**APPENDIX A2: Group Insurance Arrangements**

For Form 5500 reporting purposes, a “group insurance arrangement” (GIA) is a type of multiple-employer welfare arrangement that provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement.[[1]](#footnote-2) If the arrangement meets all of these conditions, each welfare benefit plan that is part of a GIA is exempt from the requirement to file a Form 5500. [[2]](#footnote-3) (*See* 29 C.F.R § 2520.104-43.) GIAs often exist for the provision of health benefits, but the GIAs themselves are not technically group health plans. For this reason, statistics for GIAs are not included in the tables for group health plans in Sections A and B of this report.

Although GIAs are not themselves group health plans, they do provide an avenue through which employers may provide group health benefits for their employees. This section presents selected statistics for GIAs that filed the Form 5500 and indicated providing health benefits.[[3]](#footnote-4)

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Table 1. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits, Total Participants, Active Participants, and Total Assets, *2008-2018*** | | | | | | | | | | | | |
|  | **2008** | **2009** | **2010** | **2011** | **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** |
| **Number of GIAs** | 69 | 62 | 61 | 55 | 57 | 58 | 50 | 50 | 44 | 46 | 42 |
| **Total Participants, End of Year (thousands) 1** | 516 | 451 | 419 | 439 | 394 | 384 | 334 | 296 | 323 | 313 | 327 |
| **Active Participants, End of Year (thousands)** | 516 | 444 | 413 | 433 | 390 | 379 | 329 | 291 | 319 | 309 | 323 |
| **Total Assets (millions)** | $457 | $355 | $432 | $421 | $399 | $422 | $370 | $345 | $303 | $352 | $342 |
|  | | | | | | | | | | | | |  |
| *NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, and uses a trust as the conduit for payment of premiums to the insurance company.* | | | | | | | | | | | | |
| *Additional details on the data included in this table can be found in the 2018 Form 5500 Group Health Plan Research File User Guide, available at:* [*https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data*](https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data)*.* | | | | | | | | | | | | |
| *Total participants, active participants, and total assets are tabulated as of the end of the plan year.* | | | | | | | | | | | | |
| 1 For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits. | | | | | | | | | | | | |
| SOURCE: Form 5500 filings. | | | | | | | | | | | | |

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| **Table 2. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits, Total Participants, Active Participants, Assets, Contributions, and Benefits**  ***by type of benefit, 2018*** | | | | | | |
| **Type of Benefit** | **Number of GIAs** | **Total Participants, End of Year (thousands) 1** | **Active Participants, End of Year (thousands)** | **Total Assets (millions)** | **Total Contributions (millions) 2** | **Total Benefits (millions) 3** |
| **Total** | **42** | **327** | **323** | **$342** | **$1,954** | **$1,834** |
| **Health Benefits Only** | **5** | **6** | **6** | **3** | **49** | **46** |
| **Health and Other Benefits** | **37** | **322** | **318** | **339** | **1,906** | **1,787** |
| Health and Dental | 2 | 8 | 8 | 23 | 81 | 80 |
| Health and Vision | - | - | - | - | - | - |
| Health and Non-Health 4 | 5 | 45 | 44 | 53 | 336 | 336 |
| Health, Dental, and Vision | - | - | - | - | - | - |
| Health, Dental, and Non-Health 4 | 5 | 23 | 23 | 21 | 96 | 93 |
| Health, Vision, and Non-Health 4 | - | - | - | - | - | - |
| Health, Dental, Vision, and Non-Health 4 | 25 | 245 | 242 | 241 | 1,393 | 1,279 |
|  | | | | | | |
| *NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, and uses a trust as the conduit for payment of premiums to the insurance company.* | | | | | | |
| *Total participants, active participants, and total assets are tabulated as of the end of the plan year.* | | | | | | |
| *Totals may not equal the sum of the components due to rounding.* | | | | | | |
| 1 For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits. | | | | | | |
| 2 For the purposes of this report, includes both employer and employee contributions. | | | | | | |
| 3 Amounts shown include both benefits paid directly to participants and beneficiaries from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers. | | | | | | |
| 4 Non-health benefits include life insurance, supplemental unemployment, temporary disability, and long-term disability. *See 2018 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan*, at <https://www.dol.gov/sites/default/files/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2018-instructions.pdf>. | | | | | | |
| - Missing or not applicable. | | | | | | |
| SOURCE: 2018 Form 5500 filings. | | | | | | |

