**Group Health Plans Report**

Abstract of 2020 Form 5500 Annual Reports Reflecting Statistical Year Filings

Data Extracted on 5/4/2022



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# HIGHLIGHTS FROM THE 2020 FORM 5500 GROUP HEALTH PLANS REPORT

Group health plans filing a Form 5500 represent a unique and diverse subset of private sector, employer-sponsored group health plans. These plans have numerous benefit structures, funding arrangements, and relationships to insurance that necessitate careful classification and interpretation in order to present meaningful statistics. For this report, the Employee Benefits Security Administration (EBSA) classified these plans as either self- insured, fully insured, or having both self-insured and fully insured characteristics (mixed-insured). Appendix A1 at the end of this report provides more information on the classification methodology. For this report, Form 5500 filings with plan year ending dates in 2020 are included.

The 2019 Form 5500 Group Health Plans Report included a discussion of potential issues related to filing delays resulting from the COVID-19 public health emergency. Because no filing deadlines or other dates that would impact filings with plan year ending dates in 2020 were altered, this report does not include a similar discussion. However, the pandemic appears to have impacted the volume of firms offering health insurance coverage.

Of note, the total end of year participants in large group health plans (both with and without operating trusts) decreased in 2020 by 0.8%, despite 1.6% more of these plans having filed the Form 5500. (See Table A2 and the 2019 Group Health Plans Report.)

1 For the remainder of this report, health benefits exclude vision and dental benefits consistent with the 2020 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-](https://www.dol.gov/sites/default/files/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2020-instructions.pdf) [and-compliance/reporting-and-filing/form-5500/2020-instructions.pdf.](https://www.dol.gov/sites/default/files/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2020-instructions.pdf)

Other findings from private sector, employer-sponsored group health plans filing Form 5500 series welfare reports for plan year 2020 are summarized below.

This document is Appendix A to the Report to Congress: Annual Report on Self-Insured Group Health Plans for 2023*.*

#### Plan Type Characteristics

* In 2020, there were about 74,000 private sector, employer- sponsored group health plans filing the Form 5500. Roughly 38,000, or 51 percent, were self-insured. About 32,000, or 43 percent, were fully insured. Approximately 4,000, or 6 percent, were mixed-insured. (See Table A1.)
* Of the approximately 74,000 group health plans mentioned above, about 28 percent offered only health benefits. Conversely, 72 percent offered other welfare benefits (such as dental, vision, life, disability, etc.) in addition to health benefits.1 Of the approximately 54,000 plans that offer coverages in addition to health coverage, 55 percent were fully insured, 38 percent were self-insured, and 8 percent were mixed-insured. (See Table A1.)
* Of the self-insured plans that indicated they only provide health benefits, 96 percent did not report any type of insurance on Schedule A. Only 13 percent of self-insured plans providing both health and other benefits did the same. This indicates that even for self-insured plans, other benefits were more likely to be fully insured.[2](#_bookmark0)
* Of all private sector, single-employer group health plans that filed a 2020 Form 5500, 43 percent provided fully insured health benefits to their employees. Multiemployer group health plans

2 The statistics in this note were tabulated using the 2020 Group Health Plans Research File, which contains the data underlying the tables presented in this Report. For more information and to access the data, please visit [https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data.](https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data)

were much less likely to provide fully insured health benefits; only 18 percent of those plans did so in 2020. Roughly 61 percent of multiple-employer plans provided fully insured health benefits. (See Table A2.)

* + Of the approximately 38,000 group health plans categorized as self-insured, about 37,000 were single-employer plans, about 1,000 were multiemployer, and the remaining 300 were multiple- employer. Of the approximately 32,000 group health plans categorized as fully insured, nearly all were single-employer plans, but about 300 were multiemployer plans and 500 were multiple-employer plans. Of the approximately 4,000 group health plans categorized as mixed-insured, the majority were single-employer, but about 300 were multiemployer, and fewer than 100 were multiple-employer. (See Table A2.)
  + Of the 74,000 group health plans that filed a 2020 Form 5500, approximately 18,000 indicated a funding arrangement of insurance only, more than 2,000 indicated a funding arrangement of a trust only, and 5,000 indicated a funding arrangement of general assets of the sponsor only. The remaining 49,000 group health plan filers indicated some combination of funding arrangements (34,000) or did not report any arrangement (15,000).3 The most common combination of funding arrangements, r[epor](#_bookmark1)ted by 31,000 plans, was general assets of the sponsor and insurance. (See Table A7.)
  + More than 16,000 group health plans that filed the Form 5500 and reported fewer than 100 participants at the end of the plan year were classified as self-insured, compared to just 9,000 in 2019 (See Table A2 and the 2019 Group Health Plans Report). This increase was driven by plans appearing to participate in a non-plan Multiple Employer Welfare Arrangement (MEWA).4

3 The Form 5500-SF does not require plans to report on the funding or benefit arrangements.

4 MEWAs that are not welfare benefit plans may not file the Form 5500, requiring individual participating employer plans to file.

#### Number of End of Year Participants

* Of the approximately 78 million participants in group health plans filing a 2020 Form 5500, 45 percent, or 35 million, were covered under self-insured group health plans. (See Table A2.)
* About 51 percent of self-insured group health plans and 79 percent of mixed-insured group health plans covered 100 or more participants and did not operate a trust. Nearly all of the fully insured group health plans covered 100 or more participants and did not operate a trust.5 (See Table A2.)
* The mean and median number of participants in group health plans in 2020 were about 1,100 and 200, respectively. The means for self-insured, mixed-insured, and fully insured were 900, [6](#_bookmark1),500, and 500, respectively. The medians for self-insured,

mixed-insured, and fully insured were 100, 1,200, and 200, respectively. (See Table A9.)

#### Assets and Liabilities

* In total, group health plans that filed a Form 5500 held about

$283 billion in assets as of the end of 2020. Self-insured group health plans held approximately $112 billion, mixed-insured group health plans held $157 billion, and fully insured group health plans held about $14 billion. (See Table A2.)

* Despite comprising only 6 percent of plans, mixed-insured plans covered 37 percent of end-of-year participants and owned about

55 percent of all group health plan assets held in trusts. Therefore, a relatively small number of plans drive many of the aggregate statistics presented in this report. (See Table A2.) For

5 However, this is a data restriction that results from the filing exemption provided to welfare benefit plans (other than plans required to file the Form M-1) covering fewer than 100 participants as of the beginning of the plan year that are unfunded, fully insured, or a combination of insured and unfunded, as specified in 29 CFR 2520.104-20. For more information on filing requirements and exemptions, see Appendix A1.

instance, of the 20 largest plans by asset size, 13 were mixed- insured and held approximately $102 billion, or over one-third of total health plan assets.6

* + Self-insured group health plans with trusts and covering 100 or more participants held approximately 16 percent of their assets in cash and U.S. Government securities, 21 percent in direct filing entities, 27 percent in mutual fund companies (registered investment companies), 9 percent in debt instruments, and 8 percent in stock. Mixed-insured group health plans with trusts and covering 100 or more participants held approximately 23 percent of their assets in cash and U.S. Government securities,

11 percent in direct filing entities, 9 percent in mutual fund companies, 17 percent in debt instruments, and 10 percent in stock. (See Table A6.)

* + Form 5500 group health plan filers reported $32 billion in liabilities as of the end of 2020. Approximately $11 billion was reported by self-insured group health plans, $19 billion by mixed-insured group health plans, and $2 billion by fully insured group health plans. (See Table A2.)
  + The $11 billion in liabilities reported by self-insured plans represented 20 percent of total benefit payments made by self- insured plans and roughly 19 percent of total contributions to self-insured plans. These liabilities were all reported by plans with trusts, because, by definition, plans without trusts report no assets or liabilities. The liabilities reported in no way represent all of the future health and welfare benefit obligations of the group health plans presented in this report. (See Tables A2, A4, and A5.)

6 The statistics in this note were tabulated using the 2020 Group Health Plans Research File, which contains the data underlying the tables presented in this Report. For more information and to access the data, please visit [https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data.](https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data)

#### Annual Cash Flows

* Overall, group health plans with trusts reported receiving approximately $150 billion in contributions in 2020, with nearly

$122 billion contributed by the employers and approximately

$26 billion contributed by the plan participants. Plans with fewer than 100 participants accounted for roughly $2 billion of these contributions. (See Table A4.)

* In 2020, group health plans filing a Form 5500 that used trusts posted investment income gains of approximately $20 billion. About $8 billion was gained by self-insured group health plans,

$11 billion was gained by mixed-insured group health plans, and

$1 billion was gained by fully insured group health plans. (See Table A4.)

* Self-insured group health plans that filed a 2020 Form 5500, covered 100 or more participants, and used trusts made benefit payments of $46 billion directly to participants and $5 billion to insurance carriers. Mixed-insured plans that covered 100 or more participants and used trusts made benefit payments to participants totaling about $54 billion and to insurance carriers of $18 billion. Fully insured plans that covered 100 or more participants and used trusts paid about $2 billion directly to participants and $11 billion to insurance carriers for provision of benefits. (See Table A5.)
* In total, group health plans filing a 2020 Form 5500 reported about $8 billion in administrative expenses.7 Self-insured, mixed-insured, and fully insured plans reporte[d](#_bookmark3) $4 billion, $4 billion, and $500 million, respectively. (See Table A5.)

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

#### All Plans

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Type of Benefit** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 1** | **Active Participants, End of Year**  **(thousands) 2** | **Total Assets (millions)** | **Total Contributions (millions) 3** | **Total Benefits (millions) 4** |
| **Total** | **74,054** | **78,427** | **69,619** | **$283,078** | **$150,097** | **$146,675** |
| **Health Benefits Only** | **20,473** | **4,945** | **4,175** | **15,498** | **6,521** | **6,575** |
| **Health and Other Benefits** | **53,581** | **73,481** | **65,444** | **267,580** | **143,577** | **140,100** |
| Health and Dental | 1,315 | 1,112 | 853 | 5,874 | 4,224 | 3,622 |
| Health and Vision | 441 | 430 | 322 | 1,842 | 1,780 | 1,825 |
| Health and Non-Health 5 | 2,130 | 7,794 | 6,338 | 19,562 | 5,609 | 5,996 |
| Health, Dental, and Vision | 2,839 | 3,824 | 3,367 | 16,273 | 10,207 | 9,825 |
| Health, Dental, and Non-Health 5 | 4,514 | 4,245 | 3,346 | 21,492 | 8,398 | 8,873 |
| Health, Vision, and Non-Health 5 | 670 | 889 | 719 | 5,985 | 2,517 | 2,546 |
| Health, Dental, Vision, and Non-Health 5 | 41,672 | 55,187 | 50,499 | 196,552 | 110,841 | 107,413 |

**Self-Insured**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Type of Benefit** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 1** | **Active Participants, End of Year**  **(thousands) 2** | **Total Assets (millions)** | **Total Contributions (millions) 3** | **Total Benefits (millions) 4** |
| **Total** | **37,934** | **35,276** | **31,294** | **$111,833** | **$61,009** | **$57,598** |
| **Health Benefits Only** | **17,770** | **3,502** | **2,939** | **11,467** | **4,630** | **4,566** |
| **Health and Other Benefits** | **20,164** | **31,774** | **28,355** | **100,366** | **56,379** | **53,032** |
| Health and Dental | 616 | 537 | 427 | 3,369 | 1,767 | 1,133 |
| Health and Vision | 186 | 274 | 207 | 1,118 | 1,198 | 1,179 |
| Health and Non-Health 5 | 1,214 | 7,091 | 5,847 | 12,697 | 4,412 | 4,601 |
| Health, Dental, and Vision | 1,489 | 2,024 | 1,722 | 10,328 | 5,031 | 4,718 |
| Health, Dental, and Non-Health 5 | 1,797 | 1,847 | 1,514 | 7,094 | 5,143 | 4,892 |
| Health, Vision, and Non-Health 5 | 257 | 381 | 320 | 3,080 | 1,176 | 1,149 |
| Health, Dental, Vision, and Non-Health 5 | 14,605 | 19,619 | 18,318 | 62,681 | 37,652 | 35,360 |

**(continued...)**

**Mixed-Insured**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Type of Benefit** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 1** | **Active Participants, End of Year**  **(thousands) 2** | **Total Assets (millions)** | **Total Contributions (millions) 3** | **Total Benefits (millions) 4** |
| **Total** | **4,422** | **28,825** | **25,142** | **$156,952** | **$73,853** | **$74,102** |
| **Health Benefits Only** | **278** | **576** | **467** | **3,727** | **1,672** | **1,797** |
| **Health and Other Benefits** | **4,144** | **28,249** | **24,675** | **153,225** | **72,181** | **72,306** |
| Health and Dental | 78 | 372 | 250 | 1,814 | 2,290 | 2,295 |
| Health and Vision | 13 | 48 | 22 | 574 | 48 | 100 |
| Health and Non-Health 5 | 104 | 310 | 190 | 5,514 | 1,005 | 1,129 |
| Health, Dental, and Vision | 127 | 1,333 | 1,199 | 5,671 | 4,205 | 4,197 |
| Health, Dental, and Non-Health 5 | 219 | 1,531 | 1,045 | 13,560 | 2,603 | 3,342 |
| Health, Vision, and Non-Health 5 | 59 | 305 | 249 | 501 | 1,175 | 1,097 |
| Health, Dental, Vision, and Non-Health 5 | 3,544 | 24,350 | 21,721 | 125,591 | 60,853 | 60,146 |

**Fully Insured**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Type of Benefit** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 1** | **Active Participants, End of Year**  **(thousands) 2** | **Total Assets (millions)** | **Total Contributions (millions) 3** | **Total Benefits (millions) 4** |
| **Total** | **31,698** | **14,326** | **13,183** | **$14,293** | **$15,236** | **$14,974** |
| **Health Benefits Only** | **2,425** | **868** | **769** | **304** | **219** | **212** |
| **Health and Other Benefits** | **29,273** | **13,458** | **12,414** | **13,989** | **15,017** | **14,763** |
| Health and Dental | 621 | 203 | 176 | 692 | 167 | 194 |
| Health and Vision | 242 | 108 | 93 | 151 | 533 | 546 |
| Health and Non-Health 5 | 812 | 393 | 301 | 1,351 | 192 | 267 |
| Health, Dental, and Vision | 1,223 | 467 | 446 | 274 | 970 | 910 |
| Health, Dental, and Non-Health 5 | 2,498 | 867 | 787 | 838 | 652 | 639 |
| Health, Vision, and Non-Health 5 | 354 | 203 | 150 | 2,403 | 166 | 301 |
| Health, Dental, Vision, and Non-Health 5 | 23,523 | 11,218 | 10,461 | 8,280 | 12,336 | 11,907 |

*NOTES: Total participants, active participants, and total assets are tabulated as of the end of the plan year. Some totals do not equal the sum of the components due to rounding.*

1 This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

2 Form 5500-SF filers report both total and active participants. As a result, retired or separated participants are imputed based on the historical distribution of retired or separated participants either receiving benefits or entitled to future benefits.

3 This report defines Total Contributions as employer and employee contributions.

4 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.

5 Non-health benefits include life insurance, supplemental unemployment, temporary disability, and long-term disability. SOURCE: 2020 Form 5500 filings.

**All Plans**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Summary Statistics by Type of Benefit** |  | | | |  | | | |  | | | |  | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **Total** | **Single-**  **Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single-**  **Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single-**  **Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single-**  **Employer 1** | **Multi- employer** | **Multiple- Employer** |
| **Number of Plans** | **74,054** | **71,655** | **1,558** | **841** | **37,934** | **36,686** | **990** | **258** | **4,422** | **4,061** | **293** | **68** | **31,698** | **30,908** | **275** | **515** |
| Health Benefits Only | 20,473 | 20,301 | 59 | 113 | 17,770 | 17,671 | 45 | 54 | 278 | 266 | 3 | 9 | 2,425 | 2,364 | 11 | 50 |
| Health and Other Benefits | 53,581 | 51,354 | 1,499 | 728 | 20,164 | 19,015 | 945 | 204 | 4,144 | 3,795 | 290 | 59 | 29,273 | 28,544 | 264 | 465 |
| **Total Participants, End of Year (thousands) 2** | **78,427** | **70,558** | **5,257** | **2,612** | **35,276** | **31,245** | **3,118** | **912** | **28,825** | **26,386** | **1,626** | **813** | **14,326** | **12,926** | **513** | **887** |
| Health Benefits Only | 4,945 | 4,436 | 153 | 356 | 3,502 | 3,234 | 140 | 128 | 576 | 389 | 4 | 184 | 868 | 814 | 9 | 44 |
| Health and Other Benefits | 73,481 | 66,121 | 5,104 | 2,256 | 31,774 | 28,011 | 2,979 | 784 | 28,249 | 25,998 | 1,622 | 629 | 13,458 | 12,112 | 504 | 842 |
| **Assets (millions)** | **$283,078** | **$171,375** | **$106,874** | **$4,828** | **$111,833** | **$47,236** | **$61,855** | **$2,742** | **$156,952** | **$116,761** | **$38,745** | **$1,446** | **$14,293** | **$7,379** | **$6,274** | **$640** |
| Health Benefits Only | 15,498 | 12,193 | 3,115 | 190 | 11,467 | 8,481 | 2,838 | 148 | 3,727 | 3,456 | 271 | 1 | 304 | 256 | 7 | 42 |
| Health and Other Benefits | 267,580 | 159,182 | 103,759 | 4,638 | 100,366 | 38,754 | 59,017 | 2,595 | 153,225 | 113,305 | 38,474 | 1,445 | 13,989 | 7,123 | 6,268 | 598 |
| **Liabilities (millions)** | **$31,890** | **$13,830** | **$17,064** | **$996** | **$11,499** | **$2,731** | **$8,059** | **$709** | **$18,888** | **$10,467** | **$8,253** | **$167** | **$1,503** | **$631** | **$752** | **$119** |
| Health Benefits Only | 1,029 | 675 | 205 | 149 | 670 | 332 | 201 | 138 | 346 | 342 | 4 | 1 | 13 | 1 | 1 | 11 |
| Health and Other Benefits | 30,860 | 13,155 | 16,858 | 847 | 10,829 | 2,399 | 7,858 | 572 | 18,541 | 10,126 | 8,249 | 166 | 1,490 | 630 | 751 | 109 |

