa/publications/form5500dataresearch.html#healthplan>.

# II. Selection of Plans for the Group Health Plans Research Files

Prior to January 1, 2010, filings received on paper were scanned; each month these electronic images were loaded into an Oracle relational database called the EFAST Master File (EMF). The EMF consists of all information from the Form 5500 Series, as well as some generated summary information, for each plan year. EBSA received a subset of the EMF that primarily included the Form 5500 Annual Return/Report, schedules and attachments for retirement plans, welfare plans, and direct filing entities[[4]](#footnote-4) (DFEs). This subset of tables, known as the Electronic Disclosure System (EDS), was the source of unedited data for the *Form 5500 Group Health Plans Research File*. The subset excluded such items as Form 5500-EZ filings and IRS entity information.

Beginning January 1, 2010, DOL moved to a new filing system called EFAST2, under which all filings are required to be submitted electronically. Filers can prepare and submit the Form 5500 Annual Return/Report using EFAST2-approved third-party software or using IFILE, a free limited-function web application. As a result, all Series data is now directly available as tables under the EFAST2 system. Any additional attachments, such as the report of auditors, are available only as PDF images

The plan filings making up the *Form 5500 Group Health Plans Research File* all have indicated that the plan offers a health benefit. The following plan types were excluded from this file.

• DFEs (“This return/report is for a DFE (specify),” Part I, A of Form 5500),

• ‘Voluntary’ filing plans (plans which are not required to file the Form 5500), and

• Duplicate filings (only the ‘best’ filing is retained).

‘Voluntary’ filing plans are those health plans that have filed a Form 5500 and have fewer than 100 participants at the beginning of the year and do not provide any financial information (indication of a trust). Lack of financial information is determined when either the Schedule H or I is not filed, or the Schedule H, I, or Form 5500-SF is blank. These plans fall in the insured or unfunded category as outlined in the Instructions for Form 5500. The same logic is used for filers of the Form 5500-SF.

# III. Determining the Method of Plan Funding

A major characteristic of group health plans is the method the plan uses to pay for the benefits offered. OPR used information from the 2014 Form 5500 on the 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 being either fully-insured, self-insured, or a mixture of the two (mixed-insured).

## Identifying Form 5500 filing for health benefit plans that contain information on the method of plan funding:

1. Select all unique Form 5500 filings from 2014 EFAST2 database that have a plan year ending date in 2014.
2. Select all Form 5500 filings that indicate the plan contains a health benefit; i.e., the filing lists “4A” on Form 5500 Part II line 8b.[[5]](#footnote-5).

## Characterize Form 5500 filings as self-insured, mixed-insured, or fully-insured

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.[[6]](#footnote-6) The filing must also either:
   1. indicate the plan is funded through a trust or general assets of the sponsor,
   2. include a Schedule H or Schedule I and report benefit payments,
   3. be filed on the Form 5500-SF and report non-zero total assets, liabilities, or net assets or
   4. 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
   1. 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
   2. the filing has an attached Schedule H that indicates benefit payments directly to participants or beneficiaries, or
   3. the filing has an attached Schedule H that indicates benefit payments but *does not* indicate benefit payments directly to participants or beneficiaries *and* both
      1. 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
      2. 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
   4. the filing has an attached Schedule I that indicates benefit payments *and* both
      1. 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
      2. 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).

Stop-loss coverage for health insurance contracts is determined when stop-loss coverage is indicated in addition to health on Part III, 8 of the Schedule A through checking the box for i – Stop loss (large deductible), or through checking the box for m – Other (specify) in combination with an explanation that appears to be stop-loss.

Payments to a TPA are similarly determined by looking at Part III, 8 of the Schedule A. If m – Other (specify) is checked with text indicating a TPA, a TPA is assumed. In addition, the organization code ‘5’ in Part I, 3(e) of the Schedule A also indicates a TPA.

As stated later in this document, the premium for any contract is calculated as the maximum of the following Schedule A line items:

* Part I, 2(a) – total amount of commissions paid,
* Part I, 2(b) – total amount of fees paid,
* Part II, 6(b) – premiums paid to carrier,
* Part III, 9(a)(4) – earned premium,
* Part III, 9(b)(3) – incurred claims,
* Part III, 9(b)(4) – claims charged,
* Part III, 10(a) – total premiums or subscription charges paid to carrier.

Finally, for any Schedule A contract that reports covering 0 participants, the contract is assumed to cover all participants reported on the main Form 5500.

# IV. Weighting

Beginning with the *2013 Group Health Plans Research File*, we added a weight variable to the file, called DUP\_WGT. This weight is either 1 or 0 for any individual record and is used to distinguish between two valid filings in a single year.

Take for instance a plan with plan year ending date of June 30, 2014 that wants to change the plan year ending date to December 31, 2014. The appropriate way to file the Form 5500 is to file once for July 1, 2013 to June 30, 2014 and then to file again for July 1, 2014 to December 31, 2014. Given our criteria for selecting Form 5500 filings for the *Research File*, both filings would be kept since both have a plan year ending date in 2014.

In order to tabulate counts of plans, participants, and any other stock amounts, the weight DUP\_WGT should be used. To tabulate flow items like income and expenses, the weight should not be used as accounting for cash flows across both filings for a given plan can be appropriate.

The methodology used to develop the weight is as follows:

We define the following for SPONS\_DFE\_EIN/SPONS\_DFE\_PN pairs:

1. Directly-Consecutive – The ending date of the first of a pair of filings is one day prior to the beginning date of the second filing
2. Participants-Consecutive – The end of year participation of the first of a pair of filings is equal to the beginning of year participation of the second filing.
3. Same-Effective-Date – both filings have the same plan effective date
4. Same-Benefit-Code – both filings have the same welfare benefit code
5. Number-End-Dates – number of unique FORM\_TAX\_PRD in each pair.
6. Number-Plan-Names – number of unique PLAN\_NAME in each pair
7. Earlier-Filing – first plan year ending date of pair
8. Later-Filing – second plan year ending date of pair

IF Number-Plan-Names = 1 AND Number-End-Dates = 2 AND Directly-Consecutive THEN the DUP\_WGT=1 for Later-Filing and DUP\_WGT=0 for Earlier-Filing

IF Number-Plan-Names > 1 AND Number-End-Dates = 2 AND Directly-Consecutive AND Participants-Consecutive AND Same-Effective-Date THEN the DUP\_WGT=1 for Later-Filing and DUP\_WGT=0 for Earlier-Filing

IF Number-Plan-Names = 1 AND Number-End-Dates = 2 AND NOT Directly-Consecutive AND Participants-Consecutive AND Same-Effective-Date THEN the DUP\_WGT=1 for Later-Filing and DUP\_WGT=0 for Earlier-Filing

IF Number-Plan-Names > 1 AND Number-End-Dates = 2 AND NOT Directly-Consecutive AND Participants-Consecutive AND Same-Effective-Date AND Same-Benefit-Code THEN the DUP\_WGT=1 for Later-Filing and DUP\_WGT=0 for Earlier-Filing

In addition to the algorithm described above, we also looked at the SPONS\_DFE\_EIN/SPONS\_DFE\_EIN pairs that did not meet the criteria above. We manually made decisions to either weight the two records or to delete one as a duplicate.

# V. Editing

EFAST performs a number of error checks on the original Form 5500 submissions, and EBSA’s Office of the Chief Accountant (OCA) sends Correction Request Letters to individual Form 5500 filers whose filing contains obvious errors. Most of these Form 5500 filers submit amended filings in response to the Correction Request Letters. However, the OCA correction process is imperfect. In particular, some filers misunderstand the request for corrected information, fail to respond to the correspondence, or supply the requested additional information in a format that cannot be used to correct the identified error. OCA will send a second Correction Request Letter to those filers who did not respond appropriately; however, OCA does not send a third Correction Request Letter.

We edit final Form 5500 filings selected for inclusion in the *Form 5500 Group Health Plans Research File* to improve the accuracy of the generated plan statistics. We do not correspond with filers; rather, we use information provided on the Form 5500 or in Attachments to the Form 5500 to determine logical error corrections.

## Participation Edits

There are numerous instances when participation counts can be implausible or are clearly entered on the wrong line of the Form 5500. We take the following steps to correct these issues:

1. Health plans should not report deceased participants on line 6e of the Form 5500. Therefore, the total number of participants should be included on 6d and 6f. However, often only one of these is filled in. In the event that 6d is blank or 0 or 6f is not, 6d is assumed to be equal to 6f.
2. In the event that a plan reports 0 participants on both lines 6d and 6f, a nonzero amount on line 5 (beginning of year participants), and does not indicate termination by either checking the Final Filing box in Part I of the Form 5500, indicating a resolution to terminate on Schedule H or I, or indicating that all assets were distributed to beneficiaries on Schedule H or I, we assume that the end of year participation is equal to the beginning of year participation. All of the participants are then assumed to be active.

## Plan Entity Type Edit: Form 5500 Part I, line A:[[7]](#footnote-7)

Form 5500 asks filers to identify the type of plan entity for which they are submitting information: multiemployer, single-employer, multiple-employer, or DFE. EBSA has historically seen discrepancies in the reporting of multiemployer plans. Therefore, each plan filing selected for the *Form 5500 Group Health Plans Research File* is subjected to the following logic.

The following flags are created first:

ME\_STRING is set if the **plan** name contains any of these phrases: LOCAL, TEAMSTER, UNION, IBEW, WORKERS, LABORERS, PLUMBERS, CARPENTERS, PIPEFITTERS, UFCW, BRICKLAYER, MACHINIST, INDUSTRY, ELECTRICAL, BROTHERHOOD, SHEET METAL, GLAZIERS, PAINTERS, PLASTERER, TANNERS, MILLWRIGHT, FINISHERS, LONGSHOREMEN, BOILERMAKER, OPERATORS, OPERATING ENGINEERS, MEAT CUTTERS, BRICK MASONS, INSULATORS, LATHERS, or CEMENT MASONS .

* INC1 is set if the **sponsor** name contains any of these phrases: INC., INC, INCORPORATED, COMPANY, CORP., CORPORATION, CO., LLC, or LTD.
* INC2 is set if the **plan** name contains any of these phrases: INC., INC, INCORPORATED, COMPANY, CORP., CORPORATION, CO., LLC, or LTD.
* INC is set if INC1 or INC2 is set.
* BOARD is set if the **sponsor** name contains any of these phrases: BOARD, TRUSTEES, or COUNCIL.

Next, the following specific edits are made based on the flags and other information provided in the filings.

* If a plan indicates it is as a multiemployer plan and is flagged as INC and is not flagged as BOARD, then the plan entity is changed to single employer.
* If the business code reported corresponds to offices of physicians or dentists and the plan reports being multiemployer, the entity is changed to single employer.
* If the business code reported corresponds to Real Estate and Rental and Leasing Real Estate and the plan reports being multiemployer, the entity is changed to single employer.
* If the business code reported corresponds to Legal Services and the plan reports being multiemployer, the entity is changed to single employer.
* If the business code is blank and the plan is not flagged under ME\_STRING and the plan is reported as being multiemployer, then the entity is changed to single employer.
* If the plan is reported as being multiemployer and not collectively bargained and is not flagged for ME\_STRING and is not flagged for BOARD and is flagged for INC, then the entity is changed to single employer.
* If the plan is reported as multiple employer and is collectively bargained and is either flagged for ME\_STRING or BOARD then the entity type is changed to multiemployer.
* If the original entity is not valid and the plan is not collectively bargained and is not flagged for ME\_STRING or BOARD then the type of entity is changed to single employer.
* After making all entity edits, all multiemployer plans are changed to show collective bargaining.