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| --- | --- | --- | --- | --- |
| **Table 3. Selected Income and Expenses of Group Insurance Arrangements (GIAs) Providing Health Benefits, *2018***  *(millions)* | | | | |
| **Selected Income** | |  | **Selected Expenses** | |
| **CONTRIBUTIONS** | **$1,954** |  | **BENEFIT PAYMENTS 2** | **$1,834** |
| Employer Contributions | 1,609 |  | Directly to Participants or Beneficiaries (Including Rollovers) | 290 |
| Participant Contributions | 346 |  | To Insurance Carriers for the Provision of Benefits | 1,535 |
| Contributions from Others (Including Rollovers) | \*\*/ |  | Other | 8 |
| Noncash Contributions | - |  |  |  |
|  |  |  | **ADMINISTRATIVE EXPENSES** | **$95** |
| **INVESTMENT INCOME 1** | **-$2** |  | Professional Fees | 23 |
|  |  |  | Contract Administrator Fees | 60 |
|  |  |  | Investment Advisory and Management Fees | \*\*/ |
|  |  |  | Other | 11 |
|  | | | | |
| *NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, and uses a trust as the conduit for payment of premiums to the insurance company.* | | | | |
| *Totals may not equal the sum of the components due to rounding.* | | | | |
| 1 Investment Income is equal to the sum of all income items on the Schedule H except for contributions and other income. | | | | |
| 2 Amounts shown include both benefits paid directly to participants and beneficiaries from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers. | | | | |
| \*\*/ Less than $500,000. | | | | |
| - Missing or not applicable. | | | | |
| SOURCE: 2018 Form 5500 filings. | | | | |

|  |  |
| --- | --- |
| **Table 4. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, *by number of participants, 2018*** | |
| **Total Participants, End of Year 1** | |
| **Total** | **42** |
| None or Not Reported | - |
| 1-49 | - |
| 50-99 | - |
| 100-249 | 3 |
| 250-499 | 2 |
| 500-999 | 3 |
| 1,000-4,999 | 17 |
| 5,000 or More | 17 |
| **Per Plan Statistics** |  |
| Mean Number of Participants | 7,797 |
| Median Number of Participants | 3,605 |
|  | |
| *NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, and uses a trust as the conduit for payment of premiums to the insurance company.* | |
| *Participants are tabulated as of the end of the plan year.* | |
| 1 For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits. | |
| - Missing or not applicable. | |
| SOURCE: 2018 Form 5500 filings. | |

|  |  |
| --- | --- |
| **Table 5. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, *by industry, 2018*** | |
| **Industry** | |
| **Total** | **42** |
| Agriculture | - |
| Mining | - |
| Construction | 2 |
| Manufacturing | - |
| Transportation | 2 |
| Communications and Information | - |
| Utilities | - |
| Wholesale Trade | - |
| Retail Trade | 1 |
| Finance, Insurance, and Real Estate | 15 |
| Services | 3 |
| Misc. Organizations 1 | 3 |
| Industry Not Reported | 16 |
|  | |
| *NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, and uses a trust as the conduit for payment of premiums to the insurance company.* | |
| 1 Religious, grantmaking, civic, professional, labor, and similar organizations. Does not include church plans, which are not required to file. | |
| - Missing or not applicable. | |
| SOURCE: 2018 Form 5500 filings. | |

1. *Instructions for the Form 5500*, U.S. Department of Labor (2018), <https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2018-instructions.pdf>. [↑](#footnote-ref-2)
2. *Id.* [↑](#footnote-ref-3)
3. One filing that reported as a GIA and indicated offering health benefits in 2018 was excluded from the statistics in this section. Upon further review of the filing and its attachments, it was determined that the GIA was not offering medical benefits. [↑](#footnote-ref-4)