**Plans with 100 or More Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Summary Statistics by Type of Benefit** |  | | | |  | | | |  | | | |  | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **Total** | **Single-**  **Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single-**  **Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single-**  **Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single-**  **Employer 1** | **Multi- employer** | **Multiple- Employer** |
| **Number of Plans** | **3,553** | **1,873** | **1,414** | **266** | **2,410** | **1,351** | **922** | **137** | **631** | **323** | **279** | **29** | **512** | **199** | **213** | **100** |
| Health Benefits Only | 468 | 391 | 40 | 37 | 406 | 345 | 34 | 27 | 34 | 29 | 3 | 2 | 28 | 17 | 3 | 8 |
| Health and Other Benefits | 3,085 | 1,482 | 1,374 | 229 | 2,004 | 1,006 | 888 | 110 | 597 | 294 | 276 | 27 | 484 | 182 | 210 | 92 |
| **Total Participants, End of Year (thousands) 2** | **22,006** | **15,455** | **5,227** | **1,324** | **11,638** | **7,893** | **3,114** | **631** | **8,017** | **6,199** | **1,619** | **200** | **2,350** | **1,363** | **494** | **493** |
| Health Benefits Only | 972 | 720 | 143 | 109 | 753 | 525 | 139 | 88 | 192 | 186 | 4 | 2 | 28 | 10 | 1 | 18 |
| Health and Other Benefits | 21,034 | 14,735 | 5,083 | 1,215 | 10,885 | 7,368 | 2,974 | 543 | 7,826 | 6,014 | 1,615 | 197 | 2,322 | 1,354 | 494 | 475 |
| **Assets (millions)** | **$281,114** | **$169,593** | **$106,711** | **$4,809** | **$110,170** | **$45,689** | **$61,756** | **$2,725** | **$156,817** | **$116,639** | **$38,733** | **$1,445** | **$14,127** | **$7,265** | **$6,223** | **$639** |
| Health Benefits Only | 14,773 | 11,481 | 3,102 | 190 | 10,843 | 7,871 | 2,825 | 148 | 3,659 | 3,388 | 271 | 1 | 271 | 223 | 7 | 42 |
| Health and Other Benefits | 266,340 | 158,112 | 103,609 | 4,619 | 99,327 | 37,818 | 58,931 | 2,578 | 153,158 | 113,251 | 38,462 | 1,444 | 13,856 | 7,042 | 6,216 | 597 |
| **Liabilities (millions)** | **$31,718** | **$13,669** | **$17,054** | **$995** | **$11,338** | **$2,575** | **$8,054** | **$709** | **$18,884** | **$10,465** | **$8,252** | **$167** | **$1,496** | **$629** | **$748** | **$119** |
| Health Benefits Only | 906 | 551 | 205 | 149 | 548 | 210 | 201 | 138 | 345 | 341 | 4 | 1 | 12 | 1 | 1 | 11 |
| Health and Other Benefits | 30,812 | 13,118 | 16,849 | 846 | 10,790 | 2,365 | 7,853 | 572 | 18,538 | 10,124 | 8,248 | 166 | 1,484 | 628 | 747 | 109 |

**(continued...)**

**Plans with 100 or More Participants and No Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Summary Statistics by Type of Benefit** |  | | | |  | | | |  | | | |  | | | |
|  |  | **Multi- employer**  **43**  9  34  **26**  9  17  **-**  -  -  **-**  -  - |  |  |  | **Multi- employer**  **7**  1  6  **2**  \*/ 2  **-**  -  -  **-**  -  - |  |  |  | **Multi- employer**  **3**  - 3  **7**  - 7  **-**  -  -  **-**  -  - |  |  |  | **Multi- employer**  **33**  8  25  **17**  9  8  **-**  -  -  **-**  -  - |  |
|  | **Total** | **Single-**  **Employer 1** | **Multiple- Employer** | **Total** | **Single-**  **Employer 1** | **Multiple- Employer** | **Total** | **Single-**  **Employer 1** | **Multiple- Employer** | **Total** | **Single-**  **Employer 1** | **Multiple- Employer** |
| **Number of Plans** | **53,674** | **53,088** | **543** | **19,168** | **19,049** | **112** | **3,494** | **3,455** | **36** | **31,012** | **30,584** | **395** |
| Health Benefits Only | 5,002 | 4,920 | 73 | 2,582 | 2,555 | 26 | 62 | 56 | 6 | 2,358 | 2,309 | 41 |
| Health and Other Benefits | 48,672 | 48,168 | 470 | 16,586 | 16,494 | 86 | 3,432 | 3,399 | 30 | 28,654 | 28,275 | 354 |
| **Total Participants, End of Year (thousands) 2** | **56,229** | **54,916** | **1,287** | **23,460** | **23,177** | **281** | **20,800** | **20,180** | **613** | **11,970** | **11,559** | **393** |
| Health Benefits Only | 3,838 | 3,581 | 248 | 2,618 | 2,578 | 40 | 381 | 200 | 181 | 839 | 803 | 27 |
| Health and Other Benefits | 52,391 | 51,334 | 1,039 | 20,841 | 20,598 | 241 | 20,419 | 19,980 | 432 | 11,131 | 10,756 | 367 |
| **Assets (millions)** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| Health Benefits Only | - | - | - | - | - | - | - | - | - | - | - | - |
| Health and Other Benefits | - | - | - | - | - | - | - | - | - | - | - | - |
| **Liabilities (millions)** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| Health Benefits Only | - | - | - | - | - | - | - | - | - | - | - | - |
| Health and Other Benefits | - | - | - | - | - | - | - | - | - | - | - | - |

**Plans with Fewer Than 100 Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Summary Statistics by Type of Benefit** |  | | | |  | | | |  | | | |  | | | |
|  |  | **Multi- employer**  **101**  10  91  **4**  \*/ 4  **$163**  13  150  **$10**  \*\*/ 9 | **Multiple- Employer**  **32**  3  29  **1**  - 1  **$19**  - 19  **$1**  - 1 |  |  | **Multi- employer**  **61**  10  51  **3**  \*/ 2  **$99**  13  86  **$5**  \*\*/ 4 | **Multiple- Employer**  **9**  1  8  **\*/**  -  \*/  **$17**  - 17  **\*\*/**  -  \*\*/ |  |  | **Multi- employer**  **11**  - 11  **\*/**  -  \*/  **$12**  - 12  **$1**  - 1 | **Multiple- Employer**  **3**  1  2  **\*/**  -  \*/  **$1**  - 1  **$1**  - 1 |  | **Single- Employer 1**  **125**  38  87  **4**  1  3  **$114**  34  80  **$2**  \*\*/ 2 | **Multi- employer**  **29**  - 29  **1**  - 1  **$52**  - 52  **$4**  - 4 | **Multiple- Employer**  **20**  1  19  **1**  - 1  **$1**  - 1  **\*\*/**  -  \*\*/ |
|  | **Total** | **Single-**  **Employer 1** | **Total** | **Single-**  **Employer 1** | **Total** | **Single-**  **Employer 1** | **Total** |
| **Number of Plans** | **16,827** | **16,694** | **16,356** | **16,286** | **297** | **283** | **174** |
| Health Benefits Only | 15,003 | 14,990 | 14,782 | 14,771 | 182 | 181 | 39 |
| Health and Other Benefits | 1,824 | 1,704 | 1,574 | 1,515 | 115 | 102 | 135 |
| **Total Participants, End of Year (thousands) 2** | **192** | **186** | **178** | **175** | **8** | **8** | **6** |
| Health Benefits Only | 135 | 135 | 130 | 130 | 4 | 4 | 1 |
| Health and Other Benefits | 57 | 52 | 47 | 45 | 5 | 4 | 5 |
| **Assets (millions)** | **$1,964** | **$1,782** | **$1,662** | **$1,546** | **$135** | **$122** | **$167** |
| Health Benefits Only | 725 | 712 | 623 | 610 | 68 | 68 | 34 |
| Health and Other Benefits | 1,239 | 1,070 | 1,039 | 936 | 67 | 54 | 133 |
| **Liabilities (millions)** | **$172** | **$161** | **$161** | **$156** | **$4** | **$3** | **$7** |
| Health Benefits Only | 124 | 124 | 122 | 122 | 1 | 1 | \*\*/ |
| Health and Other Benefits | 48 | 37 | 39 | 34 | 3 | 1 | 6 |

*NOTES: Participants, assets, and liabilities are tabulated as of the end of the plan year. Some totals do not equal the sum of the components due to rounding.*

1 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

2 This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

\*/ Fewer than 500 participants.

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

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**All Plans**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Participant**  Active Participants, End of Year 2  Retired or Separated Participants Receiving Benefits, End of Year  Other Retired or Separated Participants Entitled to Future Benefits, End of Year  **Total Participants, End of Year** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer**  2,409  197  7  **2,612** | **Total** | **Single- Employer 1** | **Multi- employer**  2,343  727  49  **3,118** | **Multiple- Employer**  861  49  2  **912** | **Total** | **Single- Employer 1** | **Multi- employer**  1,366  257  3  **1,626** | **Multiple- Employer**  790  20  3  **813** | **Total** | **Single- Employer 1** | **Multi- employer**  468  43  2  **513** | **Multiple- Employer**  757  128  1  **887** |
| 69,619 | 63,034 | 4,177 | 31,294 | 28,090 | 25,142 | 22,986 | 13,183 | 11,958 |
| 7,940 | 6,716 | 1,027 | 3,581 | 2,805 | 3,358 | 3,080 | 1,001 | 831 |
| 868  **78,427** | 807  **70,558** | 53  **5,257** | 400  **35,276** | 349  **31,245** | 326  **28,825** | 320  **26,386** | 141  **14,326** | 138  **12,926** |

**Plans with 100 or More Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Participant**  Active Participants, End of Year 2  Retired or Separated Participants Receiving Benefits, End of Year  Other Retired or Separated Participants Entitled to Future Benefits, End of Year  **Total Participants, End of Year** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  16,799  4,963  244  **22,006** | **Single- Employer 1**  11,470  3,796  189  **15,455** | **Multi- employer**  4,147  1,026  53  **5,227** | **Multiple- Employer**  1,181  141  2  **1,324** | **Total**  9,104  2,396  138  **11,638** | **Single- Employer 1**  6,162  1,643  88  **7,893** | **Multi- employer**  2,339  726  49  **3,114** | **Multiple- Employer**  603  27  2  **631** | **Total**  6,040  1,924  53  **8,017** | **Single- Employer 1**  4,488  1,661  50  **6,199** | **Multi- employer**  1,359  257  3  **1,619** | **Multiple- Employer**  193  6  \*/  **200** | **Total**  1,655  642  54  **2,350** | **Single- Employer 1**  820  492  51  **1,363** | **Multi- employer**  450  42  2  **494** | **Multiple- Employer**  385  108  \*/  **493** |

**(continued...)**

**Plans with 100 or More Participants and No Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Participant**  Active Participants, End of Year 2  Retired or Separated Participants Receiving Benefits, End of Year  Other Retired or Separated Participants Entitled to Future Benefits, End of Year  **Total Participants, End of Year** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  52,644  2,962  622  **56,229** | **Single- Employer 1**  51,393  2,906  617  **54,916** | **Multi- employer**  26  \*/  -  **26** | **Multiple- Employer**  1,226  56  5  **1,287** | **Total**  22,027  1,171  262  **23,460** | **Single- Employer 1**  21,767  1,148  261  **23,177** | **Multi- employer**  2  \*/  -  **2** | **Multiple- Employer**  258  22  \*/  **281** | **Total**  19,094  1,433  273  **20,800** | **Single- Employer 1**  18,490  1,419  270  **20,180** | **Multi- employer**  7  \*/  -  **7** | **Multiple- Employer**  597  13  3  **613** | **Total**  11,524  358  88  **11,970** | **Single- Employer 1**  11,135  338  86  **11,559** | **Multi- employer**  17  \*/  -  **17** | **Multiple- Employer**  372  20  1  **393** |

**Plans with Fewer Than 100 Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Participant**  Active Participants, End of Year 2  Retired or Separated Participants Receiving Benefits, End of Year  Other Retired or Separated Participants Entitled to Future Benefits, End of Year  **Total Participants, End of Year** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  176  15  1  **192** | **Single- Employer 1**  172  14  1  **186** | **Multi- employer**  4  1  \*/  **4** | **Multiple- Employer**  1  \*/  \*/  **1** | **Total**  163  14  1  **178** | **Single- Employer 1**  161  13  \*/  **175** | **Multi- employer**  2  \*/  \*/  **3** | **Multiple- Employer**  \*/  \*/  \*/  **\*/** | **Total**  8  1  \*/  **8** | **Single- Employer 1**  7  \*/  \*/  **8** | **Multi- employer**  \*/  \*/  -  **\*/** | **Multiple- Employer**  \*/  \*/  -  **\*/** | **Total**  5  1  \*/  **6** | **Single- Employer 1**  3  \*/  \*/  **4** | **Multi- employer**  1  \*/  -  **1** | **Multiple- Employer**  1  -  -  **1** |

*NOTES: Participants are tabulated as of the end of the plan year. Some totals do not equal the sum of the components due to rounding.*

1 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

2 Form 5500-SF filers report both total and active participants. As a result, retired or separated participants are imputed based on the historical distribution of retired or separated participants either receiving benefits or entitled to future benefits.

\*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**All Plans with Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Selected Income** |  | | | |  | | | |  | | | |  | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** |
| **CONTRIBUTIONS**  Employer Contributions Participant Contributions  Contributions from Others (Including Rollovers)  Noncash Contributions | **$150,095**  122,343  25,597  2,144  12 | **$77,616**  55,441  20,828  1,335  12 | **$61,585**  57,701  3,213  671  - | **$10,894**  9,202  1,556  137  - | **$61,008**  51,325  8,697  974  12 | **$22,029**  15,687  6,025  306  12 | **$33,421**  30,893  1,917  611  - | **$5,557**  4,745  756  57  - | **$73,853**  58,081  14,691  1,080  - | **$48,752**  34,710  13,016  1,026  - | **$22,984**  21,772  1,159  53  - | **$2,117**  1,599  516  1  - | **$15,234**  12,937  2,208  89  \*\*/ | **$6,834**  5,044  1,787  3  \*\*/ | **$5,180**  5,036  137  7  - | **$3,220**  2,858  284  79  - |
| **INVESTMENT INCOME 2** | **$20,395** | **$14,372** | **$5,858** | **$165** | **$8,112** | **$4,381** | **$3,600** | **$132** | **$11,347** | **$9,291** | **$2,011** | **$45** | **$936** | **$701** | **$247** | **-$12** |

**Plans with 100 or More Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Selected Income** |  | | | |  | | | |  | | | |  | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** |
| **CONTRIBUTIONS**  Employer Contributions Participant Contributions  Contributions from Others (Including Rollovers)  Noncash Contributions | **$148,173**  120,898  25,128  2,135  12 | **$75,995**  54,248  20,408  1,328  12 | **$61,296**  57,456  3,169  670  - | **$10,881**  9,193  1,551  137  - | **$59,367**  50,112  8,276  968  12 | **$20,540**  14,603  5,625  301  12 | **$33,272**  30,765  1,896  610  - | **$5,555**  4,744  755  57  - | **$73,637**  57,903  14,655  1,079  - | **$48,657**  34,632  13,001  1,024  - | **$22,865**  21,674  1,139  53  - | **$2,114**  1,597  516  1  - | **$15,168**  12,882  2,197  89  \*\*/ | **$6,798**  5,013  1,782  3  \*\*/ | **$5,159**  5,017  135  7  - | **$3,211**  2,852  280  79  - |
| **INVESTMENT INCOME 2** | **$20,201** | **$14,223** | **$5,815** | **$164** | **$7,965** | **$4,248** | **$3,586** | **$131** | **$11,312** | **$9,281** | **$1,985** | **$45** | **$925** | **$693** | **$244** | **-$12** |

**(continued...)**

**Plans with Fewer Than 100 Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Selected Income** |  | | | |  | | | |  | | | |  | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** |
| **CONTRIBUTIONS**  Employer Contributions Participant Contributions  Contributions from Others (Including Rollovers)  Noncash Contributions | **$1,923**  1,446  469  8  \*\*/ | **$1,620**  1,193  420  7  \*\*/ | **$289**  244  44  1  - | **$13**  8  5  \*\*/  - | **$1,641**  1,213  422  6  \*\*/ | **$1,489**  1,084  400  5  \*\*/ | **$150**  128  21  1  - | **$2**  1  1  -  - | **$216**  178  37  1  - | **$95**  78  16  1  - | **$119**  98  21  -  - | **$2**  2  \*\*/  -  - | **$66**  55  10  1  - | **$36**  31  5  \*\*/  - | **$21**  19  2  \*\*/  - | **$9**  5  4  \*\*/  - |
| **INVESTMENT INCOME 2** | **$194** | **$150** | **$43** | **$1** | **$147** | **$132** | **$14** | **$1** | **$36** | **$10** | **$26** | **\*\*/** | **$11** | **$8** | **$3** | **\*\*/** |

*NOTES: Participants are tabulated as of the end of the plan year.*

*The panel for plans with 100 or more participants and no trusts was not reported, as these plans are not required to file a Schedule H and therefore have no financial information to report. Some totals do not equal the sum of the components due to rounding.*