## Edits of Funding and Benefit Arrangements: Form 5500 Part II lines 9a and 9b

The funding and benefit arrangements values are not adjusted.[[8]](#footnote-8) The values possible for funding and benefit arrangements are as follows: (1) Insurance, (2) Code section 412(e)(3) insurance contracts, (3) trust, and (4) general assets of the sponsor.

## Removal of Duplicate Filings

To eliminate duplicate filings, we group filings that have the same end-of-year assets, beginning-of-year assets, and total contributions; and checks these filings and removes the obvious duplicates. We also group filings with the same SPONS\_DFE\_EIN and SPONS\_DFE\_PN to see if any of the filings are duplicates. Most often, the two filings are both required. See page 7 for more information.

## Edited Variables

Beginning with the *2010* *Form 5500 Group Health Plans Research File*, all original variables drawn from EDS and EFAST2 have remained unchanged. We have created new variables whose values are set equal to the edited values for the corresponding original variables. These variables should be used to produce aggregate statistics from the *2014* *Form 5500 Group Health Plans Research File*. The edited variables are equal to the original variable when no edits are made. They can be found in the Codebook in section VI of this document.

## Participation and the Form 5500-SF

Since the introduction of the Form 5500-SF, the participation reported on the Form 5000 and the Form 5500-SF have not been identical. The Form 5500 has fields for active participants

* active,
* retired or separated receiving benefits,
* retired or separated entitled to future benefits, and
* deceased with beneficiaries receiving or entitled to receive benefits.

The Form 5500-SF prior to 2014 only had fields for total participation. The Form 5500-SF introduces two fields: one for beginning of year active participants and one for end of year active participants.

For the purposes of the *Group Health Plans Research File* and *Group Health Plans Bulletin*, there is no change to the treatment of Form 5500-SF filers. Prior to the 2014 Form 5500-SF, all participants were assumed to be active. This methodology continues to be employed.

# VI. Generated Variables

We generate and add a number of variables that were not present in the original data sources. Some of these variables are simply recodes of existing variables, and are used in the *Group Health Plans Report* analysis. Other variables provided enhanced information for research by synthesizing information collected on the Form 5500 Forms, Schedules, and Attachments. Many of these additional variables are assigned a custom display format in SAS (see the “Format Source.sas” program that accompanies the *Group Health Plans Research File*).

### ENT2

ENT2 is the recode of the edited Form 5500 Part I, line A plan entity type variable, TYPE\_PLAN\_ENTITY\_IND, and is used in the *Group Health Plans Report* for tabulations by plan entity type.

|  |  |
| --- | --- |
| Value | ENT2 Description |
| 1 | Single-employer plans and multiple-employer plans |
| 2 | Multiemployer plans |

### BIZCODE

BIZCODE is the edited Form 5500 Part II, line 2d business code variable, BUSINESS\_CODE, converted from character to numerical format.

### PYB and PYE Dates

From Form 5500 Part I, PYE is the plan year ending date (variable FORM\_TAX\_PRD) and PYB is the plan year beginning data (variable FORM\_PLAN\_YEAR\_BEGIN\_DATE ); both are in the date format MM/DD/YYYY.

## Plan Type and Features

### HEALTH\_TYPE and HEALTH\_ONLY

HEALTH\_TYPE defined the types of welfare benefits provided by the plan.

|  |  |
| --- | --- |
| Value | HEALTH\_TYPE Description |
| 1 | Health and Dental |
| 2 | Health and Vision |
| 3 | Health and Non-Health |
| 4 | Health, Dental, and Vision |
| 5 | Health, Dental, and Non-Health |
| 6 | Health, Vision, and Non-Health |
| 7 | Health, Dental, Vision, and Non-Health |

HEALTH\_ONLY describes whether or not the plan provides only health benefits or health benefits along with other benefit types. When HEALTH\_ONLY is 1, the plan offers only health benefits. When HEALTH\_ONLY is 2, the plan offers health and other types of benefits. Both of these variables are determined based on the TYPE\_WELFARE\_BNFT\_CODE.

|  |  |
| --- | --- |
| Value | TYPE\_WELFARE\_BNFT\_CODE Description |
| 4A | Health (other than vision or dental) |
| 4B | Life insurance |
| 4C | Supplemental unemployment |
| 4D | Dental |
| 4E | Vision |
| 4F | Temporary disability (accident and sickness) |
| 4G | Prepaid legal |
| 4H | Long-term disability |
| 4I | Severance pay |
| 4J | Apprenticeship and training |
| 4K | Scholarship (funded) |
| 4L | Death benefits (include travel accident but not life insurance) |
| 4P | Taft-Hartley Financial Assistance for Employee Housing Expenses |
| 4Q | Other |

This table shows that “4A” indicates health insurance; “4D” indicates dental insurance; “4E” indicates vision insurance; and all the other codes indicate what we are calling “non-health” benefits.

### INSURANCE\_TYPE and CONTRACT\_NUM\_HEALTH

INSURANCE\_TYPE categorizes the types of Schedule A contracts reported by each plan. In Part III of Schedule A, line 7, plans check all boxes that apply to the particular contract being reported. The options are:

|  |  |
| --- | --- |
| Value | TYPE\_WELFARE\_BNFT\_IND Description |
| A | Health (other than dental or vision) |
| B | Dental |
| C | Vision |
| D | Life Insurance |
| E | Temporary disability (accident and sickness) |
| F | Long-term disability |
| G | Supplemental unemployment |
| H | Prescription drug |
| I | Stop loss (large deductible) |
| J | HMO contract |
| K | PPO contract |
| L | Indemnity contract |
| M | other |

For INSURANCE\_TYPE, we have defined 8 options using the TYPE\_WELFARE\_BNFT\_IND above. Values A, J, K, and L correspond to health contracts for purposes of creating INSURANCE\_TYPE.

|  |  |
| --- | --- |
| Value | INSURANCE TYPE Description |
| 1 | No insurance |
| 2 | Health Only |
| 3 | Stop-Loss Only |
| 4 | Other |
| 5 | Health and Stop-Loss |
| 6 | Health and Other |
| 7 | Stop-Loss and Other |
| 8 | Health, Stop-Loss, and Other |

CONTRACT\_NUM\_HEALTH merely counts the number of different health insurance contracts reported by the plan on Schedule A (TYPE\_WELFARE\_BNFT\_IND is one of A, J, K, or L). For plans that are determined to be mixed- or fully-insured that report no Schedule A health contracts, this value is set to 1 to represent the presumably missing Schedule A.

### HEALTH\_ONLY\_PREM, HEALTH\_STOPLOSS\_PREM, HEALTH\_STOPLOSS\_OTHER\_PREM, HEALTH\_OTHER\_PREM, STOPLOSS\_ONLY\_PREM, STOPLOSS\_OTHER\_PREM, OTHER\_ONLY\_PREM

Each of these variables is a summation of various Schedule A filings. Is placed into one of the following seven categories:

1. Health only
2. Stop-loss only
3. Other only
4. Health and Stop-Loss
5. Health and Other
6. Stop-Loss and Other
7. Health, Stop-Loss, and Other

The maximum of the values in the following list is used as the premium for that contract. The sum of all premiums for each contract type corresponds to the 7 premium variables on the Research File.

* Part I, 2(a) – total amount of commissions paid,
* Part I, 2(b) – total amount of fees paid,
* Part II, 6(b) – premiums paid to carrier,
* Part III, 9(a)(4) – earned premium,
* Part III, 9(b)(3) – incurred claims,
* Part III, 9(b)(4) – claims charged,
* Part III, 10(a) – total premiums or subscription charges paid to carrier

### INS3

INS3 indicates the insurance status of the plan as self-insured, mixed-insured, or fully-insured as discussed above.

|  |  |
| --- | --- |
| Value | INS3 Description |
| 0 | Self-Insured |
| 1 | Mixed-Insured |
| 2 | Fully-Insured |
|  |  |

## Participants

### TOT\_ACT\_PARTCP\_CNT

### RTD\_SEP\_PARTCP\_RCVG\_CNT

### RTD\_SEP\_PARTCP\_FUT\_CNT

### SUBTL\_ACT\_RTD\_SEP\_CNT

### PART8

### LARGE

TOT\_ACT\_PARTCP\_CNT corresponds to the number of active participants reported on the Form 5500; RTD\_SEP\_PARTCP\_RCVG\_CNT corresponds to the number of retired or separated participants receiving benefits; RTD\_SEP\_PARTCP\_FUT\_CNT corresponds to the number of other retired or separated participants entitled to future benefits; and SUBTL\_ACT\_RTD\_SEP\_CNT corresponds to the total of these three items.

PART8 corresponds to SUBTL\_ACT\_RTD\_SEP\_CNT and is formatted as follows:

|  |
| --- |
| PART8 Value |
| None or not reported |
| 1-49 |
| 50-99 |
| 100-249 |
| 250-499 |
| 500-999 |
| 1000-4999 |
| 5000+ |

The variable LARGE is 1 if the plan has SUBTL\_ACT\_RTD\_SEP\_CNT 100 or greater and 0 otherwise.

### FILINGSIZE AND FILINGSIZE2

These variables are created to place plans into size categories. The participation portion is based on beginning of year participation. They are defined as follows:

|  |  |
| --- | --- |
| Value | FILINGSIZE Description |
| 1 | Plans with 100 or more Participants & Trusts |
| 2 | Plans with 100 or more Participants & No Trusts |
| 3 | Plans with less than 100 Participants & Trusts |
| Value | FILINGSIZE2 Description |
| 1 | Plans with Trusts |
| 2 | Plans with No Trusts |

## Financials

### AST21

AST21 is set equal to Total Assets End of Year (TOT\_ASSETS\_EOY\_AMT) and assigned a format which displays output in ranges, e.g., “$1-24K”, “25-49K”, … “2.5B or more”.

### FUNDING\_ARRANGE and BENEFIT

FUNDING\_ARRANGE is the recode of FUNDING\_ARRANGEMENT\_CODE.

|  |  |
| --- | --- |
| Value | FUNDING\_ARRANGE Description |
| 1 | Insurance |
| 2 | Trust |
| 3 | Trust and Insurance |
| 4 | General Assets of the Sponsor |
| 5 | General Assets of the Sponsor and Insurance |
| 6 | Trust and General Assets of the Sponsor |
| 7 | Trust, General Assets of the Sponsor, and Insurance |
| X | Undetermined |

These values are generated based on the following options for funding arrangement: 1) Insurance, 2) Code section 412(e)(3) insurance contracts, 3) trust, and 4) general assets of the sponsor. Options 1) and 2) are both considered insurance for the purposes of FUNDING\_ARRANGE.

The variable BENEFIT is created in the same fashion and with the same results, only using the benefit arrangement.

### BS\_SOURCE

### UNSPEC\_INVEST\_EOY\_AME

### UNSPEC\_DIST\_BNFT\_AME

BS\_SOURCE indicates the source of balance sheet information: “H” if Schedule H, “I” if Schedule I, and “N” if neither (or none). For Schedule I plans, Schedule I variables (with prefix “SMALL\_”) are copied and given the variable names of their Schedule H counterparts (e.g., JOINT\_VENTURE\_EOY\_AMT = SMALL\_JOINT\_VENTURE\_ EOY\_AMT). In the process, the variables “Unspecified Investments” (UNSPEC\_INVEST\_EOY\_AME) and “Unspecified Benefits Paid” (UNSPEC\_ DIST\_BNFT\_AME) are created. Unspecified Investments is the small plan Total Assets amount, less the sum of the small plan assets line items (partnership/joint venture, employer real property, real estate, employer securities, participant loans, and loans other than to participants). Note that “Tangible personal property” (SMALL\_PERSONAL\_ PROP\_EOY\_AMT) is **not** subtracted from total assets; it has no Schedule H analogue and is thus included in “unspecified investments” for the *Group Health Plans Research File*. Unspecified Benefits is the small plan Benefits Paid (line 2e) — Schedule I does not specify any benefit payment detail.

## Imputed Variables

Imputed variables largely serve the function of insuring that line items add up to the totals on the *Group Health Plans Report* tables.

### IB\_NINC

Imputed Net Income, equal to Total Income (TOT\_INCOME\_AMT) less Total Expenses (TOT\_EXPENSES\_AMT).

### IOB\_\*

IOB\_\* variables are “imputed other” amounts to be used when tabulating both Schedule H and Schedule I filers. They are computed by subtracting the sum of line items common to both the Schedule H and I for a particular category from the reported total for that category. For example, IOB\_ASST (imputed other assets) equals total assets (TOT\_ASSETS\_EOY\_AMT) less the sum of assets in partnerships/joint ventures, employer property, real estate, employer securities, participant loans, and loans other than to participants. Note that these six asset line items are the only items found on both Schedule H and Schedule I.

### IOH\_\*

IOH\_\* variables are “imputed other” amounts to be used when tabulating only Schedule H filers. They are computed by subtracting the sum of line items on Schedule H for a particular category from the reported total for that category. For example, IOH\_INT (imputed other interest earnings) equals total interest (TOTAL\_INTEREST\_AMT) less the sum of interest earnings from interest-bearing cash, U.S. Government securities, corporate debt instruments, loans (other than to participants), and participant loans. Note that these five interest earnings items are found only on Schedule H.

### ITB\_LIAB

Imputed Total Liabilities, equal to Total Assets (TOT\_ASSETS\_EOY\_AMT) less Net Assets (NET\_ASSETS\_EOY\_AMT).

### IOH\_CONT\_C12

IOH\_CONT\_C12 is the variable underlying “Other or unspecified contributions.” It is the reported Total Contributions less the sum of employer contributions and participant contributions. In other words, it is an imputed “other contributions” variable that also includes noncash contributions.

### IOH\_INC\_C12

IOH\_INC\_C12 is the variable underlying “Other or unspecified income.” It is the reported Total Income less the sum of the following “income” line items on Schedule H:

* Total contributions (TOT\_CONTRIB\_AMT)
* Total interest earnings (TOTAL\_INTEREST\_AMT)
* Total dividends (TOTAL\_DIVIDENDS\_AMT)
* Gain (loss) on sale of assets (TOT\_GAIN\_LOSS\_SALE\_AST\_AMT)
* Unrealized appreciation (depreciation) of assets (TOT\_UNREALZD\_APPRCTN\_AMT)
* Net investment gain (loss) from common/collective trusts (GAIN\_LOSS\_COM\_TRUST\_AMT)
* Net investment gain (loss) from pooled separate accounts (GAIN\_LOSS\_POOL\_SEP\_AMT)
* Net investment gain (loss) from master trust investment accounts (GAIN\_LOSS\_MASTER\_TR\_AMT)
* Net investment gain (loss) from 103-12 investment entities (GAIN\_LOSS\_103\_12\_INVST\_AMT)
* Net investment gain (loss) from registered investment companies (GAIN\_LOSS\_REG\_INVST\_AMT)

In other words, IOH\_INC\_C12 is an imputed “other income” variable that also includes earnings from rents (Schedule H line 2b(3), TOTAL\_RENTS\_AMT).

### SRDB\_\*

SRDB\_\* variables are “sum of reported detail” variables to be used when tabulating both Schedule H and Schedule I plans. They are computed by summing the reported line items common to both Schedules H and I for a particular category, plus the “Other” line item (if any) for that category. For example, SRDB\_ASST (sum of reported assets detail) is the sum of assets in partnerships/joint ventures, employer property, real estate, employer securities, participant loans, loans other than to participants, and tangible personal property (SMALL\_PERSONAL\_PROP\_EOY\_AMT). Note that personal property, an asset line item on Schedule I but not on Schedule H, is considered an “other” asset.

### SRDH\_\*

SRDH\_\* variables are “sum of reported detail” variables to be used when tabulating Schedule H plans. They are computed by summing the reported line items on Schedule H for a particular category, plus the “Other” line item (if any) for that category. For example, SRDH\_EXP (sum of reported expenses detail) is the sum of total benefit payments (TOT\_DISTRIB\_BNFT\_AMT), corrective distributions (TOT\_CORRECTIVE\_DISTRIB\_AMT), deemed distributions of participant loans (TOT\_DM\_DISTRIB\_PTCP\_LNS\_A), interest expense (TOT\_INT\_EXPENSE\_AMT), and total administrative expenses (TOT\_ADMIN\_EXPENSES\_AMT). There is no “Other expenses” line on Schedule H.

# VII. Codebook

The table that follows describes each of the variables included in the *2014 Form 5500 Group Health Plans Research File.* There are five pieces of information included for each variable:

* *SAS Variable Name:* The name of the variable.
* *Type of Variable:* Each variable is one of five types:
  + Original – Raw field from a single source.
  + Combined Original – Raw field from one of multiple possible sources, depending on the type of filer. The types of filers are as follows:
    - Form 5500 and Schedule H (and Schedule A if plan has insurance contracts),
    - Form 5500 and Schedule I (and Schedule A if plan has insurance contracts), or
    - Form 5500-SF
  + Edited – Edited field from a single source.
  + Combined Edited – Edited field from one of multiple possible sources.
  + OPR Generated – Field generated for the purposes of classifying data in the research file. Multiple fields may have been used to generate the value.
* *Source:* The source of each variable is a specific Form 5500, Form 5500-SF, Schedule H, or Schedule I item number. Variables that originate from Schedule A data are also noted. For both Combined Original and Combined Edited fields, there will be more than one source.
* *Variable Description:* A description of the variable.
* *Values:* For categorical OPR Generated fields, all values for the field are listed.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SAS Variable Name** | **Type of Variable** | **Source** | **Variable Description** | **Values** |
| ACK\_ID | Original | EFAST2 | 30-digit Filing identifying number in use for data taken from EFAST2 system. First 8 digits indicate the date the filing was uploaded. |  |
| ACQUIS\_INDBT\_EOY\_AMT | Original | Schedule H Part I, 1i | Acquisition indebtedness, end of year amount |  |
| ACQUIS\_INDBT\_EOY\_AME | Edited | Schedule H Part I, 1i | Acquisition indebtedness, end of year amount |  |
| AGGREGATE\_COSTS\_AMT | Original | Schedule H Part II, 2b(4)(B) | Aggregate carrying amount |  |
| AGGREGATE\_COSTS\_AME | Edited | Schedule H Part II, 2b(4)(B) | Aggregate carrying amount |  |
| AGGREGATE\_PROCEEDS\_AMT | Original | Schedule H Part II, 2b(4)(A) | Aggregate proceeds on sale of assets |  |
| AGGREGATE\_PROCEEDS\_AME | Edited | Schedule H Part II, 2b(4)(A) | Aggregate proceeds on sale of assets |  |
| ALL\_PLAN\_AST\_DISTRIB\_IND | Original | Schedule H Part IV, 4k | Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? | ‘1’=yes |
| AMENDED\_IND | Combined Original | Form 5500 Part I, B or Form 5500-SF, Part I, B | This return/report is an amended return/report | ‘1’=yes |
| [AST21](#_AST21) | OPR Generated |  | Total Assets EOY, formatted with commas. |  |
| BENEF\_RCVG\_BNFT\_CNT | Original | Form 5500 Part II, 6e | Number of deceased participants whose beneficiaries are receiving or are entitled to receive benefits |  |
| BENEF\_RCVG\_BNFT\_CNE | Edited | Form 5500 Part II, 6e | Number of deceased participants whose beneficiaries are receiving or are entitled to receive benefits |  |
| BENEFIT | OPR Generated |  | Funding arrangement for distribution of benefits. | 1 = Insurance, 2 = Trust, 3 = Trust and Insurance, 4 = General assets of the sponsor, 5 = General assets of the sponsor and Insurance, 6 = Trust and General Assets of the Sponsor, 7 = Trust, General Assets of the Sponsor, and Insurance, and X = Undetermined |
| BENEFIT\_ARRANGEMENT | OPR Generated | Form 5500 Part I, 9(b)(1); Form 5500 Part I, 9(b)(2); Form 5500 Part I, 9(b)(3); and/or  Form 5500 Part I, 9(b)(4) | Funding arrangement for distribution of benefits. Value is a concatenation of selected plan benefit arrangements. | 1=Insurance, 2=Section 412(e)(3) insurance contracts, 3=Trust,  4=General assets of the sponsor |
| BENEFIT\_GEN\_ASSET\_IND | Original | Form 5500 Part I, 9(b)(4) | Plan benefit arrangement – General assets of the sponsor | ‘1’=yes, ' '=no |
| BENEFIT\_INSURANCE\_IND | Original | Form 5500 Part I, 9(b)(1) | Plan benefit arrangement – Insurance | ‘1’=yes, ' '=no |
| BENEFIT\_SEC412\_IND | Original | Form 5500 Part I, 9(b)(2) | Plan benefit arrangement – Section 412(e)(3) insurance contracts | ‘1’=yes, ' '=no |
| BENEFIT\_TRUST\_IND | Original | Form 5500 Part I, 9(b)(3) | Plan benefit arrangement – Trust | ‘1’=yes, ' '=no |
| [BIZCODE](#_BIZCODE) | OPR Generated |  | Business code. |  |
| BLDGS\_USED\_EOY\_AMT | Original | Schedule H Part I, 1e | Buildings & other property used in plan operation EOY |  |
| BLDGS\_USED\_EOY\_AME | Edited | Schedule H Part I, 1e | Buildings & other property used in plan operation EOY |  |
| BNFTS\_PAYABLE\_EOY\_AMT | Original | Schedule H Part I, 1g | Benefit claims payable EOY |  |
| BNFTS\_PAYABLE\_EOY\_AME | Edited | Schedule H Part I, 1g | Benefit claims payable EOY |  |
| [BS\_SOURCE](#_BS_SOURCE) | OPR Generated |  | Source of Balance Sheet items (replaces 1999 variable FORM). | H = Schedule H; I = Schedule I; S = Form 5500-SF; N = None |
| BUSINESS\_CODE | Combined Original | Form 5500 Part II, 2d or Form 5500-SF Part II, 2d | Business Code |  |
| BUSINESS\_CODE\_E | Combined Edited | Form 5500 Part II, 2d or Form 5500-SF Part II, 2d | Business Code |  |
| CAST\_AST | OPR Generated |  | Sum of interest- and non-interest- bearing cash reported on Schedule H. |  |
| COLLECTIVE\_BARGAIN\_IND | Original | Form 5500 Part I, C | Plan is a collectively bargained plan | 1 = Yes |
| COLLECTIVE\_BARGAIN\_IND\_E | Edited | Form 5500 Part I, C | Plan is a collectively bargained plan |  |
| COMMON\_STOCK\_EOY\_AMT | Original | Schedule H Part I, 1c(4)(B) | Corporate stocks - Common EOY |  |
| COMMON\_STOCK\_EOY\_AME | Edited | Schedule H Part I, 1c(4)(B) | Corporate stocks - Common EOY |  |
| CONTRACT\_ADMIN\_FEES\_AMT | Original | Schedule H Part II, 2i(2) | Administrative expenses -- Contract administrator fees |  |
| CONTRACT\_ADMIN\_FEES\_AME | Edited | Schedule H Part II, 2i(2) | Administrative expenses -- Contract administrator fees |  |
| [CONTRACT\_NUM\_HEALTH](#_INSURANCE_TYPE_and_CONTRACT_NUM_HEA) | OPR Generated | Schedule A | Reports the number of Schedule A contracts reported |  |
| CORP\_DEBT\_OTHER\_EOY\_AMT | Original | Schedule H Part I, 1c(3)(B) | Corporate debt instruments - All Other, EOY |  |
| CORP\_DEBT\_OTHER\_EOY\_AME | Edited | Schedule H Part I, 1c(3)(B) | Corporate debt instruments - All Other, EOY |  |
| CORP\_DEBT\_PREFERRED\_EOY\_AMT | Original | Schedule H Part I, 1c(3)(A) | Corporate debt instruments - Preferred, EOY |  |
| CORP\_DEBT\_PREFERRED\_EOY\_AME | Edited | Schedule H Part I, 1c(3)(A) | Corporate debt instruments - Preferred, EOY |  |
| DEBT\_INST\_AST | OPR Generated |  | Sum of preferred corporate debt and other corporate debt on Schedule H. |  |
| DFE\_AST | OPR Generated |  | Sum of interest in common trusts, master trusts, 103-12 investment entities, and pooled separate accounts on Schedule H. |  |
| DISTRIB\_DRT\_PARTCP\_AMT | Original | Schedule H Part II, 2e(1) | Benefit payments directly to participants & beneficiaries, including direct rollovers |  |
| DISTRIB\_DRT\_PARTCP\_AME | Edited | Schedule H Part II, 2e(1) | Benefit payments directly to participants & beneficiaries, including direct rollovers |  |
| DIVND\_COMMON\_STOCK\_AMT | Original | Schedule H Part II, 2b(2)(B) | Dividends -- Common stock |  |
| DIVND\_COMMON\_STOCK\_AME | Edited | Schedule H Part II, 2b(2)(B) | Dividends -- Common stock |  |
| DIVND\_PREF\_STOCK\_AMT | Original | Schedule H Part II, 2b(2)(A) | Dividends -- Preferred stock |  |
| DIVND\_PREF\_STOCK\_AME | Edited | Schedule H Part II, 2b(2)(A) | Dividends -- Preferred stock |  |
| DUP\_WGT | OPR Generated |  | Weight to account for multiple filings under same SPONS\_DFE\_EIN SPONS\_DFE\_PN grouping | 1 = Last filing for the plan (used for stock amounts: plans, participants, etc.)  0 = Not last filing for the plan (used for flow amounts, income, expenses, transfers, etc.) |
| EFFYR | OPR Generated |  | Effective year of plan. |  |
| EINPN | OPR Generated |  | Concatenation of OPR\_EIN and OPR\_PN. |  |
| EMPLR\_CONTRIB\_EOY\_AMT | Original | Schedule H Part I, 1b(1) | Receivables - employer contributions, EOY |  |
| EMPLR\_CONTRIB\_EOY\_AME | Edited | Schedule H Part I, 1b(1) | Receivables - employer contributions, EOY |  |
| EMPLR\_CONTRIB\_INCOME\_AMT | Original | Schedule H Part II, 2a(1)(A) | Contributions - received or receivable in cash from employers |  |
| EMPLR\_CONTRIB\_INCOME\_AME | Combined Edited | Schedule H Part II, 2a(1)(A) or Schedule I Part I, 2a(1)  or Form 5500-SF Part III, 8a(1) | Contributions - received or receivable in cash from employers |  |
| EMPLR\_PROP\_EOY\_AMT | Original | Schedule H Part I, 1d(2) | Employer real property, EOY |  |
| EMPLR\_PROP\_EOY\_AME | Combined Edited | Schedule H Part I, 1d(2) or Schedule I Part I, 3b | Employer real property, EOY |  |
| EMPLR\_SEC\_EOY\_AMT | Original | Schedule H Part I, 1d(1) | Employer securities, EOY |  |
| EMPLR\_SEC\_EOY\_AME | Combined Edited | Schedule H Part I, 1d(1) or Schedule I Part I, 3d | Employer securities, EOY |  |
| [ENT2](#_ENT2) | OPR Generated |  | Plan entity type. | 1 = Single Employer, 2 = Multiemployer |
| [FILINGSIZE](#_FILINGSIZE_AND_FILINGSIZE2) | OPR Generated |  | Notes where plans fall by size and presence of a trust | 1 = Plans with 100 or more participants & trusts, 2 = Plans with 100 or more participants & no trusts, 3 = Plans with less than 100 participants & trusts |
| [FILINGSIZE2](#_FILINGSIZE_AND_FILINGSIZE2) | OPR Generated |  | Notes where plans fall by presence of a trust | 1 = Plans with trusts, 2 = Plans with no trusts |
| FINAL\_FILING\_IND | Combined Original | Form 5500 Part I, B or Form 5500-SF, Part I, B | This return/report is the final return/report | ‘1’=yes, ‘ ‘=no |
| FORM\_PLAN\_YEAR\_BEGIN\_DATE | Combined Original | Form 5500 Part I or Form 5500-SF Part I | Calendar plan year of fiscal plan year beginning date |  |
| FORM\_TAX\_PRD | Combined Original | Form 5500 Part I or Form 5500-SF Part I | Calendar plan year of fiscal plan year ending date |  |
| FSOURCE | OPR Generated |  | Source of filing (replaces 1999 variable SOURCE). | ‘F’= Form 5500, ‘S’ = Form 5500-SF |
| [FUNDING\_ARRANGE](#_FUNDING_ARRANGE_and_BENEFIT) | OPR Generated |  | Funding arrangement for investment of assets. | 1 = Insurance, 2 = Trust, 3 = Trust and Insurance, 4 = General assets of the sponsor, 5 = General assets of the sponsor and Insurance, 6 = Trust and General Assets of the Sponsor, 7 = Trust, General Assets of the Sponsor, and Insurance, and X = Undetermined |
| FUNDING\_ARRANGEMENT | OPR Generated | Form 5500 Part I, 9(a)(1); Form 5500 Part I, 9(a)(2); Form 5500 Part I, 9(a)(3); and/or  Form 5500 Part I, 9(a)(4) | Funding arrangement for investment of assets. Value is a concatenation of selected plan funding arrangements. | 1=Insurance, 2=Section 412(e)(3) insurance contracts, 3=Trust,  4=General assets of the sponsor |
| FUNDING\_GEN\_ASSET\_IND | Original | Form 5500 Part I, 9(a)(4) | Plan funding arrangement – General assets of the sponsor | ‘1’=yes, ‘ ‘=no |
| FUNDING\_INSURANCE\_IND | Original | Form 5500 Part I, 9(a)(1) | Plan funding arrangement – Insurance | ‘1’=yes, ‘ ‘=no |
| FUNDING\_SEC412\_IND | Original | Form 5500 Part I, 9(a)(2) | Plan funding arrangement – Section 412(e)(3) insurance contracts | ‘1’=yes, ‘ ‘=no |
| FUNDING\_TRUST\_IND | Original | Form 5500 Part I, 9(a)(3) | Plan funding arrangement – Trust | ‘1’=yes, ‘ ‘=no |
| GAIN\_LOSS\_103\_12\_INVST\_AMT | Original | Schedule H Part II, 2b(9) | Net gain from 103-IEs |  |
| GAIN\_LOSS\_103\_12\_INVST\_AME | Edited | Schedule H Part II, 2b(9) | Net gain from 103-IEs |  |
| GAIN\_LOSS\_COM\_TRUST\_AMT | Original | Schedule H Part II, 2b(6) | Net gain from CCTs |  |
| GAIN\_LOSS\_COM\_TRUST\_AME | Edited | Schedule H Part II, 2b(6) | Net gain from CCTs |  |