1 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

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

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

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**All Plans with Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Selected Expenses**  **BENEFIT PAYMENTS 2**  Directly to Participants or Beneficiaries (Including Rollovers)  To Insurance Carriers for the Provision of Benefits  Other 3 | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer**  **$10,211**  5,170  4,719  321 | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer**  **$5,064**  4,229  646  190 | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer**  **$1,895**  585  1,286  24 | **Total** | **Single- Employer 1** | **Multi- employer**  **$4,704**  290  2,854  1,559 | **Multiple- Employer**  **$3,252**  357  2,788  107 |
| **$146,674** | **$79,731** | **$56,732** | **$57,598** | **$21,563** | **$30,971** | **$74,102** | **$51,151** | **$21,056** | **$14,973** | **$7,017** |
| 102,688  34,291  9,695 | 56,766  19,346  3,620 | 40,752  10,226  5,754 | 46,701  5,447  5,450 | 16,952  2,773  1,838 | 25,521  2,029  3,422 | 54,217  17,527  2,358 | 38,692  10,898  1,561 | 14,941  5,343  773 | 1,769  11,317  1,887 | 1,122  5,675  221 |
| **ADMINISTRATIVE EXPENSES 4** | **$8,375** | **$4,320** | **$3,411** | **$644** | **$3,874** | **$1,433** | **$2,019** | **$423** | **$3,955** | **$2,690** | **$1,164** | **$101** | **$546** | **$198** | **$228** | **$121** |
| Professional Fees | 934 | 374 | 442 | 117 | 511 | 173 | 257 | 81 | 336 | 175 | 152 | 9 | 87 | 27 | 34 | 26 |
| Contract Administrator Fees | 3,528 | 2,197 | 1,004 | 327 | 1,520 | 678 | 621 | 221 | 1,790 | 1,409 | 325 | 55 | 218 | 109 | 57 | 51 |
| Investment Advisory and Management Fees | 627 | 433 | 188 | 6 | 164 | 49 | 112 | 4 | 444 | 376 | 67 | 2 | 18 | 8 | 9 | 1 |
| Other | 3,287 | 1,316 | 1,777 | 194 | 1,679 | 533 | 1,029 | 117 | 1,385 | 730 | 620 | 35 | 223 | 53 | 127 | 42 |

**Plans with 100 or More Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Selected Expenses** |  | | | |  | | | |  | | | |  | | | |
|  |  |  | **Multiple- Employer**  **$10,175**  5,147  4,715  313 |  |  |  | **Multiple- Employer**  **$5,038**  4,205  646  187 |  |  |  | **Multiple- Employer**  **$1,893**  585  1,285  23 |  |  | **Multi- employer**  **$4,683**  290  2,846  1,547 | **Multiple- Employer**  **$3,244**  357  2,784  103 |
|  | **Total** | **Single- Employer 1** | **Multi- employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Total** | **Single- Employer 1** |
| **BENEFIT PAYMENTS 2**  Directly to Participants or Beneficiaries (Including Rollovers)  To Insurance Carriers for the Provision of Benefits  Other 3 | **$144,933**  102,226  34,232  8,475 | **$78,284**  56,524  19,326  2,435 | **$56,474**  40,555  10,192  5,727 | **$56,118**  46,347  5,420  4,352 | **$20,232**  16,717  2,763  752 | **$30,849**  25,425  2,011  3,413 | **$73,908**  54,111  17,516  2,281 | **$51,072**  38,685  10,896  1,491 | **$20,943**  14,841  5,335  767 | **$14,907**  1,768  11,297  1,842 | **$6,980**  1,121  5,666  193 |
| **ADMINISTRATIVE EXPENSES 4** | **$8,206** | **$4,177** | **$3,387** | **$643** | **$3,728** | **$1,305** | **$2,001** | **$422** | **$3,937** | **$2,676** | **$1,160** | **$101** | **$541** | **$196** | **$226** | **$120** |
| Professional Fees  Contract Administrator Fees  Investment Advisory and Management Fees Other | 927  3,515  625  3,139 | 372  2,188  433  1,184 | 438  1,000  186  1,763 | 117  327  6  193 | 506  1,510  163  1,549 | 171  671  48  414 | 254  618  111  1,019 | 81  221  4  116 | 335  1,788  444  1,370 | 175  1,408  376  718 | 151  325  66  618 | 9  55  2  35 | 86  217  18  220 | 26  109  8  52 | 33  57  9  126 | 26  51  1  42 |

**(continued...)**

**Plans with Fewer Than 100 Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Selected Expenses**  **BENEFIT PAYMENTS 2**  Directly to Participants or Beneficiaries (Including Rollovers)  To Insurance Carriers for the Provision of Benefits  Other 3 | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 1**  **$1,447**  242  20  1,184 | **Multi- employer**  **$258**  197  34  27 | **Multiple- Employer**  **$36**  23  5  8 | **Total** | **Single- Employer 1**  **$1,331**  235  10  1,086 | **Multi- employer**  **$122**  96  18  9 | **Multiple- Employer**  **$27**  23  -  3 | **Total** | **Single- Employer 1**  **$79**  7  1  71 | **Multi- employer**  **$114**  100  8  6 | **Multiple- Employer**  **$2**  - 1  1 | **Total** | **Single- Employer 1**  **$37**  1  9  28 | **Multi- employer**  **$21**  1  8  13 | **Multiple- Employer**  **$8**  - 4  4 |
| **$1,740** | **$1,480** | **$194** | **$66** |
| 462  59  1,219 | 354  27  1,098 | 107  11  77 | 1  20  44 |
| **ADMINISTRATIVE EXPENSES 4** | **$169** | **$144** | **$24** | **$1** | **$146** | **$128** | **$18** | **\*\*/** | **$18** | **$14** | **$4** | **\*\*/** | **$5** | **$2** | **$2** | **$1** |
| Professional Fees | 7 | 2 | 4 | \*\*/ | 5 | 2 | 3 | - | 1 | \*\*/ | 1 | \*\*/ | 1 | \*\*/ | \*\*/ | \*\*/ |
| Contract Administrator Fees | 13 | 8 | 4 | \*\*/ | 11 | 7 | 4 | - | 1 | 1 | \*\*/ | \*\*/ | 1 | \*\*/ | \*\*/ | \*\*/ |
| Investment Advisory and Management Fees | 2 | \*\*/ | 2 | \*\*/ | 1 | \*\*/ | 1 | \*\*/ | 1 | - | 1 | - | \*\*/ | \*\*/ | \*\*/ | - |
| Other | 148 | 133 | 14 | 1 | 130 | 119 | 10 | \*\*/ | 15 | 13 | 2 | \*\*/ | 3 | 1 | 1 | 1 |

*NOTES: Participants are tabulated as of the end of the plan year.*

*The Plans with 100 or More Participants and No Trusts panel was not reported because these plans are not required to file a Schedule H, and thus have no financial information to report. Some totals do not equal the sum of the components due to rounding.*

1 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

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.

3 For Schedule H filers, Other is equal to line 2e(3). For Schedule I filers, Other is equal to line 2e. For Form 5500-SF filers, Other is equal to line 8d.

4 For Schedule H filers, Other is equal to line 2i(4). For Schedule I filers, Other is equal to line 2h. For Form 5500-SF filers, Other is equal to line 8f.

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

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

*(millions)*

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Assets 1** |  | | | |  | | | |  | | | |  | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** |
| **TOTAL ASSETS** | **$281,114** | **$169,593** | **$106,711** | **$4,809** | **$110,170** | **$45,689** | **$61,756** | **$2,725** | **$156,817** | **$116,639** | **$38,733** | **$1,445** | **$14,127** | **$7,265** | **$6,223** | **$639** |
| Cash | 23,107 | 11,658 | 9,801 | 1,648 | 9,144 | 2,443 | 5,902 | 799 | 12,582 | 9,006 | 2,916 | 659 | 1,382 | 209 | 982 | 190 |
| Receivables | 17,054 | 8,022 | 8,608 | 424 | 7,452 | 1,622 | 5,643 | 187 | 8,849 | 6,206 | 2,499 | 144 | 753 | 194 | 466 | 93 |
| U.S. Government Securities | 32,334 | 19,237 | 12,484 | 614 | 8,036 | 2,287 | 5,405 | 344 | 22,867 | 16,237 | 6,449 | 181 | 1,432 | 713 | 630 | 89 |
| Debt Instruments | 38,439 | 23,095 | 14,773 | 571 | 9,776 | 2,432 | 6,884 | 460 | 26,703 | 19,159 | 7,452 | 92 | 1,961 | 1,504 | 437 | 20 |
| Stock | 25,230 | 18,310 | 6,793 | 127 | 9,055 | 4,443 | 4,553 | 59 | 15,755 | 13,620 | 2,078 | 57 | 420 | 247 | 162 | 11 |
| Partnership/Joint Venture Interests | 25,199 | 19,805 | 5,388 | 5 | 4,715 | 1,282 | 3,427 | 5 | 20,242 | 18,437 | 1,804 | - | 242 | 86 | 157 | - |
| Real Estate | 697 | 202 | 494 | 1 | 396 | 61 | 333 | 1 | 262 | 109 | 153 | - | 39 | 32 | 7 | - |
| Loans | 1,710 | 1 | 1,709 | \*\*/ | 36 | 1 | 35 | \*\*/ | 1,674 | \*\*/ | 1,674 | - | \*\*/ | - | \*\*/ | - |
| Assets in Direct Filing Entities | 44,431 | 27,988 | 16,014 | 430 | 23,676 | 13,916 | 9,552 | 209 | 17,403 | 12,097 | 5,258 | 48 | 3,352 | 1,975 | 1,204 | 173 |
| Assets in Registered Investment Companies | 47,380 | 21,224 | 25,341 | 814 | 29,205 | 12,075 | 16,610 | 520 | 14,334 | 7,167 | 6,926 | 241 | 3,841 | 1,983 | 1,805 | 54 |
| Assets in Insurance Co. General Accounts | 4,954 | 4,083 | 855 | 16 | 3,791 | 3,208 | 568 | 15 | 1,078 | 847 | 232 | - | 85 | 29 | 56 | \*\*/ |
| Other | 20,578 | 15,967 | 4,451 | 159 | 4,889 | 1,919 | 2,843 | 127 | 15,069 | 13,755 | 1,291 | 23 | 619 | 293 | 317 | 9 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Percentage Distribution of Assets 1** |  | | | |  | | | |  | | | |  | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** |
| Cash | 8% | 7% | 9% | 34% | 8% | 5% | 10% | 29% | 8% | 8% | 8% | 46% | 10% | 3% | 16% | 30% |
| Receivables | 6% | 5% | 8% | 9% | 7% | 4% | 9% | 7% | 6% | 5% | 6% | 10% | 5% | 3% | 7% | 15% |
| U.S. Government Securities | 12% | 11% | 12% | 13% | 7% | 5% | 9% | 13% | 15% | 14% | 17% | 13% | 10% | 10% | 10% | 14% |
| Debt Instruments | 14% | 14% | 14% | 12% | 9% | 5% | 11% | 17% | 17% | 16% | 19% | 6% | 14% | 21% | 7% | 3% |
| Stock | 9% | 11% | 6% | 3% | 8% | 10% | 7% | 2% | 10% | 12% | 5% | 4% | 3% | 3% | 3% | 2% |
| Partnership/Joint Venture Interests | 9% | 12% | 5% | 0% | 4% | 3% | 6% | 0% | 13% | 16% | 5% | 0% | 2% | 1% | 3% | 0% |
| Real Estate | 0% | 0% | 0% | 0% | 0% | 0% | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Loans | 1% | 0% | 2% | 0% | 0% | 0% | 0% | 0% | 1% | 0% | 4% | 0% | 0% | 0% | 0% | 0% |
| Assets in Direct Filing Entities | 16% | 17% | 15% | 9% | 21% | 30% | 15% | 8% | 11% | 10% | 14% | 3% | 24% | 27% | 19% | 27% |
| Assets in Registered Investment Companies | 17% | 13% | 24% | 17% | 27% | 26% | 27% | 19% | 9% | 6% | 18% | 17% | 27% | 27% | 29% | 8% |
| Assets in Insurance Co. General Accounts | 2% | 2% | 1% | 0% | 3% | 7% | 1% | 1% | 1% | 1% | 1% | 0% | 1% | 0% | 1% | 0% |
| Other | 7% | 9% | 4% | 3% | 4% | 4% | 5% | 5% | 10% | 12% | 3% | 2% | 4% | 4% | 5% | 1% |

*NOTES: Participants and assets are tabulated as of the end of the plan year. Some totals do not equal the sum of the components due to rounding.*

1 Asset categories in this table represent consolidated categories from the Schedule H. Cash consists of interest- and noninterest-bearing cash. Receivables consists of employer and participant contributions and other receivables. Debt instruments consists of preferred and other debt instruments. Stock consists of common and preferred stock. Loans consists of participant loans and loans (other than to participants). Assets in direct filing entities consists of assets in master trusts, common trusts, pooled separate accounts, and 103-12 investment entities. Other consists of Employer Securities (line 1d(1)), Employer Real Property (line 1d(2)), Buildings and Other Property Used in Plan Operation (line 1e), and Other (line 1c(15)) of the Schedule H.

2 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

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

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**All Plans**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Method of Funding** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** |

**Funding Arrangement**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total** | **74,054** | **71,655** | **1,558** | **841** | **37,934** | **36,686** | **990** | **258** | **4,422** | **4,061** | **293** | **68** | **31,698** | **30,908** | **275** | **515** |
| Insurance | 17,778 | 17,469 | 33 | 276 | 485 | 478 | 2 | 5 | 78 | 74 | 1 | 3 | 17,215 | 16,917 | 30 | 268 |
| Trust | 2,127 | 1,061 | 977 | 89 | 1,630 | 968 | 629 | 33 | 233 | 39 | 189 | 5 | 264 | 54 | 159 | 51 |
| Trust and Insurance | 2,247 | 1,567 | 517 | 163 | 1,505 | 1,067 | 345 | 93 | 453 | 334 | 98 | 21 | 289 | 166 | 74 | 49 |
| General Assets of the |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sponsor | 5,292 | 5,248 | 2 | 42 | 3,853 | 3,822 | 2 | 29 | 146 | 143 | - | 3 | 1,293 | 1,283 | - | 10 |
| General Assets of the |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sponsor and Insurance | 30,950 | 30,681 | 19 | 250 | 14,993 | 14,903 | 6 | 84 | 3,376 | 3,339 | 3 | 34 | 12,581 | 12,439 | 10 | 132 |
| Trust and General Assets |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| of the Sponsor | 195 | 186 | 2 | 7 | 167 | 159 | 2 | 6 | 20 | 20 | - | - | 8 | 7 | - | 1 |
| Trust, General Assets of |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| the Sponsor, and Insurance | 522 | 501 | 8 | 13 | 360 | 349 | 4 | 7 | 116 | 112 | 2 | 2 | 46 | 40 | 2 | 4 |
| Not Reported 2 | 14,943 | 14,942 | - | 1 | 14,941 | 14,940 | - | 1 | - | - | - | - | 2 | 2 | - | - |

**Benefit Arrangement**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total** | **74,054** | **71,655** | **1,558** | **841** | **37,934** | **36,686** | **990** | **258** | **4,422** | **4,061** | **293** | **68** | **31,698** | **30,908** | **275** | **515** |
| Insurance | 18,876 | 18,458 | 68 | 350 | 599 | 576 | 11 | 12 | 153 | 135 | 6 | 12 | 18,124 | 17,747 | 51 | 326 |
| Trust | 1,012 | 823 | 171 | 18 | 998 | 813 | 168 | 17 | 8 | 5 | 3 | - | 6 | 5 | - | 1 |
| Trust and Insurance | 3,247 | 1,783 | 1,285 | 179 | 2,108 | 1,203 | 796 | 109 | 665 | 370 | 277 | 18 | 474 | 210 | 212 | 52 |
| General Assets of the Sponsor | 3,548 | 3,521 | 2 | 25 | 3,475 | 3,450 | 2 | 23 | 8 | 7 | - | 1 | 65 | 64 | - | 1 |
| General Assets of the Sponsor and Insurance | 31,734 | 31,462 | 19 | 253 | 15,294 | 15,203 | 6 | 85 | 3,456 | 3,418 | 3 | 35 | 12,984 | 12,841 | 10 | 133 |
| Trust and General Assets of the Sponsor | 139 | 134 | 1 | 4 | 139 | 134 | 1 | 4 | - | - | - | - | - | - | - | - |
| Trust, General Assets of  the Sponsor, and Insurance  Not Reported 2 | 555  14,943 | 532  14,942 | 12  - | 11  1 | 380  14,941 | 367  14,940 | 6  - | 7  1 | 132  - | 126  - | 4  - | 2  - | 43  2 | 39  2 | 2  - | 2  - |

**(continued...)**

**Plans with 100 or More Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Method of Funding** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** |

**Funding Arrangement**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total** | **3,553** | **1,873** | **1,414** | **266** | **2,410** | **1,351** | **922** | **137** | **631** | **323** | **279** | **29** | **512** | **199** | **213** | **100** |
| Insurance | 62 | 48 | 5 | 9 | 18 | 14 | 1 | 3 | 12 | 9 | 1 | 2 | 32 | 25 | 3 | 4 |
| Trust | 1,410 | 423 | 907 | 80 | 955 | 344 | 581 | 30 | 224 | 37 | 184 | 3 | 231 | 42 | 142 | 47 |
| Trust and Insurance | 1,381 | 734 | 491 | 156 | 931 | 508 | 333 | 90 | 258 | 145 | 92 | 21 | 192 | 81 | 66 | 45 |
| General Assets of the |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sponsor | 15 | 15 | - | - | 11 | 11 | - | - | - | - | - | - | 4 | 4 | - | - |
| General Assets of the |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sponsor and Insurance | 88 | 83 | 2 | 3 | 65 | 62 | 1 | 2 | 15 | 14 | - | 1 | 8 | 7 | 1 | - |
| Trust and General Assets |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| of the Sponsor | 157 | 149 | 2 | 6 | 131 | 124 | 2 | 5 | 19 | 19 | - | - | 7 | 6 | - | 1 |
| Trust, General Assets of |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| the Sponsor, and Insurance | 412 | 393 | 7 | 12 | 271 | 260 | 4 | 7 | 103 | 99 | 2 | 2 | 38 | 34 | 1 | 3 |
| Not Reported 2 | 28 | 28 | - | - | 28 | 28 | - | - | - | - | - | - | - | - | - | - |

**Benefit Arrangement**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total** | **3,553** | **1,873** | **1,414** | **266** | **2,410** | **1,351** | **922** | **137** | **631** | **323** | **279** | **29** | **512** | **199** | **213** | **100** |
| Insurance Trust  Trust and Insurance General Assets of the  Sponsor  General Assets of the Sponsor and Insurance  Trust and General Assets of the Sponsor  Trust, General Assets of  the Sponsor, and Insurance  Not Reported 2 | 167  394  2,308  3  104  101  448  28 | 72  231  917  3  99  97  426  28 | 31  148  1,221  - 2  1  11  - | 64  15  170  - 3  3  11  - | 39  387  1,485  3  78  101  289  28 | 26  228  618  3  75  97  276  28 | 8  145  761  - 1  1  6  - | 5  14  106  - 2  3  7  - | 22  4  465  - 19  -  121  - | 11  1  178  - 18  -  115  - | 3  3  269  -  -  - 4  - | 8  - 18  - 1  -  2  - | 106  3  358  - 7  -  38  - | 35  2  121  - 6  -  35  - | 20  - 191  - 1  -  1  - | 51  1  46  -  -  - 2  - |

**(continued...)**

**Plans with 100 or More Participants and No Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Method of Funding** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** |

**Funding Arrangement**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total** | **53,674** | **53,088** | **43** | **543** | **19,168** | **19,049** | **7** | **112** | **3,494** | **3,455** | **3** | **36** | **31,012** | **30,584** | **33** | **395** |
| Insurance Trust  Trust and Insurance General Assets of the  Sponsor  General Assets of the Sponsor and Insurance  Trust and General Assets of the Sponsor  Trust, General Assets of  the Sponsor, and Insurance  Not Reported 2 | 17,591  -  - 5,266  30,815  -  - 2 | 17,309  -  - 5,222  30,555  -  - 2 | 24  -  - 2  17  -  -  - | 258  -  - 42  243  -  -  - | 432  -  - 3,837  14,899  -  -  - | 430  -  - 3,806  14,813  -  -  - | -  -  - 2  5  -  -  - | 2  -  - 29  81  -  -  - | 7  -  - 141  3,346  -  -  - | 7  -  - 138  3,310  -  -  - | -  -  -  - 3  -  -  - | -  -  - 3  33  -  -  - | 17,152  -  - 1,288  12,570  -  - 2 | 16,872  -  - 1,278  12,432  -  - 2 | 24  -  -  - 9  -  -  - | 256  -  - 10  129  -  -  - |

**Benefit Arrangement**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total** | **53,674** | **53,088** | **43** | **543** | **19,168** | **19,049** | **7** | **112** | **3,494** | **3,455** | **3** | **36** | **31,012** | **30,584** | **33** | **395** |
| Insurance Trust  Trust and Insurance General Assets of the  Sponsor  General Assets of the Sponsor and Insurance  Trust and General Assets of the Sponsor  Trust, General Assets of  the Sponsor, and Insurance  Not Reported 2 | 18,551  -  - 3,545  31,576  -  - 2 | 18,255  -  - 3,518  31,313  -  - 2 | 24  -  - 2  17  -  -  - | 272  -  - 25  246  -  -  - | 510  -  - 3,472  15,186  -  -  - | 503  -  - 3,447  15,099  -  -  - | -  -  - 2  5  -  -  - | 7  -  - 23  82  -  -  - | 68  -  - 8  3,418  -  -  - | 67  -  - 7  3,381  -  -  - | -  -  -  - 3  -  -  - | 1  -  - 1  34  -  -  - | 17,973  -  - 65  12,972  -  - 2 | 17,685  -  - 64  12,833  -  - 2 | 24  -  -  - 9  -  -  - | 264  -  - 1  130  -  -  - |

**(continued...)**

**Plans with Fewer Than 100 Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Method of Funding** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 1** | **Multi- employer** | **Multiple- Employer** |

**Funding Arrangement**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total** | **16,827** | **16,694** | **101** | **32** | **16,356** | **16,286** | **61** | **9** | **297** | **283** | **11** | **3** | **174** | **125** | **29** | **20** |
| Insurance Trust  Trust and Insurance General Assets of the  Sponsor  General Assets of the Sponsor and Insurance  Trust and General Assets of the Sponsor  Trust, General Assets of  the Sponsor, and Insurance  Not Reported 2 | 125  717  866  11  47  38  110  14,913 | 112  638  833  11  43  37  108  14,912 | 4  70  26  -  -  - 1  - | 9  9  7  - 4  1  1  1 | 35  675  574  5  29  36  89  14,913 | 34  624  559  5  28  35  89  14,912 | 1  48  12  -  -  -  -  - | - 3  3  - 1  1  - 1 | 59  9  195  5  15  1  13  - | 58  2  189  5  15  1  13  - | - 5  6  -  -  -  -  - | 1  2  -  -  -  -  -  - | 31  33  97  1  3  1  8  - | 20  12  85  1  - 1  6  - | 3  17  8  -  -  - 1  - | 8  4  4  - 3  -  1  - |

**Benefit Arrangement**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total** | **16,827** | **16,694** | **101** | **32** | **16,356** | **16,286** | **61** | **9** | **297** | **283** | **11** | **3** | **174** | **125** | **29** | **20** |
| Insurance Trust  Trust and Insurance General Assets of the  Sponsor  General Assets of the Sponsor and Insurance  Trust and General Assets of the Sponsor  Trust, General Assets of  the Sponsor, and Insurance  Not Reported 2 | 158  618  939  - 54  38  107  14,913 | 131  592  866  - 50  37  106  14,912 | 13  23  64  -  -  - 1  - | 14  3  9  - 4  1  - 1 | 50  611  623  - 30  38  91  14,913 | 47  585  585  - 29  37  91  14,912 | 3  23  35  -  -  -  -  - | - 3  3  - 1  1  - 1 | 63  4  200  - 19  -  11  - | 57  4  192  - 19  -  11  - | 3  - 8  -  -  -  -  - | 3  -  -  -  -  -  -  - | 45  3  116  - 5  -  5  - | 27  3  89  - 2  -  4  - | 7  - 21  -  -  - 1  - | 11  - 6  - 3  -  -  - |

*NOTES: Participants are tabulated as of the end of the plan year.*

*Values in this table are representative of the indication of funding arrangement (Form 5500 line 9(a)) and benefit arrangement (Form 5500 line 9(b)) as originally reported by the plans. Plans were categorized under three subpanels: (1) Plans with 100 or More Participants and Trusts, (2) Plans with 100 or More Participants and No Trusts, and (3) Plans with Fewer Than 100 Participants and Trusts. These categories were based on the response to either the funding arrangement indicator, benefit arrangement indicator, or the inclusion of a financial schedule. Thus, this table shows a positive number of plans on the "Insurance" rows in the panels for plans with trusts.*

*Some totals do not equal the sum of the components due to rounding.*

1 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

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

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**All Plans**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Collective Bargaining Status / Plan Entity** | | **All Plans** | | **Self-Insured** | | **Mixed-Insured** | | **Fully Insured** | |
| **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** |
| **Total** | **Total** | **74,054** | **78,427** | **37,934** | **35,276** | **4,422** | **28,825** | **31,698** | **14,326** |
| **Single-Employer 1**  **Multiemployer Multiple-Employer** | **71,655**  **1,558**  **841** | **70,558**  **5,257**  **2,612** | **36,686**  **990**  **258** | **31,245**  **3,118**  **912** | **4,061**  **293**  **68** | **26,386**  **1,626**  **813** | **30,908**  **275**  **515** | **12,926**  **513**  **887** |
|  | Total | 71,035 | 65,168 | 36,156 | 29,351 | 3,822 | 23,147 | 31,057 | 12,670 |
| Noncollectively Bargained Plans | Single-Employer 1 | 70,223 | 62,874 | 35,907 | 28,498 | 3,761 | 22,426 | 30,555 | 11,949 |
|  | Multiple-Employer | 812 | 2,294 | 249 | 853 | 61 | 720 | 502 | 721 |
|  | Total | 3,019 | 13,258 | 1,778 | 5,924 | 600 | 5,679 | 641 | 1,656 |
| Collectively Bargained Plans | Single-Employer 1  Multiemployer | 1,432  1,558 | 7,684  5,257 | 779  990 | 2,747  3,118 | 300  293 | 3,960  1,626 | 353  275 | 977  513 |
|  | Multiple-Employer | 29 | 317 | 9 | 59 | 7 | 93 | 13 | 166 |

**Plans with 100 or More Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Collective Bargaining Status / Plan Entity** | | **All Plans** | | **Self-Insured** | | **Mixed-Insured** | | **Fully Insured** | |
| **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** |
| **Total** | **Total** | **3,553** | **22,006** | **2,410** | **11,638** | **631** | **8,017** | **512** | **2,350** |
| **Single-Employer 1**  **Multiemployer Multiple-Employer** | **1,873**  **1,414**  **266** | **15,455**  **5,227**  **1,324** | **1,351**  **922**  **137** | **7,893**  **3,114**  **631** | **323**  **279**  **29** | **6,199**  **1,619**  **200** | **199**  **213**  **100** | **1,363**  **494**  **493** |
|  | Total | 1,845 | 13,612 | 1,318 | 7,664 | 267 | 4,551 | 260 | 1,398 |
| Noncollectively Bargained Plans | Single-Employer 1 | 1,591 | 12,581 | 1,185 | 7,084 | 242 | 4,433 | 164 | 1,064 |
|  | Multiple-Employer | 254 | 1,031 | 133 | 580 | 25 | 117 | 96 | 334 |
|  | Total | 1,708 | 8,393 | 1,092 | 3,974 | 364 | 3,467 | 252 | 952 |
| Collectively Bargained Plans | Single-Employer 1  Multiemployer | 282  1,414 | 2,874  5,227 | 166  922 | 809  3,114 | 81  279 | 1,766  1,619 | 35  213 | 299  494 |
|  | Multiple-Employer | 12 | 292 | 4 | 51 | 4 | 82 | 4 | 158 |

**(continued...)**

**Plans with 100 or More Participants and No Trusts**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Collective Bargaining Status / Plan Entity** | | **All Plans** | | **Self-Insured** | | **Mixed-Insured** | | **Fully Insured** | |
| **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** |
| **Total** | **Total** | **53,674** | **56,229** | **19,168** | **23,460** | **3,494** | **20,800** | **31,012** | **11,970** |
| **Single-Employer 1**  **Multiemployer Multiple-Employer** | **53,088**  **43**  **543** | **54,916**  **26**  **1,287** | **19,049**  **7**  **112** | **23,177**  **2**  **281** | **3,455**  **3**  **36** | **20,180**  **7**  **613** | **30,584**  **33**  **395** | **11,559**  **17**  **393** |
|  | Total | 52,494 | 51,370 | 18,566 | 21,514 | 3,271 | 18,588 | 30,657 | 11,268 |
| Noncollectively Bargained Plans | Single-Employer 1 | 51,967 | 50,107 | 18,458 | 21,240 | 3,238 | 17,985 | 30,271 | 10,882 |
|  | Multiple-Employer | 527 | 1,262 | 108 | 273 | 33 | 603 | 386 | 386 |
|  | Total | 1,180 | 4,859 | 602 | 1,946 | 223 | 2,211 | 355 | 702 |
| Collectively Bargained Plans | Single-Employer 1  Multiemployer | 1,121  43 | 4,808  26 | 591  7 | 1,937  2 | 217  3 | 2,194  7 | 313  33 | 677  17 |
|  | Multiple-Employer | 16 | 25 | 4 | 7 | 3 | 10 | 9 | 7 |

**Plans with Fewer Than 100 Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Collective Bargaining Status / Plan Entity** | | **All Plans** | | **Self-Insured** | | **Mixed-Insured** | | **Fully Insured** | |
| **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** |
| **Total** | **Total** | **16,827** | **192** | **16,356** | **178** | **297** | **8** | **174** | **6** |
| **Single-Employer 1**  **Multiemployer Multiple-Employer** | **16,694**  **101**  **32** | **186**  **4**  **1** | **16,286**  **61**  **9** | **175**  **3**  **\*/** | **283**  **11**  **3** | **8**  **\*/**  **\*/** | **125**  **29**  **20** | **4**  **1**  **1** |
|  | Total | 16,696 | 186 | 16,272 | 174 | 284 | 8 | 140 | 4 |
| Noncollectively Bargained Plans | Single-Employer 1 | 16,665 | 185 | 16,264 | 174 | 281 | 8 | 120 | 4 |
|  | Multiple-Employer | 31 | 1 | 8 | \*/ | 3 | \*/ | 20 | 1 |
|  | Total | 131 | 6 | 84 | 4 | 13 | 1 | 34 | 2 |
| Collectively Bargained Plans | Single-Employer 1  Multiemployer | 29  101 | 1  4 | 22  61 | 1  3 | 2  11 | \*/  \*/ | 5  29 | \*/  1 |
|  | Multiple-Employer | 1 | - | 1 | - | - | - | - | - |

*NOTES: Participants are tabulated as of the end of the plan year. Some totals do not equal the sum of the components due to rounding.*

1 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

2 This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

\*/ Fewer than 500 participants.

* Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**All Plans**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total Participants, End of Year 1** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** |
| **Total** | **74,054** | **71,655** | **1,558** | **841** | **37,934** | **36,686** | **990** | **258** | **4,422** | **4,061** | **293** | **68** | **31,698** | **30,908** | **275** | **515** |
| None or Not Reported | 2,132 | 2,088 | 19 | 25 | 1,347 | 1,325 | 15 | 7 | 19 | 16 | 2 | 1 | 766 | 747 | 2 | 17 |
| 1-49 | 15,357 | 15,303 | 40 | 14 | 14,881 | 14,856 | 21 | 4 | 217 | 211 | 5 | 1 | 259 | 236 | 14 | 9 |
| 50-99 | 2,539 | 2,471 | 46 | 22 | 1,072 | 1,042 | 26 | 4 | 93 | 88 | 4 | 1 | 1,374 | 1,341 | 16 | 17 |
| 100-249 | 25,541 | 25,212 | 154 | 175 | 6,923 | 6,806 | 81 | 36 | 512 | 492 | 15 | 5 | 18,106 | 17,914 | 58 | 134 |
| 250-499 | 12,592 | 12,204 | 229 | 159 | 5,047 | 4,851 | 151 | 45 | 541 | 512 | 26 | 3 | 7,004 | 6,841 | 52 | 111 |
| 500-999 | 6,946 | 6,484 | 325 | 137 | 3,715 | 3,463 | 208 | 44 | 600 | 539 | 55 | 6 | 2,631 | 2,482 | 62 | 87 |
| 1,000-4,999 | 6,736 | 5,978 | 539 | 219 | 3,890 | 3,444 | 363 | 83 | 1,509 | 1,357 | 124 | 28 | 1,337 | 1,177 | 52 | 108 |
| 5,000 or More | 2,211 | 1,915 | 206 | 90 | 1,059 | 899 | 125 | 35 | 931 | 846 | 62 | 23 | 221 | 170 | 19 | 32 |
| **Per Plan Statistics** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Mean Number of |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Participants | 1,059 | 985 | 3,374 | 3,106 | 930 | 852 | 3,150 | 3,535 | 6,519 | 6,498 | 5,549 | 11,957 | 452 | 418 | 1,865 | 1,722 |
| Median Number of Participants | 179 | 173 | 944 | 563 | 128 | 119 | 986 | 811 | 1,242 | 1,195 | 1,507 | 2,304 | 188 | 187 | 451 | 419 |

**Plans with Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total Participants, End of Year 1** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** |
| **Total** | **20,380** | **18,567** | **1,515** | **298** | **18,766** | **17,637** | **983** | **146** | **928** | **606** | **290** | **32** | **686** | **324** | **242** | **120** |
| None or Not Reported | 884 | 860 | 16 | 8 | 858 | 841 | 14 | 3 | 19 | 16 | 2 | 1 | 7 | 3 | - | 4 |
| 1-49 | 15,165 | 15,111 | 40 | 14 | 14,838 | 14,813 | 21 | 4 | 212 | 206 | 5 | 1 | 115 | 92 | 14 | 9 |
| 50-99 | 778 | 723 | 45 | 10 | 660 | 632 | 26 | 2 | 66 | 61 | 4 | 1 | 52 | 30 | 15 | 7 |
| 100-249 | 758 | 590 | 139 | 29 | 556 | 462 | 78 | 16 | 72 | 56 | 14 | 2 | 130 | 72 | 47 | 11 |
| 250-499 | 576 | 330 | 217 | 29 | 415 | 253 | 149 | 13 | 67 | 39 | 26 | 2 | 94 | 38 | 42 | 14 |
| 500-999 | 621 | 266 | 318 | 37 | 428 | 199 | 207 | 22 | 83 | 27 | 55 | 1 | 110 | 40 | 56 | 14 |
| 1,000-4,999 | 1,061 | 407 | 534 | 120 | 725 | 301 | 363 | 61 | 216 | 80 | 122 | 14 | 120 | 26 | 49 | 45 |
| 5,000 or More | 537 | 280 | 206 | 51 | 286 | 136 | 125 | 25 | 193 | 121 | 62 | 10 | 58 | 23 | 19 | 16 |
| **Per Plan Statistics** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Mean Number of |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Participants | 1,089 | 842 | 3,453 | 4,445 | 630 | 457 | 3,170 | 4,326 | 8,648 | 10,242 | 5,583 | 6,243 | 3,435 | 4,219 | 2,049 | 4,111 |
| Median Number of Participants | 7 | 6 | 971 | 1,268 | 6 | 6 | 993 | 1,350 | 643 | 131 | 1,502 | 1,843 | 325 | 164 | 532 | 1,042 |