| GAIN\_LOSS\_MASTER\_TR\_AMT | Original | Schedule H Part II, 2b(8) | Net gain from MTIAs |  |
| GAIN\_LOSS\_MASTER\_TR\_AME | Edited | Schedule H Part II, 2b(8) | Net gain from MTIAs |  |
| GAIN\_LOSS\_POOL\_SEP\_AMT | Original | Schedule H Part II, 2b(7) | Net gain from PSAs |  |
| GAIN\_LOSS\_POOL\_SEP\_AME | Edited | Schedule H Part II, 2b(7) | Net gain from PSAs |  |
| GAIN\_LOSS\_REG\_INVST\_AMT | Original | Schedule H Part II, 2b(10) | Net gain from registered investment companies |  |
| GAIN\_LOSS\_REG\_INVST\_AME | Edited | Schedule H Part II, 2b(10) | Net gain from registered investment companies |  |
| GOVT\_SEC\_AST | OPR Generated |  | Equals U.S. government securities, EOY from Schedule H. |  |
| GOVT\_SEC\_EOY\_AMT | Original | Schedule H Part I, 1c(2) | U.S. government securities, EOY |  |
| GOVT\_SEC\_EOY\_AME | Edited | Schedule H Part I, 1c(2) | U.S. government securities, EOY |  |
| [HEALTH\_ONLY](#_HEALTH_TYPE_and_HEALTH_ONLY) | OPR Generated |  | Notes whether plan provides only health benefits or health and other benefits (Form 5500) | 1=Health Benefits Only, 2=Health and other benefits |
| [HEALTH\_ONLY\_PREM](#_HEALTH_ONLY_PREM,_HEALTH_STOPLOSS_P) | OPR Generated | Schedule A | Counts premium paid for health insurance contracts that cover no other benefit types |  |
| [HEALTH\_OTHER\_PREM](#_HEALTH_ONLY_PREM,_HEALTH_STOPLOSS_P) | OPR Generated | Schedule A | Counts premium paid for health insurance contracts that cover other benefits (except stop-loss) |  |
| [HEALTH\_STOPLOSS\_OTHER\_PREM](#_HEALTH_ONLY_PREM,_HEALTH_STOPLOSS_P) | OPR Generated | Schedule A | Counts premium paid for health insurance contracts that cover stop-loss and some other benefit type |  |
| [HEALTH\_STOPLOSS\_PREM](#_HEALTH_ONLY_PREM,_HEALTH_STOPLOSS_P) | OPR Generated | Schedule A | Counts premium paid for health insurance contracts and stop-loss contracts |  |
| [HEALTH\_TYPE](#_HEALTH_TYPE_and_HEALTH_ONLY) | OPR Generated |  | Notes the types of welfare benefits offered by the plan (Form 5500) | 0=‘Health Only’, 1='Health and Dental', 2='Health and Vision', 3='Health and Non-Health', 4='Health, Dental, and Vision', 5='Health, Dental, and Non-Health', 6='Health, Vision, and Non-Health', 7='Health, Dental, Vision, and Non-Health' |
| [IB\_NINC](#_IB_NINC) | OPR Generated |  | Net income (Sch. H and I). |  |
| INITIAL\_FILING\_IND | Combined Original | Form 5500 Part I, B or Form 5500-SF Part I, B | This return/report is the first return/report | ‘1’=yes, ‘ ‘=no |
| INS\_CARRIER\_BNFTS\_AMT | Original | Schedule H Part II, 2e(2) | Payments to insurance carriers for provision of benefits |  |
| INS\_CARRIER\_BNFTS\_AME | Edited | Schedule H Part II, 2e(2) | Payments to insurance carriers for provision of benefits |  |
| INS\_CO\_GEN\_AST | OPR Generated |  | Equal value of funds in insurance company general account (unallocated contracts), EOY from Schedule H. |  |
| INS\_CO\_GEN\_ACCT\_EOY\_AMT | Original | Schedule H Part I, 1c(14) | Value of funds in insurance company general account (unallocated contracts), EOY |  |
| INS\_CO\_GEN\_ACCT\_EOY\_AME | Edited | Schedule H Part I, 1c(14) | Value of funds in insurance company general account (unallocated contracts), EOY |  |
| [INS3](#_INS3) | OPR Generated |  | Notes status of insurance | 0=Self-insured, 1=mixed-insured, 2=fully-insured |
| [INSURANCE\_TYPE](#_INSURANCE_TYPE_and_CONTRACT_NUM_HEA) | OPR Generated | Schedule A | Notes types of insurance contracts reported by the plan on Schedule A | 1='No Insurance', 2='Health', 3='Stop-Loss', 4='Other', 5='Health and Stop-Loss', 6='Health and Other', 7='Stop-Loss and Other', 8='Health, Stop-Loss, and Other' |
| INT\_103\_12\_INVST\_EOY\_AMT | Original | Schedule H Part I, 1c(12) | Value of interest in 103-12 investment entities (103-12 IEs), EOY |  |
| INT\_103\_12\_INVST\_EOY\_AME | Edited | Schedule H Part I, 1c(12) | Value of interest in 103-12 investment entities (103-12 IEs), EOY |  |
| INT\_BEAR\_CASH\_AMT | Original | Schedule H Part II, 2b(1)(A) | Interest earnings on interest-bearing cash |  |
| INT\_BEAR\_CASH\_AME | Edited | Schedule H Part II, 2b(1)(A) | Interest earnings on interest-bearing cash |  |
| INT\_BEAR\_CASH\_EOY\_AMT | Original | Schedule H Part I, 1c(1) | Interest bearing cash, EOY |  |
| INT\_BEAR\_CASH\_EOY\_AME | Edited | Schedule H Part I, 1c(1) | Interest bearing cash, EOY |  |
| INT\_COMMON\_TR\_EOY\_AMT | Original | Schedule H Part I, 1c(9) | Value of interest in common/collective trusts (CCTs), EOY |  |
| INT\_COMMON\_TR\_EOY\_AME | Edited | Schedule H Part I, 1c(9) | Value of interest in common/collective trusts (CCTs), EOY |  |
| INT\_MASTER\_TR\_EOY\_AMT | Original | Schedule H Part I, 1c(11) | Value of interest in master trust investment accounts (MTIAs), EOY |  |
| INT\_MASTER\_TR\_EOY\_AME | Edited | Schedule H Part I, 1c(11) | Value of interest in master trust investment accounts (MTIAs), EOY |  |
| INT\_ON\_CORP\_DEBT\_AMT | Original | Schedule H Part II, 2b(1)(C) | Interest Earnings -- Corporate debt instruments |  |
| INT\_ON\_CORP\_DEBT\_AME | Edited | Schedule H Part II, 2b(1)(C) | Interest Earnings -- Corporate debt instruments |  |
| INT\_ON\_GOVT\_SEC\_AMT | Original | Schedule H Part II, 2b(1)(B) | Interest Earnings - U.S. Govt securities |  |
| INT\_ON\_GOVT\_SEC\_AME | Edited | Schedule H Part II, 2b(1)(B) | Interest Earnings - U.S. Govt securities |  |
| INT\_ON\_OTH\_INVST\_AMT | Original | Schedule H Part II, 2b(1)(F) | Interest Earnings - Other |  |
| INT\_ON\_OTH\_INVST\_AME | Edited | Schedule H Part II, 2b(1)(F) | Interest Earnings - Other |  |
| INT\_ON\_OTH\_LOANS\_AMT | Original | Schedule H Part II, 2b(1)(D) | Interest Earnings - Loans (other than to participants) |  |
| INT\_ON\_OTH\_LOANS\_AME | Edited | Schedule H Part II, 2b(1)(D) | Interest Earnings - Loans (other than to participants) |  |
| INT\_ON\_PARTCP\_LOANS\_AMT | Original | Schedule H Part II, 2b(1)(E) | Interest Earnings - Participant loans |  |
| INT\_ON\_PARTCP\_LOANS\_AME | Edited | Schedule H Part II, 2b(1)(E) | Interest Earnings - Participant loans |  |
| INT\_POOL\_SEP\_ACCT\_EOY\_AMT | Original | Schedule H Part I, 1c(10) | Value of interest in pooled separate accounts (PSAs), EOY |  |
| INT\_POOL\_SEP\_ACCT\_EOY\_AME | Edited | Schedule H Part I, 1c(10) | Value of interest in pooled separate accounts (PSAs), EOY |  |
| INT\_REG\_INVST\_CO\_EOY\_AMT | Original | Schedule H Part I, 1c(13) | Value of interest in registered investment companies (e.g. mutual funds), EOY |  |
| INT\_REG\_INVST\_CO\_EOY\_AME | Edited | Schedule H Part I, 1c(13) | Value of interest in registered investment companies (e.g. mutual funds), EOY |  |
| INVST\_MGMT\_FEES\_AMT | Original | Schedule H Part II, 2i(3) | Administrative Expenses -- Investment advisory & management fees |  |
| INVST\_MGMT\_FEES\_AME | Edited | Schedule H Part II, 2i(3) | Administrative Expenses -- Investment advisory & management fees |  |
| [IOB\_ASST](#_IOB_*) | OPR Generated |  | Other or unspecified assets (Sch. H and I). |  |
| [IOB\_EXP](#_IOB_*) | OPR Generated |  | Other or unspecified expenses (Sch. H and I). |  |
| [IOB\_INC](#_IOB_*) | OPR Generated |  | Other or unspecified income (Sch. H and I). |  |
| [IOH\_AEXP](#_IOH_*) | OPR Generated |  | Other or unspecified administrative expenses (Sch. H only). |  |
| [IOH\_ADMIN](#_IOH_*) | OPR Generated |  | Other or unspecified administrative expenses (Sch. H, Sch. I, and Form 5500-SF). |  |
| [IOH\_APP](#_IOH_*) | OPR Generated |  | Unspecified appreciation (Sch. H only). |  |
| [IOH\_ASST](#_IOH_*) | OPR Generated |  | Other or unspecified assets (Sch. H only). |  |
| [IOH\_ASST\_C7](#_IOH_*) | OPR Generated |  | Other or unspecified assets (Table C7) (Sch. H only). |  |
| [IOH\_BEN](#_IOH_*) | OPR Generated |  | Other or unspecified benefits (Sch. H only). |  |
| [IOH\_CONT](#_IOH_*) | OPR Generated |  | Unspecified contributions (Sch. H only). |  |
| [IOH\_CONT\_C12](#_IOH_CONT_C12) | OPR Generated |  | Unspecified contributions (Table C12) (Sch. H only). |  |
| [IOH\_CONTRIB](#_IOH_*) | OPR Generated |  | Unspecified contributions (Sch. H, Sch. I, and Form 5500-SF). |  |
| [IOH\_DISTRIB](#_IOH_*) | OPR Generated |  | Unspecified distributions (Sch. H, Sch. I, and Form 5500-SF). |  |
| [IOH\_DIV](#_IOH_*) | OPR Generated |  | Unspecified dividends (Sch. H only). |  |
| [IOH\_EXP](#_IOH_*) | OPR Generated |  | Unspecified expenses (Sch. H only). |  |
| [IOH\_INC](#_IOH_*) | OPR Generated |  | Other or unspecified income (Sch. H only). |  |
| [IOH\_INC\_C12](#_IOH_INC_C12) | OPR Generated |  | Other or unspecified income (Table C12) (Sch. H only). |  |
| [IOH\_INT](#_IOH_*) | OPR Generated |  | Other or unspecified interest (Sch. H only). |  |
| [IOH\_LIAB](#_IOH_*) | OPR Generated |  | Other liabilities (Sch. H only). |  |
| [ITB\_LIAB](#_ITB_LIAB) | OPR Generated |  | Total liabilities (Sch. H and I). |  |
| JOINT\_VENTURE\_EOY\_AMT | Original | Schedule H Part I, 1c(5) | Partnership/Joint Venture interests, EOY |  |
| JOINT\_VENTURE\_EOY\_AME | Combined Edited | Schedule H Part I, 1c(5) or Schedule I Part I, 3a | Partnership/Joint Venture interests, EOY |  |
| [LARGE](#_LARGE) | OPR Generated |  | Plan is a "large" plan, i.e., 100 or more total participants. | 1 = Yes, 0 = No |
| LAST\_RPT\_PLAN\_NUM | Combined Original | Form 5500 Part II, 4c or  Form 5500-SF Part II, 4c | Last reported plan number of the plan |  |
| LAST\_RPT\_SPONS\_EIN | Combined Original | Form 5500 Part II, 4b or Form 5500-SF Part II, 4b | Last reported EIN of the sponsor |  |
| LAST\_RPT\_SPONS\_NAME | Combined Original | Form 5500 Part II, 4a or Form 5500-SF Part II, 4a | Last reported name of the sponsor |  |
| LOANS\_AST | OPR Generated | Schedule H Part I, 1l or Schedule I Part I, 1c or Form 5500-SF Part III, 7c | Sum of other loans and participant loans on Schedule H or Schedule I. |  |
| NET\_ASSETS\_EOY\_AMT | Original | Schedule H Part I, 1l | Net Assets, EOY |  |
| NET\_ASSETS\_EOY\_AME | Combined Edited | Schedule H Part I, 1l or Schedule I Part I, 1c or Form 5500-SF Part III, 7c | Net Assets, EOY |  |
| NET\_INCOME\_AMT | Original | Schedule H Part II, 2k | Net Income |  |
| NET\_INCOME\_AME | Combined Edited | Schedule H Part II, 2k or Schedule I Part I, 2k or Form 5500-SF Part III, 8i | Net Income |  |
| NON\_CASH\_CONTRIB\_BS\_AMT | Original | Schedule H Part II, 2a(2) | Noncash contributions |  |
| NON\_CASH\_CONTRIB\_BS\_AME | Combined Edited | Schedule H Part II, 2a(2) or Schedule I Part I, 2b | Noncash contributions |  |
| NON\_INT\_BEAR\_CASH\_EOY\_AMT | Original | Schedule H Part I, 1a | Total non-interest bearing cash, EOY |  |
| NON\_INT\_BEAR\_CASH\_EOY\_AME | Edited | Schedule H Part I, 1a | Total non-interest bearing cash, EOY |  |
| OPRTNG\_PAYABLE\_EOY\_AMT | Original | Schedule H Part I, 1h | Operating payables, EOY |  |
| OPRTNG\_PAYABLE\_EOY\_AME | Edited | Schedule H Part I, 1h | Operating payables, EOY |  |
| OTH\_BNFT\_PAYMENT\_AMT | Original | Schedule H Part II, 2e(3) | Other benefit payment amount |  |
| OTH\_BNFT\_PAYMENT\_AME | Edited | Schedule H Part II, 2e(3) | Other benefit payment amount |  |
| OTH\_CONTRIB\_RCVD\_AMT | Original | Schedule H Part II, 2a(1)(c) | Other cash contributions |  |
| OTH\_CONTRIB\_RCVD\_AME | Combined Edited | Schedule H Part II, 2a(1)(c) or Schedule I Part I, 2a(3) or Form 5500-SF Part III, 8a(3) | Other cash contributions |  |
| OTH\_INVST\_EOY\_AMT | Original | Schedule H Part I, 1c(15) | Other general investments, EOY |  |
| OTH\_INVST\_EOY\_AME | Edited | Schedule H Part I, 1c(15) | Other general investments, EOY |  |
| OTHER\_ADMIN\_FEES\_AMT | Original | Schedule H Part II, 2i(4) | Administrative Expenses -- Other |  |