**(continued...)**

**Plans with No Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total Participants, End of Year 1** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** |
| **Total** | **53,674** | **53,088** | **43** | **543** | **19,168** | **19,049** | **7** | **112** | **3,494** | **3,455** | **3** | **36** | **31,012** | **30,584** | **33** | **395** |
| None or Not Reported | 1,248 | 1,228 | 3 | 17 | 489 | 484 | 1 | 4 | - | - | - | - | 759 | 744 | 2 | 13 |
| 1-49 | 192 | 192 | - | - | 43 | 43 | - | - | 5 | 5 | - | - | 144 | 144 | - | - |
| 50-99 | 1,761 | 1,748 | 1 | 12 | 412 | 410 | - | 2 | 27 | 27 | - | - | 1,322 | 1,311 | 1 | 10 |
| 100-249 | 24,783 | 24,622 | 15 | 146 | 6,367 | 6,344 | 3 | 20 | 440 | 436 | 1 | 3 | 17,976 | 17,842 | 11 | 123 |
| 250-499 | 12,016 | 11,874 | 12 | 130 | 4,632 | 4,598 | 2 | 32 | 474 | 473 | - | 1 | 6,910 | 6,803 | 10 | 97 |
| 500-999 | 6,325 | 6,218 | 7 | 100 | 3,287 | 3,264 | 1 | 22 | 517 | 512 | - | 5 | 2,521 | 2,442 | 6 | 73 |
| 1,000-4,999 | 5,675 | 5,571 | 5 | 99 | 3,165 | 3,143 | - | 22 | 1,293 | 1,277 | 2 | 14 | 1,217 | 1,151 | 3 | 63 |
| 5,000 or More | 1,674 | 1,635 | - | 39 | 773 | 763 | - | 10 | 738 | 725 | - | 13 | 163 | 147 | - | 16 |
| **Per Plan Statistics** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Mean Number of |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Participants | 1,048 | 1,034 | 602 | 2,371 | 1,224 | 1,217 | 322 | 2,505 | 5,953 | 5,841 | 2,244 | 17,036 | 386 | 378 | 513 | 996 |
| Median Number of Participants | 237 | 236 | 287 | 422 | 348 | 346 | 232 | 469 | 1,357 | 1,346 | 2,476 | 2,788 | 188 | 187 | 293 | 367 |

*NOTES: Participants are tabulated as of the end of the plan year. Some totals do not equal the sum of the components due to rounding.*

1 This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

2 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

* Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**All Plans**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Industry**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  **74,054** | **Single- Employer 1**  **71,655** | **Multi- employer**  **1,558** | **Multiple- Employer**  **841** | **Total**  **37,934** | **Single- Employer 1**  **36,686** | **Multi- employer**  **990** | **Multiple- Employer**  **258** | **Total**  **4,422** | **Single- Employer 1**  **4,061** | **Multi- employer**  **293** | **Multiple- Employer**  **68** | **Total**  **31,698** | **Single- Employer 1**  **30,908** | **Multi- employer**  **275** | **Multiple- Employer**  **515** |
| Agriculture | 935 | 917 | 3 | 15 | 663 | 653 | 2 | 8 | 26 | 25 | 1 | - | 246 | 239 | - | 7 |
| Mining | 719 | 710 | 5 | 4 | 407 | 399 | 5 | 3 | 41 | 41 | - | - | 271 | 270 | - | 1 |
| Construction | 5,918 | 5,209 | 675 | 34 | 3,756 | 3,294 | 447 | 15 | 286 | 137 | 146 | 3 | 1,876 | 1,778 | 82 | 16 |
| Manufacturing | 13,336 | 13,170 | 97 | 69 | 6,716 | 6,646 | 50 | 20 | 1,003 | 981 | 17 | 5 | 5,617 | 5,543 | 30 | 44 |
| Transportation | 2,427 | 2,269 | 138 | 20 | 1,306 | 1,212 | 85 | 9 | 168 | 138 | 28 | 2 | 953 | 919 | 25 | 9 |
| Communications and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Information | 2,180 | 2,152 | 15 | 13 | 1,053 | 1,043 | 8 | 2 | 207 | 204 | 2 | 1 | 920 | 905 | 5 | 10 |
| Utilities | 667 | 656 | 3 | 8 | 419 | 412 | 1 | 6 | 60 | 58 | - | 2 | 188 | 186 | 2 | - |
| Wholesale Trade | 4,265 | 4,215 | 22 | 28 | 2,348 | 2,327 | 14 | 7 | 217 | 213 | 3 | 1 | 1,700 | 1,675 | 5 | 20 |
| Retail Trade | 4,970 | 4,847 | 67 | 56 | 2,567 | 2,500 | 49 | 18 | 227 | 209 | 14 | 4 | 2,176 | 2,138 | 4 | 34 |
| Finance, Insurance, and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Real Estate | 7,650 | 7,150 | 297 | 203 | 3,904 | 3,631 | 202 | 71 | 477 | 416 | 41 | 20 | 3,269 | 3,103 | 54 | 112 |
| Services | 29,154 | 28,695 | 152 | 307 | 13,877 | 13,718 | 74 | 85 | 1,630 | 1,579 | 26 | 25 | 13,647 | 13,398 | 52 | 197 |
| Misc. Organizations 2 | 1,819 | 1,654 | 81 | 84 | 910 | 846 | 50 | 14 | 80 | 60 | 15 | 5 | 829 | 748 | 16 | 65 |
| Industry Not Reported | 14 | 11 | 3 | - | 8 | 5 | 3 | - | - | - | - | - | 6 | 6 | - | - |

**Plans with 100 or More Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Industry**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  **3,553** | **Single- Employer 1**  **1,873** | **Multi- employer**  **1,414** | **Multiple- Employer**  **266** | **Total**  **2,410** | **Single- Employer 1**  **1,351** | **Multi- employer**  **922** | **Multiple- Employer**  **137** | **Total**  **631** | **Single- Employer 1**  **323** | **Multi- employer**  **279** | **Multiple- Employer**  **29** | **Total**  **512** | **Single- Employer 1**  **199** | **Multi- employer**  **213** | **Multiple- Employer**  **100** |
| Agriculture | 17 | 13 | 2 | 2 | 16 | 13 | 1 | 2 | 1 | - | 1 | - | - | - | - | - |
| Mining | 28 | 24 | 4 | - | 24 | 20 | 4 | - | 2 | 2 | - | - | 2 | 2 | - | - |
| Construction | 784 | 128 | 640 | 16 | 525 | 91 | 424 | 10 | 160 | 16 | 142 | 2 | 99 | 21 | 74 | 4 |
| Manufacturing | 452 | 365 | 78 | 9 | 304 | 259 | 39 | 6 | 94 | 76 | 17 | 1 | 54 | 30 | 22 | 2 |
| Transportation | 188 | 58 | 125 | 5 | 126 | 43 | 79 | 4 | 31 | 5 | 26 | - | 31 | 10 | 20 | 1 |
| Communications and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Information | 62 | 49 | 11 | 2 | 37 | 30 | 6 | 1 | 17 | 15 | 2 | - | 8 | 4 | 3 | 1 |
| Utilities | 144 | 137 | 1 | 6 | 104 | 98 | 1 | 5 | 31 | 30 | - | 1 | 9 | 9 | - | - |
| Wholesale Trade | 95 | 68 | 22 | 5 | 63 | 47 | 14 | 2 | 18 | 15 | 3 | - | 14 | 6 | 5 | 3 |
| Retail Trade | 157 | 86 | 61 | 10 | 122 | 71 | 45 | 6 | 22 | 9 | 13 | - | 13 | 6 | 3 | 4 |
| Finance, Insurance, and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Real Estate | 652 | 261 | 276 | 115 | 431 | 183 | 191 | 57 | 102 | 51 | 38 | 13 | 119 | 27 | 47 | 45 |
| Services | 783 | 597 | 121 | 65 | 531 | 430 | 68 | 33 | 130 | 100 | 22 | 8 | 122 | 67 | 31 | 24 |
| Misc. Organizations 2 | 188 | 87 | 70 | 31 | 124 | 66 | 47 | 11 | 23 | 4 | 15 | 4 | 41 | 17 | 8 | 16 |
| Industry Not Reported | 3 | - | 3 | - | 3 | - | 3 | - | - | - | - | - | - | - | - | - |

**(continued...)**

**Plans with 100 or More Participants and No Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Industry**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  **53,674** | **Single- Employer 1**  **53,088** | **Multi- employer**  **43** | **Multiple- Employer**  **543** | **Total**  **19,168** | **Single- Employer 1**  **19,049** | **Multi- employer**  **7** | **Multiple- Employer**  **112** | **Total**  **3,494** | **Single- Employer 1**  **3,455** | **Multi- employer**  **3** | **Multiple- Employer**  **36** | **Total**  **31,012** | **Single- Employer 1**  **30,584** | **Multi- employer**  **33** | **Multiple- Employer**  **395** |
| Agriculture | 546 | 532 | 1 | 13 | 280 | 273 | 1 | 6 | 21 | 21 | - | - | 245 | 238 | - | 7 |
| Mining | 619 | 615 | - | 4 | 316 | 313 | - | 3 | 35 | 35 | - | - | 268 | 267 | - | 1 |
| Construction | 2,747 | 2,728 | 2 | 17 | 927 | 921 | 1 | 5 | 92 | 91 | - | 1 | 1,728 | 1,716 | 1 | 11 |
| Manufacturing | 11,115 | 11,056 | 5 | 54 | 4,708 | 4,694 | 1 | 13 | 861 | 857 | - | 4 | 5,546 | 5,505 | 4 | 37 |
| Transportation | 1,773 | 1,759 | - | 14 | 728 | 724 | - | 4 | 129 | 127 | - | 2 | 916 | 908 | - | 8 |
| Communications and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Information | 1,547 | 1,536 | - | 11 | 455 | 454 | - | 1 | 185 | 184 | - | 1 | 907 | 898 | - | 9 |
| Utilities | 399 | 396 | 1 | 2 | 199 | 198 | - | 1 | 26 | 25 | - | 1 | 174 | 173 | 1 | - |
| Wholesale Trade | 3,025 | 3,002 | - | 23 | 1,151 | 1,146 | - | 5 | 188 | 187 | - | 1 | 1,686 | 1,669 | - | 17 |
| Retail Trade | 3,562 | 3,516 | 1 | 45 | 1,221 | 1,210 | - | 11 | 185 | 181 | - | 4 | 2,156 | 2,125 | 1 | 30 |
| Finance, Insurance, and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Real Estate | 5,236 | 5,151 | 6 | 79 | 1,759 | 1,747 | 2 | 10 | 347 | 342 | - | 5 | 3,130 | 3,062 | 4 | 64 |
| Services | 21,988 | 21,730 | 20 | 238 | 7,139 | 7,087 | 2 | 50 | 1,377 | 1,357 | 3 | 17 | 13,472 | 13,286 | 15 | 171 |
| Misc. Organizations 2 | 1,107 | 1,057 | 7 | 43 | 281 | 278 | - | 3 | 48 | 48 | - | - | 778 | 731 | 7 | 40 |
| Industry Not Reported | 10 | 10 | - | - | 4 | 4 | - | - | - | - | - | - | 6 | 6 | - | - |

**Plans with Fewer Than 100 Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Industry**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  **16,827** | **Single- Employer 1**  **16,694** | **Multi- employer**  **101** | **Multiple- Employer**  **32** | **Total**  **16,356** | **Single- Employer 1**  **16,286** | **Multi- employer**  **61** | **Multiple- Employer**  **9** | **Total**  **297** | **Single- Employer 1**  **283** | **Multi- employer**  **11** | **Multiple- Employer**  **3** | **Total**  **174** | **Single- Employer 1**  **125** | **Multi- employer**  **29** | **Multiple- Employer**  **20** |
| Agriculture | 372 | 372 | - | - | 367 | 367 | - | - | 4 | 4 | - | - | 1 | 1 | - | - |
| Mining | 72 | 71 | 1 | - | 67 | 66 | 1 | - | 4 | 4 | - | - | 1 | 1 | - | - |
| Construction | 2,387 | 2,353 | 33 | 1 | 2,304 | 2,282 | 22 | - | 34 | 30 | 4 | - | 49 | 41 | 7 | 1 |
| Manufacturing | 1,769 | 1,749 | 14 | 6 | 1,704 | 1,693 | 10 | 1 | 48 | 48 | - | - | 17 | 8 | 4 | 5 |
| Transportation | 466 | 452 | 13 | 1 | 452 | 445 | 6 | 1 | 8 | 6 | 2 | - | 6 | 1 | 5 | - |
| Communications and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Information | 571 | 567 | 4 | - | 561 | 559 | 2 | - | 5 | 5 | - | - | 5 | 3 | 2 | - |
| Utilities | 124 | 123 | 1 | - | 116 | 116 | - | - | 3 | 3 | - | - | 5 | 4 | 1 | - |
| Wholesale Trade | 1,145 | 1,145 | - | - | 1,134 | 1,134 | - | - | 11 | 11 | - | - | - | - | - | - |
| Retail Trade | 1,251 | 1,245 | 5 | 1 | 1,224 | 1,219 | 4 | 1 | 20 | 19 | 1 | - | 7 | 7 | - | - |
| Finance, Insurance, and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Real Estate | 1,762 | 1,738 | 15 | 9 | 1,714 | 1,701 | 9 | 4 | 28 | 23 | 3 | 2 | 20 | 14 | 3 | 3 |
| Services | 6,383 | 6,368 | 11 | 4 | 6,207 | 6,201 | 4 | 2 | 123 | 122 | 1 | - | 53 | 45 | 6 | 2 |
| Misc. Organizations 2 | 524 | 510 | 4 | 10 | 505 | 502 | 3 | - | 9 | 8 | - | 1 | 10 | - | 1 | 9 |
| Industry Not Reported | 1 | 1 | - | - | 1 | 1 | - | - | - | - | - | - | - | - | - | - |

*NOTES: Participants are tabulated as of the end of the plan year. Some totals do not equal the sum of the components due to rounding.*

1 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

2 Religious, grantmaking, civic, professional, labor, and similar organizations. Does not include church plans, which are not required to file.

* Missing or not applicable. SOURCE: 2020 Form 5500 filings.

### *by type of insurance, type of plan, and number of participants, 2020*

*(thousands)*

**All Plans**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total Participants, End of Year 1**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  **78,427** | **Single- Employer 2**  **70,558** | **Multi- employer**  **5,257** | **Multiple- Employer**  **2,612** | **Total**  **35,276** | **Single- Employer 2**  **31,245** | **Multi- employer**  **3,118** | **Multiple- Employer**  **912** | **Total**  **28,825** | **Single- Employer 2**  **26,386** | **Multi- employer**  **1,626** | **Multiple- Employer**  **813** | **Total**  **14,326** | **Single- Employer 2**  **12,926** | **Multi- employer**  **513** | **Multiple- Employer**  **887** |
| 1-49 | 142 | 140 | 1 | \*/ | 132 | 131 | 1 | \*/ | 4 | 4 | \*/ | \*/ | 6 | 6 | \*/ | \*/ |
| 50-99 | 206 | 200 | 3 | 2 | 83 | 80 | 2 | \*/ | 7 | 6 | \*/ | \*/ | 116 | 114 | 1 | 1 |
| 100-249 | 4,114 | 4,059 | 27 | 29 | 1,146 | 1,126 | 15 | 6 | 87 | 83 | 3 | 1 | 2,880 | 2,849 | 9 | 22 |
| 250-499 | 4,391 | 4,250 | 84 | 58 | 1,804 | 1,731 | 56 | 17 | 198 | 187 | 10 | 1 | 2,390 | 2,332 | 18 | 40 |
| 500-999 | 4,845 | 4,508 | 240 | 97 | 2,625 | 2,441 | 153 | 31 | 436 | 390 | 41 | 5 | 1,784 | 1,677 | 45 | 61 |
| 1,000-4,999 | 14,118 | 12,481 | 1,178 | 460 | 8,094 | 7,115 | 797 | 181 | 3,556 | 3,206 | 286 | 64 | 2,468 | 2,159 | 94 | 214 |
| 5,000 or More | 50,611 | 44,920 | 3,725 | 1,967 | 21,392 | 18,621 | 2,095 | 677 | 24,538 | 22,509 | 1,286 | 742 | 4,681 | 3,790 | 344 | 548 |

**Plans with Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total Participants, End of Year 1**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  **22,198** | **Single- Employer 2**  **15,642** | **Multi- employer**  **5,231** | **Multiple- Employer**  **1,325** | **Total**  **11,816** | **Single- Employer 2**  **8,068** | **Multi- employer**  **3,116** | **Multiple- Employer**  **632** | **Total**  **8,026** | **Single- Employer 2**  **6,207** | **Multi- employer**  **1,619** | **Multiple- Employer**  **200** | **Total**  **2,356** | **Single- Employer 2**  **1,367** | **Multi- employer**  **496** | **Multiple- Employer**  **493** |
| 1-49 | 136 | 135 | 1 | \*/ | 130 | 130 | 1 | \*/ | 4 | 3 | \*/ | \*/ | 2 | 2 | \*/ | \*/ |
| 50-99 | 56 | 52 | 3 | 1 | 47 | 45 | 2 | \*/ | 5 | 4 | \*/ | \*/ | 4 | 2 | 1 | \*/ |
| 100-249 | 121 | 92 | 24 | 5 | 88 | 71 | 14 | 3 | 12 | 9 | 2 | \*/ | 22 | 12 | 8 | 2 |
| 250-499 | 207 | 118 | 79 | 11 | 149 | 90 | 55 | 5 | 25 | 14 | 10 | 1 | 33 | 14 | 15 | 5 |
| 500-999 | 451 | 187 | 235 | 29 | 310 | 141 | 152 | 16 | 61 | 19 | 41 | 1 | 80 | 27 | 42 | 11 |
| 1,000-4,999 | 2,376 | 948 | 1,164 | 265 | 1,628 | 693 | 797 | 138 | 506 | 197 | 279 | 30 | 242 | 58 | 87 | 97 |
| 5,000 or More | 18,850 | 14,111 | 3,725 | 1,015 | 9,462 | 6,898 | 2,095 | 469 | 7,414 | 5,960 | 1,286 | 168 | 1,974 | 1,253 | 344 | 377 |