| OTHER\_ADMIN\_FEES\_AME | Edited | Schedule H Part II, 2i(4) | Administrative Expenses -- Other |  |
| OTHER\_AST | OPR Generated |  | Sum of other investments, employer securities, employer property, and buildings used from Schedule H or Schedule I. |  |
| OTHER\_EXPENSES\_AME | Combined Edited | Schedule I Part I, 2i or Form 5500-SF 8g | Other expenses. |  |
| OTHER\_INCOME\_AMT | Original | Schedule H Part II, 2c | Other income |  |
| OTHER\_INCOME\_AME | Combined Edited | Schedule H Part II, 2c or Schedule I Part I, 2c or Form 5500-SF Part III, 8b | Other income |  |
| OTHER\_LIAB\_EOY\_AMT | Original | Schedule H Part I, 1j | Other liabilities, EOY |  |
| OTHER\_LIAB\_EOY\_AME | Combined Edited | Schedule H Part I, 1j or Schedule I Part I, 1b or (Form 5500-SF Part I, 1a) - (Form 5500-SF Part I, 1c) | Other liabilities, EOY |  |
| OTHER\_LOANS\_EOY\_AMT | Original | Schedule H Part I, 1c(7) | Loans (other than to participants), EOY |  |
| OTHER\_LOANS\_EOY\_AME | Combined Edited | Schedule H Part I, 1c(7) or Schedule I Part I, 3f | Loans (other than to participants), EOY |  |
| [OTHER\_ONLY\_PREM](#_HEALTH_ONLY_PREM,_HEALTH_STOPLOSS_P) | Original | Schedule A | Premium paid for non-health, non-stop-loss contracts |  |
| OTHER\_RECEIVABLES\_EOY\_AMT | Original | Schedule H Part I, 1b(3) | Receivables - other receivables, EOY |  |
| OTHER\_RECEIVABLES\_EOY\_AME | Edited | Schedule H Part I, 1b(3) | Receivables - other receivables, EOY |  |
| [PART8](#_PART8) | OPR Generated |  | Total participants, formatted. |  |
| PART13 | OPR Generated |  | Total participants, formatted. |  |
| PART14 | OPR Generated |  | Total participants, formatted. |  |
| PARTCP\_ACCOUNT\_BAL\_CNT | Combined Original | Form 5500 Part II, 6g or Form 5500-SF Part II, 5c | Number of participants with account balances as of the end of the year (defined contribution plans only) |  |
| PARTCP\_ACCOUNT\_BAL\_CNE | Combined Edited | Form 5500 Part II, 6g or Form 5500-SF Part II, 5c | Number of participants with account balances as of the end of the year (defined contribution plans only) |  |
| PARTCP\_CONTRIB\_EOY\_AMT | Original | Schedule H Part I, 1b(2) | Receivables - participant contributions, EOY |  |
| PARTCP\_CONTRIB\_EOY\_AME | Edited | Schedule H Part I, 1b(2) | Receivables - participant contributions, EOY |  |
| PARTCP\_LOANS\_EOY\_AMT | Original | Schedule H Part I, 1c(8) | Participant loans, EOY |  |
| PARTCP\_LOANS\_EOY\_AME | Combined Edited | Schedule H Part I, 1c(8) or Schedule I Part I, 3e | Participant loans, EOY |  |
| PARTICIPANT\_CONTRIB\_AMT | Original | Schedule H Part II, 2a(1)(B) | Cash contributions from participants |  |
| PARTICIPANT\_CONTRIB\_AME | Combined Edited | Schedule H Part II, 2a(1)(B)  or Schedule I Part I, 2a(2) or Form 5500-SF Part III, 8a(2) | Cash contributions from participants |  |
| PART\_JOINT\_INT\_AST | OPR Generated |  | Equals partnership/joint venture interests, EOY from Schedule H or Schedule I. |  |
| PLAN\_NAME | Combined Original | Form 5500 Part II, 1a or Form 5500-SF Part II, 1a | Name of plan |  |
| PLAN\_NAME\_E | Combined Edited | Form 5500 Part II, 1a or Form 5500-SF Part II, 1a | Name of plan |  |
| PREF\_STOCK\_EOY\_AMT | Original | Schedule H Part I, 1c(4)(A) | Corporate stocks - Preferred, EOY |  |
| PREF\_STOCK\_EOY\_AME | Edited | Schedule H Part I, 1c(4)(A) | Corporate stocks - Preferred, EOY |  |
| PROFESSIONAL\_FEES\_AMT | Original | Schedule H Part II, 2i(1) | Administrative expenses -- Professional fees |  |
| PROFESSIONAL\_FEES\_AME | Edited | Schedule H Part II, 2i(1) | Administrative expenses -- Professional fees |  |
| [PYB](#_PYB_and_PYE) | OPR Generated |  | Plan year begin date |  |
| [PYE](#_PYB_and_PYE) | OPR Generated |  | Plan year end date |  |
| REAL\_ESTATE\_AST | OPR Generated |  | Equals real estate investments from Schedule H or Schedule I. |  |
| REAL\_ESTATE\_EOY\_AMT | Original | Schedule H Part I, 1c(6) | Real estate (other than employer real property), EOY |  |
| REAL\_ESTATE\_EOY\_AME | Combined Edited | Schedule H Part I, 1c(6)  or  Schedule I Part I, 3c | Real estate (other than employer real property), EOY |  |
| RECEIVABLES\_AST | OPR Generated |  | Sum of employer contributions, participant contributions, and other receivables from the Schedule H balance sheet. |  |
| REG\_INVST\_CO\_AST | OPR Generated |  | Equals value of interest in registered investment companies (e.g. mutual funds), EOY from Schedule H. |  |
| REGISTERED\_INVST\_AMT | Original | Schedule H Part II, 2(2)(c) | Dividends from registered investment company shares |  |
| REGISTERED\_INVST\_AME | Edited | Schedule H Part II, 2(2)(c) | Dividends from registered investment company shares |  |
| RES\_TERM\_PLAN\_ADPT\_IND | Combined Original | Schedule H Part II, 5a or Schedule I Part II, 5a or Form 5500-SF Part VII, 13a | Was a resolution to terminate the plan adopted? | 1 = Yes |
| [RTD\_SEP\_PARTCP\_FUT\_CNT](#_RTD_SEP_PARTCP_FUT_CNT) | Original | Form 5500 Part II, 6c | Number of other retired or separated participants entitled to future benefits |  |
| RTD\_SEP\_PARTCP\_FUT\_CNE | Edited | Form 5500 Part II, 6c | Number of other retired or separated participants entitled to future benefits |  |
| [RTD\_SEP\_PARTCP\_RCVG\_CNT](#_RTD_SEP_PARTCP_RCVG_CNT) | Original | Form 5500 Part II, 6b | Number of retired or separated participants receiving benefits |  |
| RTD\_SEP\_PARTCP\_RCVG\_CNE | Edited | Form 5500 Part II, 6b | Number of retired or separated participants receiving benefits |  |
| SEP\_PARTCP\_PARTL\_VSTD\_CNT | Original | Form 5500 Part II, 6h | Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested |  |
| SEP\_PARTCP\_PARTL\_VSTD\_CNE | Edited | Form 5500 Part II, 6h | Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested |  |
| SF\_ADMIN\_SRVC\_PROVIDERS\_AMT | Original | Form 5500-SF Part III, 8f | Expenses paid to administrative service providers |  |
| SF\_ADMIN\_SRVC\_PROVIDERS\_AME | Edited | Form 5500-SF Part III, 8f | Expenses paid to administrative service providers |  |
| SF\_ALL\_PLAN\_AST\_DISTRIB\_IND | Original | Form 5500-SF, Part VII, 13b | Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under control of the PBGC? | ‘1’=yes |
| SF\_CORRECTIVE\_DEEMED\_DISTR\_AMT | Original | Form 5500-SF Part III, 8e | Certain deemed and/or corrective distributions |  |
| SF\_CORRECTIVE\_DEEMED\_DISTR\_AME | Edited | Form 5500-SF Part III, 8e | Certain deemed and/or corrective distributions |  |
| SF\_EMPLR\_CONTRIB\_INCOME\_AMT | Original | Form 5500-SF Part III, 8a(1) | Employer contributions |  |
| SF\_EMPLR\_CONTRIB\_INCOME\_AME | Edited | Form 5500-SF Part III, 8a(1) | Employer contributions |  |
| SF\_NET\_ASSETS\_EOY\_AMT | Original | Form 5500-SF Part III, 7c | Net assets as of the end of the plan year |  |
| SF\_NET\_ASSETS\_EOY\_AME | Edited | Form 5500-SF Part III, 7c | Net assets as of the end of the plan year |  |
| SF\_NET\_INCOME\_AMT | Original | Form 5500-SF Part III, 8i | Net income |  |
| SF\_NET\_INCOME\_AME | Edited | Form 5500-SF Part III, 8i | Net income |  |
| SF\_OTH\_CONTRIB\_RCVD\_AMT | Original | Form 5500-SF Part III, 8a(3) | Other contributions |  |
| SF\_OTH\_CONTRIB\_RCVD\_AME | Edited | Form 5500-SF Part III, 8a(3) | Other contributions |  |
| SF\_OTH\_EXPENSES\_AMT | Original | Form 5500-SF 8g | Other expenses |  |
| SF\_OTH\_EXPENSES\_AME | Edited | Form 5500-SF 8g | Other expenses |  |
| SF\_OTHER\_INCOME\_AMT | Original | Form 5500-SF Part III, 8b | Other income |  |
| SF\_OTHER\_INCOME\_AME | Edited | Form 5500-SF Part III, 8b | Other income |  |
| SF\_PARTICIP\_CONTRIB\_INCOME\_AMT | Original | Form 5500-SF Part III, 8a(2) | Participant contributions |  |
| SF\_PARTICIP\_CONTRIB\_INCOME\_AME | Edited | Form 5500-SF Part III, 8a(2) | Participant contributions |  |
| SF\_RES\_TERM\_PLAN\_ADPT\_IND | Original | Form 5500-SF Part VII, 13a | Was a resolution to terminate the plan adopted? | 1 = Yes |
| SF\_TOT\_ASSETS\_EOY\_AMT | Original | Form 5500-SF Part III, 7c | Total assets as of the end of the plan year |  |
| SF\_TOT\_ASSETS\_EOY\_AME | Edited | Form 5500-SF Part III, 7c | Total assets as of the end of the plan year |  |
| SF\_TOT\_DISTRIB\_BNFT\_AMT | Original | Form 5500-SF Part III, 8d | Benefits paid |  |
| SF\_TOT\_DISTRIB\_BNFT\_AME | Edited | Form 5500-SF Part III, 8d | Benefits paid |  |
| SF\_TOT\_EXPENSES\_AMT | Original | Form 5500-SF Part III, 8h | Total expenses |  |
| SF\_TOT\_EXPENSES\_AME | Edited | Form 5500-SF Part III, 8h | Total expenses |  |
| SF\_TOT\_INCOME\_AMT | Original | Form 5500-SF Part III, 8c | Total income |  |
| SF\_TOT\_INCOME\_AME | Edited | Form 5500-SF Part III, 8c | Total income |  |
| SF\_TOT\_LIABILITIES\_EOY\_AMT | Original | Form 5500-SF Part III, 7b | Total liabilities as of the end of the plan year |  |
| SF\_TOT\_LIABILITIES\_EOY\_AME | Edited | Form 5500-SF Part III, 7b | Total liabilities as of the end of the plan year |  |
| SHORT\_PLAN\_YR\_IND | Combined Original | Form 5500 Part I, B or Form 5500-SF Part I, B | This return/report is a short plan year return/report (less than 12 months) |  |
| SMALL\_ADMIN\_SRVC\_PROVIDERS\_AMT | Original | Schedule I Part I, 2h | Administrative service providers (salaries, fees, and commissions) |  |
| SMALL\_ADMIN\_SRVC\_PROVIDERS\_AME | Edited | Schedule I Part I, 2h | Administrative service providers (salaries, fees, and commissions) |  |
| SMALL\_ALL\_PLAN\_AST\_DISTRIB\_IND | Original | Schedule I Part II, 4j | Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? | ‘1’=yes |
| SMALL\_CORRECTIVE\_DISTRIB\_AMT | Original | Schedule I Part I, 2f | Corrective distributions |  |
| SMALL\_CORRECTIVE\_DISTRIB\_AME | Edited | Schedule I Part I, 2f | Corrective distributions |  |
| SMALL\_DEEM\_DSTRB\_PARTCP\_LN\_AMT | Original | Schedule I Part I, 2g | Certain deemed distributions of participant loans |  |
| SMALL\_DEEM\_DSTRB\_PARTCP\_LN\_AME | Edited | Schedule I Part I, 2g | Certain deemed distributions of participant loans |  |
| SMALL\_EMPLR\_CONTRIB\_INCOME\_AMT | Original | Schedule I Part I, 2a(1) | Employer contributions |  |
| SMALL\_EMPLR\_CONTRIB\_INCOME\_AME | Edited | Schedule I Part I, 2a(1) | Employer contributions |  |
| SMALL\_EMPLR\_PROP\_EOY\_AMT | Original | Schedule I Part I, 3b | Employer property |  |
| SMALL\_EMPLR\_PROP\_EOY\_AME | Edited | Schedule I Part I, 3b | Employer property |  |
| SMALL\_EMPLR\_SEC\_EOY\_AMT | Original | Schedule I Part I, 3d | Employer securities |  |
| SMALL\_EMPLR\_SEC\_EOY\_AME | Edited | Schedule I Part I, 3d | Employer securities |  |
| SMALL\_INV\_REAL\_ESTATE\_EOY\_AMT | Original | Schedule I Part I, 3c | Real estate investments |  |
| SMALL\_INV\_REAL\_ESTATE\_EOY\_AME | Edited | Schedule I Part I, 3c | Real estate investments |  |
| SMALL\_JOINT\_VENTURE\_EOY\_AMT | Original | Schedule I Part I, 3a | Joint ventures / partnerships |  |
| SMALL\_JOINT\_VENTURE\_EOY\_AME | Edited | Schedule I Part I, 3a | Joint ventures / partnerships |  |
| SMALL\_MORTG\_PARTCP\_EOY\_AMT | Original | Schedule I Part I, 3e | Participant loans |  |
| SMALL\_MORTG\_PARTCP\_EOY\_AME | Edited | Schedule I Part I, 3e | Participant loans |  |
| SMALL\_NET\_ASSETS\_EOY\_AMT | Original | Schedule I Part I, 1c | Net Assets |  |
| SMALL\_NET\_ASSETS\_EOY\_AME | Edited | Schedule I Part I, 1c | Net Assets |  |
| SMALL\_NET\_INCOME\_AMT | Original | Schedule I Part I, 2k | Net Income |  |
| SMALL\_NET\_INCOME\_AME | Edited | Schedule I Part I, 2k | Net Income |  |
| SMALL\_NON\_CASH\_CONTRIB\_BS\_AMT | Original | Schedule I Part I, 2b | Non-cash contributions |  |