**Plans with No Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total Participants, End of Year 1**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  **56,229** | **Single- Employer 2**  **54,916** | **Multi- employer**  **26** | **Multiple- Employer**  **1,287** | **Total**  **23,460** | **Single- Employer 2**  **23,177** | **Multi- employer**  **2** | **Multiple- Employer**  **281** | **Total**  **20,800** | **Single- Employer 2**  **20,180** | **Multi- employer**  **7** | **Multiple- Employer**  **613** | **Total**  **11,970** | **Single- Employer 2**  **11,559** | **Multi- employer**  **17** | **Multiple- Employer**  **393** |
| 1-49 | 6 | 6 | - | - | 1 | 1 | - | - | \*/ | \*/ | - | - | 4 | 4 | - | - |
| 50-99 | 150 | 149 | \*/ | 1 | 35 | 35 | - | \*/ | 2 | 2 | - | - | 112 | 111 | \*/ | 1 |
| 100-249 | 3,992 | 3,966 | 3 | 24 | 1,058 | 1,054 | 1 | 3 | 75 | 74 | \*/ | 1 | 2,859 | 2,837 | 2 | 20 |
| 250-499 | 4,184 | 4,132 | 4 | 47 | 1,654 | 1,642 | 1 | 12 | 173 | 173 | - | \*/ | 2,357 | 2,318 | 4 | 35 |
| 500-999 | 4,394 | 4,321 | 5 | 69 | 2,315 | 2,299 | 1 | 15 | 376 | 372 | - | 4 | 1,704 | 1,650 | 4 | 50 |
| 1,000-4,999 | 11,742 | 11,533 | 14 | 195 | 6,466 | 6,423 | - | 43 | 3,050 | 3,009 | 7 | 35 | 2,226 | 2,101 | 8 | 117 |
| 5,000 or More | 31,761 | 30,809 | - | 952 | 11,930 | 11,723 | - | 207 | 17,124 | 16,550 | - | 574 | 2,707 | 2,537 | - | 171 |

*NOTES: Participants are tabulated as of the end of the plan year. Some totals do not equal the sum of the components due to rounding.*

1 This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

2 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

\*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**All Plans**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Industry**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total 1**  **78,427** | **Single- Employer 2**  **70,558** | **Multi- employer**  **5,257** | **Multiple- Employer**  **2,612** | **Total 1**  **35,276** | **Single- Employer 2**  **31,245** | **Multi- employer**  **3,118** | **Multiple- Employer**  **912** | **Total 1**  **28,825** | **Single- Employer 2**  **26,386** | **Multi- employer**  **1,626** | **Multiple- Employer**  **813** | **Total 1**  **14,326** | **Single- Employer 2**  **12,926** | **Multi- employer**  **513** | **Multiple- Employer**  **887** |
| Agriculture | 449 | 418 | 6 | 25 | 315 | 305 | 5 | 5 | 55 | 54 | 1 | - | 79 | 60 | - | 20 |
| Mining | 460 | 430 | 29 | 1 | 289 | 259 | 29 | 1 | 88 | 88 | - | - | 84 | 83 | - | \*/ |
| Construction | 2,916 | 1,314 | 1,570 | 32 | 1,611 | 626 | 968 | 18 | 770 | 245 | 522 | 3 | 535 | 443 | 80 | 12 |
| Manufacturing | 13,728 | 13,056 | 229 | 442 | 5,669 | 5,473 | 122 | 73 | 5,604 | 5,330 | 94 | 181 | 2,455 | 2,253 | 13 | 189 |
| Transportation | 4,141 | 3,108 | 1,012 | 21 | 2,169 | 1,623 | 536 | 10 | 1,524 | 1,111 | 406 | 7 | 448 | 374 | 70 | 4 |
| Communications and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Information | 3,261 | 3,090 | 140 | 31 | 986 | 928 | 36 | 22 | 1,858 | 1,781 | 72 | 5 | 417 | 381 | 32 | 4 |
| Utilities | 1,198 | 1,094 | 8 | 96 | 803 | 704 | 8 | 92 | 298 | 294 | - | 4 | 97 | 96 | 1 | - |
| Wholesale Trade | 2,298 | 2,206 | 68 | 24 | 897 | 837 | 54 | 6 | 910 | 895 | 12 | 2 | 492 | 473 | 3 | 15 |
| Retail Trade | 10,667 | 10,185 | 424 | 59 | 3,006 | 2,720 | 263 | 23 | 6,762 | 6,609 | 148 | 6 | 899 | 856 | 13 | 30 |
| Finance, Insurance, and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Real Estate | 8,409 | 6,839 | 899 | 670 | 3,779 | 2,926 | 563 | 291 | 3,083 | 2,691 | 246 | 146 | 1,546 | 1,222 | 90 | 234 |
| Services | 25,249 | 23,428 | 736 | 1,085 | 10,486 | 9,728 | 433 | 325 | 7,771 | 7,229 | 103 | 439 | 6,992 | 6,471 | 200 | 321 |
| Misc. Organizations 3 | 5,626 | 5,369 | 130 | 127 | 5,243 | 5,100 | 96 | 47 | 103 | 60 | 22 | 21 | 280 | 210 | 12 | 59 |
| Industry Not Reported | 25 | 19 | 6 | - | 23 | 16 | 6 | - | - | - | - | - | 2 | 2 | - | - |

**Plans with 100 or More Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Industry**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total 1**  **22,006** | **Single- Employer 2**  **15,455** | **Multi- employer**  **5,227** | **Multiple- Employer**  **1,324** | **Total 1**  **11,638** | **Single- Employer 2**  **7,893** | **Multi- employer**  **3,114** | **Multiple- Employer**  **631** | **Total 1**  **8,017** | **Single- Employer 2**  **6,199** | **Multi- employer**  **1,619** | **Multiple- Employer**  **200** | **Total 1**  **2,350** | **Single- Employer 2**  **1,363** | **Multi- employer**  **494** | **Multiple- Employer**  **493** |
| Agriculture | 39 | 30 | 6 | 3 | 38 | 30 | 5 | 3 | 1 | - | 1 | - | - | - | - | - |
| Mining | 57 | 29 | 29 | - | 44 | 16 | 29 | - | 1 | 1 | - | - | 12 | 12 | - | - |
| Construction | 1,665 | 79 | 1,568 | 19 | 1,024 | 43 | 966 | 15 | 552 | 27 | 522 | 2 | 89 | 8 | 79 | 2 |
| Manufacturing | 2,394 | 1,933 | 227 | 234 | 899 | 741 | 122 | 37 | 1,059 | 924 | 94 | 41 | 437 | 269 | 12 | 156 |
| Transportation | 1,335 | 314 | 1,011 | 9 | 654 | 110 | 536 | 9 | 568 | 161 | 406 | - | 113 | 43 | 70 | 1 |
| Communications and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Information | 1,075 | 912 | 140 | 22 | 114 | 56 | 36 | 22 | 874 | 801 | 72 | - | 88 | 55 | 32 | \*/ |
| Utilities | 673 | 572 | 8 | 93 | 487 | 390 | 8 | 90 | 170 | 167 | - | 3 | 16 | 16 | - | - |
| Wholesale Trade | 249 | 169 | 68 | 11 | 119 | 62 | 54 | 3 | 114 | 103 | 12 | - | 16 | 4 | 3 | 8 |
| Retail Trade | 2,529 | 2,087 | 423 | 19 | 410 | 134 | 263 | 13 | 1,970 | 1,823 | 147 | - | 149 | 130 | 12 | 7 |
| Finance, Insurance, and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Real Estate | 3,055 | 1,595 | 897 | 563 | 1,417 | 586 | 562 | 269 | 1,323 | 968 | 246 | 109 | 316 | 41 | 89 | 186 |
| Services | 3,879 | 2,898 | 722 | 258 | 1,464 | 902 | 432 | 130 | 1,342 | 1,223 | 96 | 23 | 1,073 | 774 | 194 | 105 |
| Misc. Organizations 3 | 5,050 | 4,837 | 121 | 92 | 4,962 | 4,824 | 96 | 42 | 44 | 1 | 22 | 21 | 43 | 12 | 3 | 28 |
| Industry Not Reported | 6 | - | 6 | - | 6 | - | 6 | - | - | - | - | - | - | - | - | - |

**(continued...)**

**Plans with 100 or More Participants and No Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Industry**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total 1**  **56,229** | **Single- Employer 2**  **54,916** | **Multi- employer**  **26** | **Multiple- Employer**  **1,287** | **Total 1**  **23,460** | **Single- Employer 2**  **23,177** | **Multi- employer**  **2** | **Multiple- Employer**  **281** | **Total 1**  **20,800** | **Single- Employer 2**  **20,180** | **Multi- employer**  **7** | **Multiple- Employer**  **613** | **Total 1**  **11,970** | **Single- Employer 2**  **11,559** | **Multi- employer**  **17** | **Multiple- Employer**  **393** |
| Agriculture | 408 | 386 | \*/ | 22 | 275 | 273 | \*/ | 2 | 54 | 54 | - | - | 79 | 60 | - | 20 |
| Mining | 402 | 401 | - | 1 | 243 | 243 | - | 1 | 87 | 87 | - | - | 72 | 71 | - | \*/ |
| Construction | 1,219 | 1,205 | \*/ | 14 | 557 | 554 | \*/ | 3 | 217 | 217 | - | 1 | 444 | 434 | \*/ | 10 |
| Manufacturing | 11,307 | 11,098 | 1 | 209 | 4,746 | 4,709 | \*/ | 37 | 4,544 | 4,404 | - | 140 | 2,018 | 1,985 | 1 | 33 |
| Transportation | 2,799 | 2,788 | - | 11 | 1,509 | 1,507 | - | 1 | 956 | 950 | - | 7 | 334 | 331 | - | 3 |
| Communications and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Information | 2,181 | 2,171 | - | 9 | 867 | 867 | - | \*/ | 984 | 979 | - | 5 | 330 | 326 | - | 4 |
| Utilities | 522 | 519 | 1 | 3 | 313 | 312 | - | 1 | 128 | 127 | - | 1 | 81 | 80 | 1 | - |
| Wholesale Trade | 2,036 | 2,023 | - | 12 | 765 | 762 | - | 3 | 795 | 793 | - | 2 | 476 | 469 | - | 7 |
| Retail Trade | 8,124 | 8,084 | 1 | 39 | 2,583 | 2,573 | - | 10 | 4,792 | 4,786 | - | 6 | 750 | 725 | 1 | 24 |
| Finance, Insurance, and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Real Estate | 5,335 | 5,227 | 2 | 106 | 2,346 | 2,324 | 1 | 22 | 1,759 | 1,722 | - | 37 | 1,230 | 1,181 | 1 | 48 |
| Services | 21,306 | 20,466 | 13 | 826 | 8,963 | 8,767 | 1 | 195 | 6,426 | 6,003 | 7 | 416 | 5,917 | 5,696 | 5 | 215 |
| Misc. Organizations 3 | 571 | 527 | 8 | 35 | 276 | 271 | - | 5 | 59 | 59 | - | - | 237 | 198 | 8 | 30 |
| Industry Not Reported | 19 | 19 | - | - | 16 | 16 | - | - | - | - | - | - | 2 | 2 | - | - |

**Plans with Fewer Than 100 Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Industry**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total 1**  **192** | **Single- Employer 2**  **186** | **Multi- employer**  **4** | **Multiple- Employer**  **1** | **Total 1**  **178** | **Single- Employer 2**  **175** | **Multi- employer**  **3** | **Multiple- Employer**  **\*/** | **Total 1**  **8** | **Single- Employer 2**  **8** | **Multi- employer**  **\*/** | **Multiple- Employer**  **\*/** | **Total 1**  **6** | **Single- Employer 2**  **4** | **Multi- employer**  **1** | **Multiple- Employer**  **1** |
| Agriculture | 2 | 2 | - | - | 2 | 2 | - | - | \*/ | \*/ | - | - | \*/ | \*/ | - | - |
| Mining | 1 | 1 | \*/ | - | 1 | 1 | \*/ | - | \*/ | \*/ | - | - | \*/ | \*/ | - | - |
| Construction | 32 | 30 | 2 | - | 29 | 28 | 1 | - | 1 | 1 | \*/ | - | 1 | 1 | \*/ | - |
| Manufacturing | 26 | 25 | 1 | \*/ | 24 | 23 | \*/ | - | 2 | 2 | - | - | 1 | \*/ | \*/ | \*/ |
| Transportation | 7 | 6 | 1 | \*/ | 6 | 6 | \*/ | \*/ | \*/ | \*/ | \*/ | - | \*/ | \*/ | \*/ | - |
| Communications and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Information | 6 | 6 | \*/ | - | 6 | 6 | \*/ | - | \*/ | \*/ | - | - | \*/ | \*/ | \*/ | - |
| Utilities | 3 | 3 | \*/ | - | 3 | 3 | - | - | \*/ | \*/ | - | - | \*/ | \*/ | \*/ | - |
| Wholesale Trade | 13 | 13 | - | - | 13 | 13 | - | - | \*/ | \*/ | - | - | - | - | - | - |
| Retail Trade | 14 | 14 | \*/ | \*/ | 13 | 13 | \*/ | \*/ | 1 | 1 | \*/ | - | \*/ | \*/ | - | - |
| Finance, Insurance, and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Real Estate | 18 | 17 | 1 | 1 | 16 | 16 | \*/ | \*/ | 1 | 1 | \*/ | \*/ | 1 | \*/ | \*/ | \*/ |
| Services | 64 | 64 | 1 | \*/ | 60 | 60 | \*/ | - | 3 | 3 | \*/ | - | 2 | 1 | \*/ | \*/ |
| Misc. Organizations 3 | 6 | 5 | \*/ | \*/ | 5 | 5 | \*/ | - | \*/ | \*/ | - | \*/ | \*/ | - | \*/ | \*/ |
| Industry Not Reported | \*/ | \*/ | - | - | \*/ | \*/ | - | - | - | - | - | - | - | - | - | - |

*NOTES: Participants are tabulated as of the end of the plan year. Some totals do not equal the sum of the components due to rounding.*

1 This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

2 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

3 Religious, grantmaking, civic, professional, labor, and similar organizations. Does not include church plans, which are not required to file.

\*/ Fewer than 500 participants.

* Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**All Plans**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Insurance Contracts 1** | **All Plans** | | **Self-Insured** | | **Mixed-Insured** | | **Fully Insured** | |
| **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** |
| **Total** | **74,054** | **78,427** | **37,934** | **35,276** | **4,422** | **28,825** | **31,698** | **14,326** |
| No Insurance | 19,708 | 7,229 | 19,708 | 7,229 | - | - | - | - |
| Health Only | 1,495 | 1,259 | - | - | 210 | 685 | 1,285 | 574 |
| Stop-Loss Only | 964 | 608 | 964 | 608 | - | - | - | - |
| Other 3 | 12,937 | 21,786 | 12,937 | 21,786 | - | - | - | - |
| Health and Stop-Loss | 81 | 108 | - | - | 35 | 96 | 46 | 12 |
| Health and Other 3 | 33,121 | 38,836 | - | - | 3,417 | 25,625 | 29,704 | 13,211 |
| Stop-Loss and Other 3 | 4,325 | 5,653 | 4,325 | 5,653 | - | - | - | - |
| Health, Stop-Loss, and Other 3 | 1,423 | 2,948 | - | - | 760 | 2,419 | 663 | 529 |

**Plans with 100 or More Participants and Trusts**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Insurance Contracts 1** | **All Plans** | | **Self-Insured** | | **Mixed-Insured** | | **Fully Insured** | |
| **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** |
| **Total** | **3,553** | **22,006** | **2,410** | **11,638** | **631** | **8,017** | **512** | **2,350** |
| No Insurance | 597 | 1,658 | 597 | 1,658 | - | - | - | - |
| Health Only | 59 | 594 | - | - | 28 | 483 | 31 | 111 |
| Stop-Loss Only | 345 | 410 | 345 | 410 | - | - | - | - |
| Other 3 | 599 | 6,470 | 599 | 6,470 | - | - | - | - |
| Health and Stop-Loss | 23 | 79 | - | - | 20 | 76 | 3 | 3 |
| Health and Other 3 | 746 | 8,873 | - | - | 323 | 6,749 | 423 | 2,124 |
| Stop-Loss and Other 3 | 869 | 3,099 | 869 | 3,099 | - | - | - | - |
| Health, Stop-Loss, and Other 3 | 315 | 822 | - | - | 260 | 709 | 55 | 113 |

**(continued...)**

**Plans with 100 or More Participants and No Trusts**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Insurance Contracts 1** | **All Plans** | | **Self-Insured** | | **Mixed-Insured** | | **Fully Insured** | |
| **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** |
| **Total** | **53,674** | **56,229** | **19,168** | **23,460** | **3,494** | **20,800** | **31,012** | **11,970** |
| No Insurance | 3,491 | 5,425 | 3,491 | 5,425 | - | - | - | - |
| Health Only | 1,273 | 663 | - | - | 52 | 200 | 1,221 | 463 |
| Stop-Loss Only | 338 | 184 | 338 | 184 | - | - | - | - |
| Other 3 | 12,204 | 15,312 | 12,204 | 15,312 | - | - | - | - |
| Health and Stop-Loss | 46 | 29 | - | - | 8 | 20 | 38 | 9 |
| Health and Other 3 | 32,197 | 29,956 | - | - | 3,029 | 18,873 | 29,168 | 11,082 |
| Stop-Loss and Other 3 | 3,135 | 2,539 | 3,135 | 2,539 | - | - | - | - |
| Health, Stop-Loss, and Other 3 | 990 | 2,122 | - | - | 405 | 1,707 | 585 | 415 |

**Plans with Fewer Than 100 Participants and Trusts**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Insurance Contracts 1** | **All Plans** | | **Self-Insured** | | **Mixed-Insured** | | **Fully Insured** | |
| **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** | **Number of Plans** | **Total Participants, End of Year**  **(thousands) 2** |
| **Total** | **16,827** | **192** | **16,356** | **178** | **297** | **8** | **174** | **6** |
| No Insurance | 15,620 | 146 | 15,620 | 146 | - | - | - | - |
| Health Only | 163 | 3 | - | - | 130 | 2 | 33 | 1 |
| Stop-Loss Only | 281 | 14 | 281 | 14 | - | - | - | - |
| Other 3 | 134 | 4 | 134 | 4 | - | - | - | - |
| Health and Stop-Loss | 12 | \*/ | - | - | 7 | \*/ | 5 | \*/ |
| Health and Other 3 | 178 | 7 | - | - | 65 | 3 | 113 | 4 |
| Stop-Loss and Other 3 | 321 | 14 | 321 | 14 | - | - | - | - |
| Health, Stop-Loss, and Other 3 | 118 | 4 | - | - | 95 | 4 | 23 | 1 |

*NOTES: Participants are tabulated as of the end of the plan year. Some totals do not equal the sum of the components due to rounding.*

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

2 This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

3 Other insurance contracts include dental, vision, life, temporary disability, long-term disability, supplemental unemployment, and prescription drug.