| SMALL\_NON\_CASH\_CONTRIB\_BS\_AME | Edited | Schedule I Part I, 2b | Non-cash contributions |  |
| SMALL\_OTH\_CONTRIB\_RCVD\_AMT | Original | Schedule I Part I, 2a(3) | Other contributions received/receivable |  |
| SMALL\_OTH\_CONTRIB\_RCVD\_AME | Edited | Schedule I Part I, 2a(3) | Other contributions received/receivable |  |
| SMALL\_OTH\_EXPENSES\_AMT | Original | Schedule I Part I, 2i | Other expenses |  |
| SMALL\_OTH\_EXPENSES\_AME | Edited | Schedule I Part I, 2i | Other expenses |  |
| SMALL\_OTH\_LNS\_PARTCP\_EOY\_AMT | Original | Schedule I Part I, 3f | Loans (other than to participants) |  |
| SMALL\_OTH\_LNS\_PARTCP\_EOY\_AME | Edited | Schedule I Part I, 3f | Loans (other than to participants) |  |
| SMALL\_OTHER\_INCOME\_AMT | Original | Schedule I Part I, 2c | Other Income |  |
| SMALL\_OTHER\_INCOME\_AME | Edited | Schedule I Part I, 2c | Other Income |  |
| SMALL\_PARTICIPANT\_CONTRIB\_AMT | Original | Schedule I Part I, 2a(2) | Participant contributions |  |
| SMALL\_PARTICIPANT\_CONTRIB\_AME | Edited | Schedule I Part I, 2a(2) | Participant contributions |  |
| SMALL\_PERSONAL\_PROP\_EOY\_AMT | Original | Schedule I Part I, 3g | Personal property |  |
| SMALL\_PERSONAL\_PROP\_EOY\_AME | Edited | Schedule I Part I, 3g | Personal property |  |
| SMALL\_RES\_TERM\_PLAN\_ADPT\_IND | Original | Schedule I Part II, 5a | Was a resolution to terminate the plan adopted? | 1 = Yes |
| SMALL\_TOT\_ASSETS\_EOY\_AMT | Original | Schedule I Part I, 1a | Total assets |  |
| SMALL\_TOT\_ASSETS\_EOY\_AME | Edited | Schedule I Part I, 1a | Total assets |  |
| SMALL\_TOT\_DISTRIB\_BNFT\_AMT | Original | Schedule I Part I, 2e | Total benefits paid |  |
| SMALL\_TOT\_DISTRIB\_BNFT\_AME | Edited | Schedule I Part I, 2e | Total benefits paid |  |
| SMALL\_TOT\_EXPENSES\_AMT | Original | Schedule I Part I, 2j | Total expenses |  |
| SMALL\_TOT\_EXPENSES\_AME | Edited | Schedule I Part I, 2j | Total expenses |  |
| SMALL\_TOT\_INCOME\_AMT | Original | Schedule I Part I, 2d | Total income |  |
| SMALL\_TOT\_INCOME\_AME | Edited | Schedule I Part I, 2d | Total income |  |
| SMALL\_TOT\_LIABILITIES\_EOY\_AMT | Original | Schedule I Part I, 1b | Total liabilities |  |
| SMALL\_TOT\_LIABILITIES\_EOY\_AME | Edited | Schedule I Part I, 1b | Total liabilities |  |
| SPONS\_DFE\_EIN | Combined Original | Form 5500 Part II, 2b or Form 5500-SF Part II, 2b | Sponsor EIN |  |
| SPONS\_DFE\_PN | Combined Original | Form 5500 Part II, 1b or Form 5500-SF Part II, 1b | Plan Number |  |
| SPONS\_DFE\_MAIL\_US\_CITY | Original | Form 5500 Part II, 2a | Sponsor city |  |
| SPONS\_DFE\_MAIL\_US\_STATE | Combined Original | Form 5500 Part II, 2a | Sponsor state |  |
| SPONS\_DFE\_MAIL\_US\_ZIP | Combined Original | Form 5500 Part II, 2a | Sponsor zip code |  |
| SPONSOR\_DFE\_NAME | Combined Original | Form 5500 Part II, 2a or Form 5500-SF Part II, 2a | Sponsor name |  |
| [SRDB\_ASST](#_SRDB_*) | OPR Generated |  | Sum of reported detail: Assets (Sch. H and I) |  |
| [SRDB\_EXP](#_SRDB_*) | OPR Generated |  | Sum of reported detail: Expenses (Sch. H and I) |  |
| [SRDB\_INC](#_SRDB_*) | OPR Generated |  | Sum of reported detail: Income (Sch. H and I) |  |
| [SRDH\_AEXP](#_SRDB_*) | OPR Generated |  | Sum of reported detail: Admin. Expense (Sch. H) |  |
| [SRDH\_APP](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Appreciation (Sch. H) |  |
| [SRDH\_ASST](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Assets (Sch. H) |  |
| [SRDH\_ASST\_C7](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Assets (Sch. H), Table C7 |  |
| [SRDH\_BEN](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Benefits (Sch. H) |  |
| [SRDH\_CASH](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Cash (Sch. H) |  |
| [SRDH\_CONT](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Contributions (Sch. H) |  |
| [SRDH\_CONT\_C12](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Contributions (Sch. H) (Table C12) |  |
| [SRDH\_DIV](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Dividends (Sch. H) |  |
| [SRDH\_EXP](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Expenses (Sch. H) |  |
| [SRDH\_INC](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Income (Sch. H) |  |
| [SRDH\_INC\_C12](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Income (Sch. H) (Table C12) |  |
| [SRDH\_INT](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Interest (Sch. H) |  |
| [SRDH\_LIAB](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Liabilities (Sch. H) |  |
| [SRDH\_LOANS](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Loans (Sch. H) |  |
| [SRDH\_REC](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Receivables (Sch. H) |  |
| [SRDH\_STOCK](#_SRDH_*) | OPR Generated |  | Sum of reported detail: Stock (Sch. H) |  |
| STOCK\_AST | OPR Generated |  | Sum of preferred and common stock from Schedule H. |  |
| [STOPLOSS\_ONLY\_PREM](#_HEALTH_ONLY_PREM,_HEALTH_STOPLOSS_P) | OPR Generated | Schedule A | Counts premium paid for stop-loss contracts that cover no other benefits |  |
| [STOPLOSS\_OTHER\_PREM](#_HEALTH_ONLY_PREM,_HEALTH_STOPLOSS_P) | OPR Generated | Schedule A | Counts premium paid for stop-loss contracts that cover benefits other than health |  |
| [SUBTL\_ACT\_RTD\_SEP\_CNT](#_SUBTL_ACT_RTD_SEP_CNT) | Combined Original | Form 5500 Part II, 6d or Form 5500-SF Part II, 5b | Subtotal of active, retired, and separated participants |  |
| SUBTL\_ACT\_RTD\_SEP\_CNE | Combined Edited | Form 5500 Part II, 6d or Form 5500-SF Part II, 5b | Subtotal of active, retired, and separated participants |  |
| TOT\_ACT\_RTD\_SEP\_BENEF\_CNT | Combined Original | Form 5500 Part II, 6f  or Form 5500-SF Part II, 5b | Number of active, retired, separated, and beneficiaries of deceased participants |  |
| TOT\_ACT\_RTD\_SEP\_BENEF\_CNE | Combined Edited | Form 5500 Part II, 6f  or Form 5500-SF Part II, 5b | Number of active, retired, separated, and beneficiaries of deceased participants |  |
| [TOT\_ACTIVE\_PARTCP\_CNT](#_TOT_ACT_PARTCP_CNT) | Combined Original | Form 5500 Part II, 6a or Form 5500-SF Part II, 5c | Number of active participants |  |
| TOT\_ACTIVE\_PARTCP\_CNE | Combined Edited | Form 5500 Part II, 6a or Form 5500-SF Part II, 5c | Number of active participants |  |
| TOT\_ADMIN\_EXPENSES\_AMT | Original | Schedule H Part II, 2i(5) | Administrative Expenses – Total |  |
| TOT\_ADMIN\_EXPENSES\_AME | Combined Edited | Schedule H Part II, 2i(5) or Schedule I Part I, 2h or Form 5500-SF Part III, 8f | Administrative Expenses – Total |  |
| TOT\_ASSETS\_EOY\_AMT | Original | Schedule H Part I, 1f | Total Assets, End of Year amount |  |
| TOT\_ASSETS\_EOY\_AME | Combined Edited | Schedule H Part I, 1f  or Schedule I Part I, 1a  or Form 5500-SF Part III, 7c | Total Assets, End of Year amount |  |
| TOT\_CONTRIB\_AMT | Original | Schedule H Part II, 2a(3) | Total Contributions |  |
| TOT\_CONTRIB\_AME | Combined Edited | Schedule H Part II, 2a(3) or Sum of Schedule I Part I, 2a(1), 2a(2), 2a(3), and 2b or Sum of Form 5500-SF Part III, 8a(1), 8a(2), 8a(3) | Total Contributions |  |
| TOT\_CORRECTIVE\_DISTRIB\_AMT | Original | Schedule H Part II, 2f | Corrective distributions |  |
| TOT\_CORRECTIVE\_DISTRIB\_AME | Combined Edited | Schedule H Part II, 2f  or Schedule I Part I, 2f  or Form 5500-SF Part III, 8e | Corrective distributions |  |
| TOT\_DISTRIB\_BNFT\_AMT | Original | Schedule H Part II, 2e(4) | Total benefit payments |  |
| TOT\_DISTRIB\_BNFT\_AME | Combined Edited | Schedule H Part II, 2e(4)  or Schedule I Part I, 2e  or Form 5500-SF Part III, 8d | Total benefit payments |  |
| TOT\_DEEMED\_DISTR\_PART\_LNS\_AMT | Original | Schedule H Part II, 2g | Certain deemed distributions of participant loans |  |
| TOT\_DM\_DISTRIB\_PTCP\_LNS\_E | Edited | Schedule H Part II, 2g or Schedule I Part I, 2g | Certain deemed distributions of participant loans |  |
| TOT\_EXPENSES\_AMT | Original | Schedule H Part II, 2j | Total Expenses |  |
| TOT\_EXPENSES\_AME | Combined Edited | Schedule H Part II, 2j  or Schedule I Part I, 2j  or Form 5500-SF Part III, 8h | Total Expenses |  |
| TOT\_GAIN\_LOSS\_SALE\_AST\_AMT | Original | Schedule H Part II, 2b(4)(C) | Net gain on sale of assets |  |
| TOT\_GAIN\_LOSS\_SALE\_AST\_AME | Edited | Schedule H Part II, 2b(4)(C) | Net gain on sale of assets |  |
| TOT\_INCOME\_AMT | Original | Schedule H Part II, 2d | Total income |  |
| TOT\_INCOME\_AME | Combined Edited | Schedule H Part II, 2d  or Schedule I Part I, 2d  or Form 5500-SF Part III, 8c | Total income |  |
| TOT\_INT\_EXPENSE\_AMT | Original | Schedule H Part II, 2h | Interest expense |  |
| TOT\_INT\_EXPENSE\_AME | Edited | Schedule H Part II, 2h | Interest expense |  |
| TOT\_INVESTMENT\_INCOME\_AME | Combined Edited | Schedule H Part II, 2b or Schedule I Part I, 2c or Form 5500-SF Part III, 8b | Sum of all Earnings on investments |  |
| TOT\_LIABILITIES\_EOY\_AMT | Original | Schedule H Part I, 1k | Total liabilities, end of year amount |  |
| TOT\_LIABILITIES\_EOY\_AME | Combined Edited | Schedule H Part I, 1k  or Schedule I Part I, 1b  or Form 5500-SF Part III, 7b | Total liabilities, end of year amount |  |
| TOT\_PARTCP\_BOY\_CNT | Combined Original | Form 5500 Part II, 5 or Form 5500-SF Part II, 5a | Total participants, beginning-of-year |  |
| TOT\_PARTCP\_BOY\_CNE | Combined Edited | Form 5500 Part II, 5 or Form 5500-SF Part II, 5a | Total participants, beginning-of-year |  |
| TOT\_PREM | OPR Generated | Schedule A | Sum of premiums paid for all insurance contracts |  |
| TOT\_UNREALZD\_APPRCTN\_AMT | Original | Schedule H Part II, 2b(5)(C) | Unrealized Appreciation -- Total |  |
| TOT\_UNREALZD\_APPRCTN\_AME | Edited | Schedule H Part II, 2b(5)(C) | Unrealized Appreciation -- Total |  |
| TOTAL\_DIVIDENDS\_AMT | Original | Schedule H Part II, 2b(2)(D) | Dividends -- Total |  |
| TOTAL\_DIVIDENDS\_AME | Edited | Schedule H Part II, 2b(2)(D) | Dividends -- Total |  |
| TOTAL\_INTEREST\_AMT | Original | Schedule H Part II, 2b(1)(G) | Interest Earnings -- Total |  |
| TOTAL\_INTEREST\_AME | Edited | Schedule H Part II, 2b(1)(G) | Interest Earnings -- Total |  |
| TOTAL\_RENTS\_AMT | Original | Schedule H Part II, 2b(3) | Rents -- Total |  |
| TOTAL\_RENTS\_AME | Edited | Schedule H Part II, 2b(3) | Rents -- Total |  |
| TPART | OPR Generated |  | Total participants. Equal to SUBTL\_ACT\_RTD\_SEP\_CNT | Total participants. Equal to SUBTL\_ACT\_RTD\_SEP\_CNE. |
| TYPE\_PLAN\_ENTITY\_CD | Combined Original | Form 5500 Part I, A or Form 5500-SF Part I, A | Type of plan entity. | 1= multiemployer plan, 2 = single employer plan, 3 = multiple employer plan, 4 = DFE |
| TYPE\_PLAN\_ENTITY\_CD\_E | Combined Edited | Form 5500 Part I, A or Form 5500-SF Part I, A | Type of plan entity. |  |
| TYPE\_WELFARE\_BNFT\_CODE | Combined Original | Form 5500 Part I, 8b or Form 5500-SF Part IV, 9b | Welfare characteristics code |  |
| TYPE\_WELFARE\_BNFT\_CODE\_E | Combined Edited | Form 5500 Part I, 8b or Form 5500-SF Part IV, 9b | Welfare characteristics code |  |
| UNREALZD\_APPRCTN\_OTH\_AMT | Original | Schedule H Part II, 2b(5)(B) | Unrealized Appreciation -- Other |  |
| UNREALZD\_APPRCTN\_OTH\_AME | Edited | Schedule H Part II, 2b(5)(B) | Unrealized Appreciation -- Other |  |
| UNREALZD\_APPRCTN\_RE\_AMT | Original | Schedule H Part II, 2b(5)(A) | Unrealized Appreciation -- Real Estate |  |
| UNREALZD\_APPRCTN\_RE\_AME | Edited | Schedule H Part II, 2b(5)(A) | Unrealized Appreciation -- Real Estate |  |
| [UNSPEC\_DIST\_BNFT\_AME](#_UNSPEC_DIST_BNFT_AME) | OPR Generated |  | Unspecified benefits distributed. |  |
| [UNSPEC\_INVEST\_EOY\_AME](#_UNSPEC_INVEST_EOY_AME) | OPR Generated |  | Unspecified investments. |  |

# VIII. Contents of the 2014 Form 5500 Group Health Plans Research File Package

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| **File name** | **Type** | **Contents** |
| GHPB14.sas7bdat | SAS data set | The *2014 Form 5500 Group Health Plans Research File*. SAS Version 9 data set created under Windows XP Professional containing file used to create the *Group Health Plans Report: Abstract of 2014 Form 5500 Annual Reports*. Variables are from Form 5500, Form 5500-SF, Schedule A, Schedule H, and Schedule I. |
| 2014 Group Health Plans Bulletin [FINAL].pdf | Adobe PDF | *Group Health Plans Report: Abstract of 2014 Form 5500 Annual Reports* |
| SIGHPB Excel Tables.xlsx | MS Excel | Excel tables corresponding to the tables found in the *Group Health Plans Report: Abstract of 2014 Form 5500 Annual Reports.* |
| SIGHPB XML Tables.xml | XML | XML tables corresponding to the tables found in the *Group Health Plans Report: Abstract of 2014 Form 5500 Annual Reports.* |
| A1.sas | SAS program | Creates Bulletin table A1. More examples of PROC Tabulate code available upon request. Run ‘Insurance Formats.sas’ before running this program. |
| A2, A3, B1, B2, etc. | SAS Program | More examples of PROC TABULATE code used to create bulletin tables. |
| Insurance Formats.sas | SAS program | Creates the format library that must exist before any SAS programs can be run on the SAS data set above. |
| 2014 Form 5500 Group Health Plans Research File User Guide.doc | MS Word | This document. |
| Name-Filled Forms | Adobe PDF | Shows variable names and where they are found on the Form 5500, Form 5500-SF, and Schedules A, H, and I. |
| README.txt | TXT | Describes how to use GHPB14.sas7bdat appropriately in SAS. |

1. *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 year 2014. 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. [↑](#footnote-ref-1)
2. 29 C.F.R. 2520.104-1 *et seq*. [↑](#footnote-ref-2)
3. 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. [↑](#footnote-ref-3)
4. Some retirement benefit plans participate in investment arrangements that either are required to file a Form 5500 or can choose to do so. In these instances, the participating plans receive certain relief in financial reporting. These investment arrangement entities are referred to as Direct Filing Entities. [↑](#footnote-ref-4)
5. Form 5500 Part II “Basic Plan Information” line 8 “Benefits provided under the plan” item c “Welfare benefits.” [↑](#footnote-ref-5)
6. 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. [↑](#footnote-ref-6)
7. Form 5500 Part I “Annual Report Identification Information” line A “this return/report is for:” [↑](#footnote-ref-7)
8. The *Private Pension Plan Research File* does edit these items; as the funding and benefit arrangements are used to characterize plans as self-insured, fully-insured, or mixed insured, OPR felt the values should be used as submitted. [↑](#footnote-ref-8)