\*/ Fewer than 500 participants.

* Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**All Plans**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Number of Health Insurance Contracts 1** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** |
| **Total** | **74,054** | **71,655** | **1,558** | **841** | **37,934** | **36,686** | **990** | **258** | **4,422** | **4,061** | **293** | **68** | **31,698** | **30,908** | **275** | **515** |
| None or Not Reported | 37,934 | 36,686 | 990 | 258 | 37,934 | 36,686 | 990 | 258 | - | - | - | - | - | - | - | - |
| 1 | 23,730 | 23,051 | 310 | 369 | - | - | - | - | 2,658 | 2,456 | 164 | 38 | 21,072 | 20,595 | 146 | 331 |
| 2 | 8,046 | 7,788 | 139 | 119 | - | - | - | - | 891 | 813 | 59 | 19 | 7,155 | 6,975 | 80 | 100 |
| 3-5 | 3,721 | 3,550 | 99 | 72 | - | - | - | - | 636 | 566 | 63 | 7 | 3,085 | 2,984 | 36 | 65 |
| 6-10 | 483 | 452 | 15 | 16 | - | - | - | - | 183 | 175 | 6 | 2 | 300 | 277 | 9 | 14 |
| 11-25 | 110 | 102 | 4 | 4 | - | - | - | - | 46 | 44 | 1 | 1 | 64 | 58 | 3 | 3 |
| 26 or More | 30 | 26 | 1 | 3 | - | - | - | - | 8 | 7 | - | 1 | 22 | 19 | 1 | 2 |

**Plans with 100 or More Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Number of Health Insurance Contracts 1** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** |
| **Total** | **3,553** | **1,873** | **1,414** | **266** | **2,410** | **1,351** | **922** | **137** | **631** | **323** | **279** | **29** | **512** | **199** | **213** | **100** |
| None or Not Reported | 2,410 | 1,351 | 922 | 137 | 2,410 | 1,351 | 922 | 137 | - | - | - | - | - | - | - | - |
| 1 | 579 | 258 | 252 | 69 | - | - | - | - | 312 | 146 | 151 | 15 | 267 | 112 | 101 | 54 |
| 2 | 258 | 107 | 123 | 28 | - | - | - | - | 131 | 63 | 59 | 9 | 127 | 44 | 64 | 19 |
| 3-5 | 220 | 99 | 97 | 24 | - | - | - | - | 132 | 66 | 62 | 4 | 88 | 33 | 35 | 20 |
| 6-10 | 50 | 30 | 15 | 5 | - | - | - | - | 32 | 26 | 6 | - | 18 | 4 | 9 | 5 |
| 11-25 | 24 | 19 | 4 | 1 | - | - | - | - | 17 | 16 | 1 | - | 7 | 3 | 3 | 1 |
| 26 or More | 12 | 9 | 1 | 2 | - | - | - | - | 7 | 6 | - | 1 | 5 | 3 | 1 | 1 |

**(continued...)**

**Plans with 100 or More Participants and No Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Number of Health Insurance Contracts 1** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** |
| **Total** | **53,674** | **53,088** | **43** | **543** | **19,168** | **19,049** | **7** | **112** | **3,494** | **3,455** | **3** | **36** | **31,012** | **30,584** | **33** | **395** |
| None or Not Reported | 19,168 | 19,049 | 7 | 112 | 19,168 | 19,049 | 7 | 112 | - | - | - | - | - | - | - | - |
| 1 | 22,735 | 22,422 | 27 | 286 | - | - | - | - | 2,063 | 2,040 | 2 | 21 | 20,672 | 20,382 | 25 | 265 |
| 2 | 7,744 | 7,655 | 7 | 82 | - | - | - | - | 751 | 742 | - | 9 | 6,993 | 6,913 | 7 | 73 |
| 3-5 | 3,490 | 3,440 | 2 | 48 | - | - | - | - | 499 | 495 | 1 | 3 | 2,991 | 2,945 | 1 | 45 |
| 6-10 | 433 | 422 | - | 11 | - | - | - | - | 151 | 149 | - | 2 | 282 | 273 | - | 9 |
| 11-25 | 86 | 83 | - | 3 | - | - | - | - | 29 | 28 | - | 1 | 57 | 55 | - | 2 |
| 26 or More | 18 | 17 | - | 1 | - | - | - | - | 1 | 1 | - | - | 17 | 16 | - | 1 |

**Plans with Fewer Than 100 Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Number of Health Insurance Contracts 1** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** | **Total** | **Single- Employer 2** | **Multi- employer** | **Multiple- Employer** |
| **Total** | **16,827** | **16,694** | **101** | **32** | **16,356** | **16,286** | **61** | **9** | **297** | **283** | **11** | **3** | **174** | **125** | **29** | **20** |
| None or Not Reported | 16,356 | 16,286 | 61 | 9 | 16,356 | 16,286 | 61 | 9 | - | - | - | - | - | - | - | - |
| 1 | 416 | 371 | 31 | 14 | - | - | - | - | 283 | 270 | 11 | 2 | 133 | 101 | 20 | 12 |
| 2 | 44 | 26 | 9 | 9 | - | - | - | - | 9 | 8 | - | 1 | 35 | 18 | 9 | 8 |
| 3-5 | 11 | 11 | - | - | - | - | - | - | 5 | 5 | - | - | 6 | 6 | - | - |
| 6-10 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11-25 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 26 or More | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

*NOTES: Participants are tabulated as of the end of the plan year. Some totals do not equal the sum of the components due to rounding.*

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

2 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

* Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**All Plans**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Number of Health Insurance Contracts 1** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** | **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** | **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** | **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** |
| **Total** | **78,427** | **70,558** | **5,257** | **2,612** | **35,276** | **31,245** | **3,118** | **912** | **28,825** | **26,386** | **1,626** | **813** | **14,326** | **12,926** | **513** | **887** |
| None or Not Reported | 35,276 | 31,245 | 3,118 | 912 | 35,276 | 31,245 | 3,118 | 912 | - | - | - | - | - | - | - | - |
| 1 | 13,658 | 12,152 | 845 | 660 | - | - | - | - | 6,871 | 6,059 | 528 | 284 | 6,786 | 6,093 | 317 | 376 |
| 2 | 7,680 | 7,118 | 333 | 228 | - | - | - | - | 4,795 | 4,411 | 263 | 121 | 2,885 | 2,708 | 70 | 107 |
| 3-5 | 8,384 | 7,029 | 846 | 509 | - | - | - | - | 6,222 | 5,249 | 783 | 189 | 2,162 | 1,780 | 63 | 320 |
| 6-10 | 6,659 | 6,491 | 76 | 92 | - | - | - | - | 5,638 | 5,541 | 43 | 54 | 1,021 | 950 | 33 | 38 |
| 11-25 | 5,168 | 4,955 | 13 | 201 | - | - | - | - | 4,560 | 4,395 | 8 | 157 | 608 | 560 | 4 | 44 |
| 26 or More | 1,602 | 1,568 | 26 | 9 | - | - | - | - | 739 | 732 | - | 8 | 863 | 836 | 26 | 1 |

**Plans with 100 or More Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Number of Health Insurance Contracts 1** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** | **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** | **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** | **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** |
| **Total** | **22,006** | **15,455** | **5,227** | **1,324** | **11,638** | **7,893** | **3,114** | **631** | **8,017** | **6,199** | **1,619** | **200** | **2,350** | **1,363** | **494** | **493** |
| None or Not Reported | 11,638 | 7,893 | 3,114 | 631 | 11,638 | 7,893 | 3,114 | 631 | - | - | - | - | - | - | - | - |
| 1 | 1,922 | 840 | 826 | 256 | - | - | - | - | 1,337 | 697 | 525 | 116 | 585 | 143 | 301 | 140 |
| 2 | 1,062 | 599 | 330 | 132 | - | - | - | - | 744 | 419 | 263 | 63 | 317 | 181 | 67 | 69 |
| 3-5 | 2,023 | 902 | 842 | 279 | - | - | - | - | 1,492 | 699 | 779 | 14 | 531 | 203 | 63 | 265 |
| 6-10 | 1,441 | 1,351 | 76 | 13 | - | - | - | - | 1,157 | 1,114 | 43 | - | 284 | 237 | 33 | 13 |
| 11-25 | 2,653 | 2,636 | 13 | 4 | - | - | - | - | 2,555 | 2,547 | 8 | - | 98 | 90 | 4 | 4 |
| 26 or More | 1,268 | 1,233 | 26 | 9 | - | - | - | - | 732 | 724 | - | 8 | 536 | 509 | 26 | 1 |

**(continued...)**

**Plans with 100 or More Participants and No Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Number of Health Insurance Contracts 1** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** | **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** | **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** | **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** |
| **Total** | **56,229** | **54,916** | **26** | **1,287** | **23,460** | **23,177** | **2** | **281** | **20,800** | **20,180** | **7** | **613** | **11,970** | **11,559** | **17** | **393** |
| None or Not Reported | 23,460 | 23,177 | 2 | 281 | 23,460 | 23,177 | 2 | 281 | - | - | - | - | - | - | - | - |
| 1 | 11,724 | 11,303 | 17 | 404 | - | - | - | - | 5,526 | 5,355 | 3 | 168 | 6,198 | 5,947 | 14 | 236 |
| 2 | 6,616 | 6,518 | 2 | 96 | - | - | - | - | 4,050 | 3,992 | - | 58 | 2,566 | 2,526 | 2 | 38 |
| 3-5 | 6,361 | 6,126 | 4 | 230 | - | - | - | - | 4,730 | 4,550 | 4 | 176 | 1,631 | 1,576 | \*/ | 55 |
| 6-10 | 5,218 | 5,139 | - | 79 | - | - | - | - | 4,482 | 4,427 | - | 54 | 737 | 712 | - | 25 |
| 11-25 | 2,516 | 2,319 | - | 197 | - | - | - | - | 2,005 | 1,848 | - | 157 | 511 | 471 | - | 40 |
| 26 or More | 335 | 334 | - | \*/ | - | - | - | - | 7 | 7 | - | - | 327 | 327 | - | \*/ |

**Plans with Fewer Than 100 Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Number of Health Insurance Contracts 1** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** | **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** | **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** | **Total 2** | **Single- Employer 3** | **Multi- employer** | **Multiple- Employer** |
| **Total** | **192** | **186** | **4** | **1** | **178** | **175** | **3** | **\*/** | **8** | **8** | **\*/** | **\*/** | **6** | **4** | **1** | **1** |
| None or Not Reported | 178 | 175 | 3 | \*/ | 178 | 175 | 3 | \*/ | - | - | - | - | - | - | - | - |
| 1 | 12 | 10 | 1 | \*/ | - | - | - | - | 8 | 7 | \*/ | \*/ | 4 | 3 | 1 | \*/ |
| 2 | 2 | 1 | \*/ | \*/ | - | - | - | - | \*/ | \*/ | - | \*/ | 2 | 1 | \*/ | \*/ |
| 3-5 | 1 | 1 | - | - | - | - | - | - | \*/ | \*/ | - | - | \*/ | \*/ | - | - |
| 6-10 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11-25 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 26 or More | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

*NOTES: Participants are tabulated as of the end of the plan year. Some totals do not equal the sum of the components due to rounding.*

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

2 This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

3 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

\*/ Fewer than 500 participants.

* Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**All Plans**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Insurance Contracts 1**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  **$176,752** | **Single- Employer 2**  **$158,352** | **Multi- employer**  **$9,876** | **Multiple- Employer**  **$8,524** | **Total**  **$23,019** | **Single- Employer 2**  **$20,603** | **Multi- employer**  **$1,673** | **Multiple- Employer**  **$742** | **Total**  **$40,806** | **Single- Employer 2**  **$34,193** | **Multi- employer**  **$5,335** | **Multiple- Employer**  **$1,279** | **Total**  **$112,927** | **Single- Employer 2**  **$103,556** | **Multi- employer**  **$2,868** | **Multiple- Employer**  **$6,502** |
| Health Only | 47,383 | 39,577 | 5,648 | 2,157 | - | - | - | - | 11,735 | 7,315 | 3,862 | 558 | 35,648 | 32,262 | 1,787 | 1,599 |
| Stop-Loss Only | 4,249 | 3,501 | 588 | 160 | 3,345 | 2,801 | 395 | 149 | 761 | 573 | 177 | 10 | 143 | 126 | 16 | 1 |
| Other 3 | 48,128 | 44,828 | 1,934 | 1,366 | 19,055 | 17,299 | 1,266 | 490 | 18,118 | 17,328 | 525 | 265 | 10,955 | 10,201 | 143 | 611 |
| Health and Stop-Loss | 681 | 663 | 9 | 9 | - | - | - | - | 144 | 130 | 9 | 6 | 537 | 534 | \*\*/ | 3 |
| Health and Other 3 | 74,645 | 68,322 | 1,634 | 4,688 | - | - | - | - | 9,870 | 8,687 | 759 | 424 | 64,775 | 59,636 | 875 | 4,264 |
| Stop-Loss and Other 3  Health, Stop-Loss, and Other 3 | 754  913 | 633  828 | 16  46 | 105  38 | 619  - | 503  - | 13  - | 103  - | 112  67 | 107  53 | 3  - | 2  14 | 23  846 | 23  775 | - 46 | \*\*/ 24 |

**Plans with 100 or More Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Insurance Contracts 1**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  **$29,836** | **Single- Employer 2**  **$15,841** | **Multi- employer**  **$9,690** | **Multiple- Employer**  **$4,305** | **Total**  **$4,507** | **Single- Employer 2**  **$2,384** | **Multi- employer**  **$1,648** | **Multiple- Employer**  **$475** | **Total**  **$14,296** | **Single- Employer 2**  **$8,442** | **Multi- employer**  **$5,311** | **Multiple- Employer**  **$543** | **Total**  **$11,033** | **Single- Employer 2**  **$5,015** | **Multi- employer**  **$2,731** | **Multiple- Employer**  **$3,287** |
| Health Only | 12,788 | 6,491 | 5,608 | 689 | - | - | - | - | 7,134 | 3,019 | 3,853 | 262 | 5,654 | 3,472 | 1,755 | 426 |
| Stop-Loss Only | 1,213 | 530 | 582 | 101 | 943 | 459 | 389 | 94 | 248 | 64 | 177 | 7 | 22 | 6 | 16 | - |
| Other 3 | 8,129 | 5,573 | 1,899 | 658 | 3,329 | 1,804 | 1,245 | 280 | 3,801 | 3,217 | 518 | 66 | 999 | 551 | 135 | 312 |
| Health and Stop-Loss | 24 | 9 | 9 | 6 | - | - | - | - | 23 | 9 | 9 | 6 | \*\*/ | - | \*\*/ | - |
| Health and Other 3 | 7,297 | 3,045 | 1,531 | 2,721 | - | - | - | - | 3,050 | 2,109 | 753 | 188 | 4,247 | 936 | 779 | 2,533 |
| Stop-Loss and Other 3  Health, Stop-Loss, and Other 3 | 249  137 | 131  62 | 16  46 | 101  30 | 235  - | 121  - | 13  - | 101  - | 14  26 | 10  12 | 3  - | 1  14 | - 111 | - 50 | - 46 | - 16 |

**(continued...)**

**Plans with 100 or More Participants and No Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Insurance Contracts 1**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  **$146,613** | **Single- Employer 2**  **$142,279** | **Multi- employer**  **$128** | **Multiple- Employer**  **$4,206** | **Total**  **$18,379** | **Single- Employer 2**  **$18,109** | **Multi- employer**  **$3** | **Multiple- Employer**  **$267** | **Total**  **$26,411** | **Single- Employer 2**  **$25,668** | **Multi- employer**  **$10** | **Multiple- Employer**  **$733** | **Total**  **$101,822** | **Single- Employer 2**  **$98,502** | **Multi- employer**  **$115** | **Multiple- Employer**  **$3,205** |
| Health Only | 34,530 | 33,046 | 21 | 1,462 | - | - | - | - | 4,569 | 4,273 | 1 | 295 | 29,961 | 28,774 | 20 | 1,167 |
| Stop-Loss Only | 2,942 | 2,881 | 1 | 59 | 2,310 | 2,254 | \*\*/ | 55 | 512 | 508 | 1 | 3 | 120 | 120 | \*\*/ | 1 |
| Other 3 | 39,953 | 39,230 | 15 | 707 | 15,689 | 15,476 | 2 | 210 | 14,311 | 14,107 | 6 | 198 | 9,953 | 9,647 | 7 | 299 |
| Health and Stop-Loss | 652 | 649 | - | 3 | - | - | - | - | 118 | 118 | - | - | 534 | 531 | - | 3 |
| Health and Other 3 | 67,279 | 65,227 | 90 | 1,962 | - | - | - | - | 6,780 | 6,542 | 2 | 235 | 60,500 | 58,684 | 88 | 1,727 |
| Stop-Loss and Other 3  Health, Stop-Loss, and Other 3 | 502  756 | 498  747 | -  - | 4  8 | 381  - | 379  - | -  - | 2  - | 98  24 | 96  24 | -  - | 2  - | 23  732 | 23  724 | -  - | \*\*/ 8 |

**Plans with Fewer Than 100 Participants and Trusts**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Insurance Contracts 1**  **Total** | **All Plans** | | | | **Self-Insured** | | | | **Mixed-Insured** | | | | **Fully Insured** | | | |
| **Total**  **$303** | **Single- Employer 2**  **$233** | **Multi- employer**  **$57** | **Multiple- Employer**  **$13** | **Total**  **$133** | **Single- Employer 2**  **$110** | **Multi- employer**  **$23** | **Multiple- Employer**  **\*\*/** | **Total**  **$99** | **Single- Employer 2**  **$83** | **Multi- employer**  **$13** | **Multiple- Employer**  **$3** | **Total**  **$71** | **Single- Employer 2**  **$39** | **Multi- employer**  **$21** | **Multiple- Employer**  **$10** |
| Health Only | 66 | 40 | 19 | 7 | - | - | - | - | 32 | 23 | 8 | 1 | 34 | 16 | 11 | 6 |
| Stop-Loss Only | 94 | 90 | 5 | - | 93 | 88 | 5 | - | 1 | 1 | \*\*/ | - | 1 | 1 | - | - |
| Other 3 | 46 | 25 | 20 | 2 | 37 | 19 | 18 | \*\*/ | 6 | 4 | 1 | 1 | 4 | 2 | 1 | \*\*/ |
| Health and Stop-Loss | 5 | 5 | - | - | - | - | - | - | 3 | 3 | - | - | 2 | 2 | - | - |
| Health and Other 3 | 68 | 51 | 13 | 5 | - | - | - | - | 40 | 35 | 4 | 1 | 28 | 16 | 9 | 4 |
| Stop-Loss and Other 3  Health, Stop-Loss, and Other 3 | 4  20 | 4  19 | \*\*/  \*\*/ | -  - | 4  - | 4  - | -  - | -  - | \*\*/ 17 | \*\*/ 17 | \*\*/  - | -  - | - 2 | - 2 | -  \*\*/ | -  - |

*NOTES: Participants are tabulated as of the end of the plan year.*

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

*Some totals do not equal the sum of the components due to rounding.*

1 Premiums paid by Type of Insurance Contracts is reported as found on Schedule A without adjustment. As a result, for fully insured and mixed-insured plans for which there are no Schedule A insurance contracts, no premium information is recorded.

2 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

3 Other insurance contracts include dental, vision, life, temporary disability, long-term disability, supplemental unemployment, and prescription drug.

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

* Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

# APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2020, private employer-sponsored health insurance covered roughly 54 percent of the U.S. population.1 There are a variety of ways in which plan sponsors (usually employers, and less often, unions) may fund the health insurance coverage they offer their workers.2

## How Do Sponsors Fund Group Health Plans?

Sponsors may “fully insure” benefits through the purchase of a group insurance policy from a state-licensed insurance carrier or similar organization and premium payments directly to the insurer. Plans may also set aside assets in a dedicated trust to fund the health plan, an arrangement known as a “funded” arrangement for Form 5500 reporting purposes. Alternatively, plan sponsors may pay the plan’s benefits directly out of their general assets, an arrangement known as “unfunded” for Form 5500 reporting purposes.

These funding arrangements – insured, funded, and unfunded – may be combined in multiple ways. For example, a group insurance policy may cover a subset of the plan’s health benefits while the plan’s remaining health benefits are paid out of the plan sponsor’s general assets. Plans may use assets held

1 U.S. Department of Labor, Employee Benefits Security Administration calculations using the March 2021 Current Population Survey Annual Social and Economic Supplement.

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

in a dedicated trust to pay insurance premiums or to pay plan benefits directly. Whether a plan is considered to be self- insured, fully insured, or mixed-insured is a function of how the benefits are provided under the plan.

Fully insured – A fully insured plan provides health benefits by purchasing a group health insurance policy or contract from a state-licensed insurance carrier or similar organization, such as a health maintenance organization. The insurance carrier then assumes financial responsibility for the covered health benefit claims of the plan’s participants and associated administrative costs.3 An employer with a fully insured health plan choos[es](#_bookmark6) how to transfer insurance premiums to the insurance carrier.4 The plan sponsor may either establish a trust for paying insurance premiums or pay premiums directly from its general assets.

Self-insured – In the case of a self-insured health plan, the sponsor generally assumes the financial risks associated with covering the benefits of the plan’s participants. Benefits in a self-insured plan may be paid directly from the general assets of the plan sponsor or from a trust to whi[c](#_bookmark7)h employer and/or employee contributions have been made.5 While some self- insured plans are self-administered, employers usually enter into a contract with a third-party administrator or other outside entity to handle enrollment, pay claims, collect premiums, provide customer service, and perform other administrative duties.

3 Definitions of Health Insurance Terms, at [http://www.bls.gov/ncs/ebs/sp/healthterms.pdf.](http://www.bls.gov/ncs/ebs/sp/healthterms.pdf)

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

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

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

Some insurance carriers offer more complex arrangements, often called “level-funded” plans, that are nominally self-insured but allow the plan sponsor to pay a set dollar amount to cover a portion of expected claims cost, a stop-loss insurance premi[um](#_bookmark8), and plan administration costs. These arrangements have recently become more prevalent among smaller employers.6

Mixed-insured – A mixed-insured plan contains both fully insured and self-insured components. For example, an employer may offer its employees a choice between a fully insured HMO option and a self-insured PPO option. If both plan components were reported on a single Form 5500 filing, the plan would be considered mixed-insured.

6 Kaiser Family Foundation has estimated that 13 percent of firms with fewer than 200 workers offered a level-funded plan in 2020, up from 7 percent in 2019. See: *2020 Employer Health Benefits Survey,* Kaiser Family Foundation (Oct. 8, 2020), [https://www.kff.org/health-costs/report/2020-employer-health-](https://www.kff.org/health-costs/report/2020-employer-health-benefits-survey) [benefits-survey.](https://www.kff.org/health-costs/report/2020-employer-health-benefits-survey)

## Form 5500 Group Health Plan Filing Requirements

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

In 1975, the Department of Labor (the Department), the Internal Revenue Service, and the Pension Benefit Guaranty Corporation (collectively, the Agencies) developed the Form 5500 Series for employers who sponsor a benefit plan for their employees. This satisfies certain annual reporting requirements under ERISA and the Code. As statutory and regulatory requirements changed, the Agencies changed the Form 5500. Today, filing the Form 5500 with any required Schedules and Attachments generally satisfies a plan’s reporting requirements.[7](#_bookmark8)

The Form 5500 is an important source of information on ERISA- covered, private sector, employer-sponsored benefit plans and their operations, funding, assets, and investments. The majority of Form 5500 reports are filed for employee pension benefit plans. Welfare benefit plans (which include plans providing benefits such as medical, dental, life insurance, severance pay, disability, etc.) are required to file a Form 5500, with certain

7 *See* ERISA section 101, 29 U.S.C § 1021, and accompanying regulations. The data used for this report were taken from the Form 5500 data for plan years 2020 and earlier. For plan years beginning on or after January 1, 2009, certain eligible small plans are able to file the Form 5500-SF “Short Form Annual Return/Report of Small Employee Benefit Plan.” Small plans using the Form 5500-SF answer a question whether there were any fees and commissions paid with respect to the purchase of insurance, and if so, provide the total amount. *See*, 2020 Form 5500-SF, Line 10e.

exceptions based on plan size and funding arrangement. These exceptions include:

* Welfare plans maintained outside the United States that serve mostly nonresident aliens
* Welfare plans (other than plans required to file the Form M-1) with fewer than 100 participants as of the beginning of the plan year that are unfunded, fully insured, or a combination of insured and unfunded[8](#_bookmark9)
* Governmental plans
* Unfunded or insured welfare plans maintained only for a select group of management or highly compensated employees
* 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
* A welfare benefit plan maintained solely for (1) an individual or an individual and his or her spouse, who wholly own a trade or business, whether incorporated or unincorporated, or (2) partners or the partners and the partners’ spouses in a partnership

8 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. See 2020 Form 5500 Instructions.

A small welfare plan (covering fewer than 100 participants as of the end of the year) that receives employee or former employee contributions during the plan year and does not (1) use contributions to pay insurance premiums or (2) hold plan assets in a trust or other separately maintained fund generally must file the Form 5500.

An exception to this rule is a small plan associated with a cafeteria plan under Code section 125, with employee contributions that are used to pay benefits instead of insurance premiums. This type of plan may be treated for annual reporting purposes as an unfunded welfare plan if it meets certain Department requirements.[9](#_bookmark9)

## Data Used for this Report

The data included in this report consists of all Form 5500s filed by welfare plans providing health benefits that had plan year ending dates in 2020. However, the following filings are excluded:

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

9 *See* DOL Technical Release 92-01, 57 Fed. Reg. 23272 (Jun. 2, 1992) and

58 Fed. Reg. 45359 (Aug. 27, 1993).

have zero or blank values for total assets, liabilities, net assets, income, and expenses;

* Plans that filed the Form 5500 or Form 5500-SF with zero participants as of the beginning and the end of the plan year;
* Plans that report health benefit features but appear not to actually provide health benefits based on the plan and sponsor name;[10](#_bookmark10)
* Direct Filing Entities (other than Group Insurance Arrangements); and
* Duplicate filings or filings that were subsequently amended.

For purposes of this report, group health plans that file the Form 5500 are categorized as being self-insured, fully insured, or mixed-insured. The Department used information from the 2020 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. In general, plans are classified based on whether their filings include evidence of health insurance and/or evidence of a trust.

*Evidence of Health Insurance.* Schedules A filed as part of the Form 5500 that specify “Health (other than dental or vision)” benefits or reflect an “HMO contract,” “PPO contract,” or “Indemnity contract” are considered evidence of health insurance. For classification purposes, Schedule A insurance contracts are not considered health insurance policies or contracts if the per capita annualized premium amount reported is less than 30 percent of the average cost of single health coverage in the United States.[11](#_bookmark10)

10 For a more detailed explanation of this exclusion criterion, see the current 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)

*Evidence of a Trus**t*. Information on a plan’s trust, if any, should be reported on a Schedule H or Schedule I. In addition to assets and liabilities, the Schedule H or I lists contributions and expenses (such as benefit payments directly to participants and payments to insurance carriers). For classification purposes, Schedules H or I filings that include at least some information on assets, liabilities, income, or expenses are considered evidence of a trust. A Schedule H or I that is blank (not common since the introduction of electronic filing) or only reports compliance issues is not considered evidence of a trust.

1. Evidence of a trust; no evidence of health insurance
   1. All plans with filings with evidence of a trust and no evidence of health insurance are classified as **self- insured**.
2. Evidence of a trust; evidence of health insurance
   1. Plans reporting payments both directly to participants and to insurance carriers
      1. Plans filing a Schedule A that reflects a level-funded plan contract or that indicates experience-rated charges but no premiums are classified as **self- insured**.
      2. Plans reporting payments directly to participants that are more than 30 percent of the average cost of single health coverage in the United States are classified as **mixed-insured**.
      3. All other plans are classified as **fully insured**.

11 *2020 Employer Health Benefits Survey,* Kaiser Family Foundation (Oct. 8, 2020), [https://www.kff.org/health-costs/report/2020-employer-health-](https://www.kff.org/health-costs/report/2020-employer-health-benefits-survey) [benefits-survey.](https://www.kff.org/health-costs/report/2020-employer-health-benefits-survey)

* 1. Plans that *do not* report payments both directly to participants and to insurance carriers
     1. Plans reporting trust payments to insurance carriers within 20 percent of total premiums for all insurance contracts are classified as **fully insured**.
     2. All other plans are classified as **mixed-insured**.

1. No evidence of a trust; no evidence of health insurance
   1. Plans filing the Form 5500-SF with fewer than 100 participants as of the beginning of the plan year are classified as **self-insured**.
   2. Plans filing the Form 5500-SF with 100 or more participants as of the beginning of the plan year and reported nonzero total assets, liabilities, or net assets are classified as **self-insured**.
   3. Plans filing a Schedule A that indicates stop-loss coverage or payments to a third-party administrator are classified as **self-insured**.
   4. Plans with filings indicating that the plan funding or benefit arrangement is through a trust or general assets of the sponsor are classified as **self-insured**.
   5. All other plans are classified as **fully insured**.

12 Large plans that use a trust to hold the plan assets to self-insure health benefits are required to file a comprehensive Form 5500, including a Schedule H to report financial information about the plan’s operations. Generally, those small plans that use a trust to self-insure their health benefits are not required to file a Schedule H. These filings include more abbreviated financial information about the plan’s operation as filed on Schedule I or the Form 5500- SF.

1. No evidence of a trust; evidence of health insurance
   1. Plans with filings indicating that 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* that the plan funding or benefit arrangement is through a trust or general assets of the sponsor are classified as **mixed-insured**.
   2. All other plans are classified as **fully insured**.

Private sector, employer-sponsored health plans were also divided into six distinct categories based on the Form 5500 filing requirements.

1. Small plans that fully insure their health plan
2. Small plans that self-insure but do not have a trust
3. Small plans that self-insure their health plan and use a trust to hold the plan assets
4. Large plans (covering 100 or more participants as of the end of the plan year) that fully insure health plans
5. Large plans that self-insure and use a trust to hold the plan assets
6. Large plans that self-insure but do not operate a trust

Generally, small group health plans that fully insure benefits or self-insure benefits but do not have a trust are not required to file a Form 5500.[12](#_bookmark11) All large welfare plans that fully insure or self-insure benefits without a trust must file only the Form 5500

and the Schedule A to report information about insurance contracts.

The tables in this document summarize Form 5500 data for group health plans that file. In a limited number of cases, the filed information has been edited. For example, certain plans did not indicate that the plan was terminating and reported zero participants as of the end of the plan year (or left the field blank) but a positive number of participants at the beginning of the year. In these cases, the beginning of year participation count has been used for the end of year count, and all of these participants have been classified as active participants.

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

# 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](#_bookmark12)

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](#_bookmark12) (*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.

1 *Instructions for the Form 5500*, U.S. Department of Labor (2020), [https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-](https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2020-instructions.pdf) [administration-and-compliance/reporting-and-filing/form-5500/2020-](https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2020-instructions.pdf) [instructions.pdf.](https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2020-instructions.pdf)

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.

2 *Id.*

## Table 1. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits, Total Participants, Active Participants, and Total Assets, 2009-2020

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Number of GIAs** | **Total Participants, End of Year (thousands) 1** | **Active Participants, End of Year (thousands)** | **Total Assets (millions)** |
| 2009 | 62 | 451 | 444 | $355 |
| 2010 | 61 | 419 | 413 | $432 |
| 2011 | 55 | 439 | 433 | $421 |
| 2012 | 57 | 394 | 390 | $399 |
| 2013 | 58 | 384 | 379 | $422 |
| 2014 | 50 | 334 | 329 | $370 |
| 2015 | 50 | 296 | 291 | $345 |
| 2016 | 44 | 323 | 319 | $303 |
| 2017 | 46 | 313 | 309 | $352 |
| 2018 | 42 | 327 | 323 | $342 |
| 2019 | 42 | 315 | 312 | $290 |
| 2020 | 37 | 312 | 308 | $392 |

*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, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement.*

*Additional details on the data included in this table can be found in the 2020 Form 5500 Group Health Plan Research File User Guide, available at:* [*https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-*](https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data)[*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 This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

SOURCE: Form 5500 filings.

## Table 2. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits,

**Total Participants, Active Participants, Assets, Contributions, and Benefits**

### *by type of benefit, 2020*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **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** | **37** | **312** | **308** | **$392** | **$2,103** | **$2,005** |
| **Health Benefits Only** | **5** | **5** | **5** | **3** | **42** | **40** |
| **Health and Other Benefits** | **32** | **307** | **302** | **390** | **2,061** | **1,965** |
| Health and Dental | - | - | - | - | - | - |
| Health and Vision | - | - | - | - | - | - |
| Health and Non-Health 4 | 4 | 50 | 48 | 165 | 438 | 438 |
| Health, Dental, and Vision | 1 | 8 | 8 | 30 | 80 | 77 |
| Health, Dental, and Non-Health 4 | 4 | 16 | 15 | 13 | 105 | 103 |
| Health, Vision, and Non-Health 4 | 2 | 10 | 10 | \*\*/ | 10 | 10 |
| Health, Dental, Vision, and Non-Health 4 | 21 | 223 | 220 | 182 | 1,429 | 1,336 |

*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, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement.*

*Total participants, active participants, and total assets are tabulated as of the end of the plan year. Some totals do not equal the sum of the components due to rounding.*

1 This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

2 This report defines Total Contributions as 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.

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

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

## Table 3. Selected Income and Expenses of Group Insurance Arrangements (GIAs) Providing Health Benefits, *2020*

*(millions)*

|  |  |
| --- | --- |
| **Selected Income** | |
| **CONTRIBUTIONS** | **$2,103** |
| Employer Contributions | 1,770 |
| Participant Contributions | 333 |
| Contributions from Others (Including Rollovers) | \*\*/ |
| Noncash Contributions | - |
| **INVESTMENT INCOME 1** | **$10** |

|  |  |
| --- | --- |
| **Selected Expenses** | |
| **BENEFIT PAYMENTS 2** | **$2,005** |
| Directly to Participants or Beneficiaries (Including Rollovers) | 356 |
| To Insurance Carriers for the Provision of Benefits | 1,643 |
| Other | 6 |
| **ADMINISTRATIVE EXPENSES** | **$94** |
| Professional Fees | 28 |
| Contract Administrator Fees | 58 |
| Investment Advisory and Management Fees | \*\*/ |
| Other | 8 |

*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, 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 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: 2020 Form 5500 filings.

**Table 4. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, *by number of participants, 2020***

|  |  |
| --- | --- |
| **Total Participants, End of Year 1** | |
| **Total** | **37** |
| None or Not Reported | - |
| 1-49 | - |
| 50-99 | - |
| 100-249 | 3 |
| 250-499 | 2 |
| 500-999 | 5 |
| 1,000-4,999 | 13 |
| 5,000 or More | 14 |
| **Per Plan Statistics** |  |
| Mean Number of Participants | 8,433 |
| Median Number of Participants | 3,151 |

*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, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement.*

*Participants are tabulated as of the end of the plan year.*

1 This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

* Missing or not applicable. SOURCE: 2020 Form 5500 filings.

## Table 5. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, *by industry, 2020*

|  |  |
| --- | --- |
| **Industry** | |
| **Total** | **37** |
| Agriculture | - |
| Mining | - |
| Construction | 2 |
| Manufacturing | - |
| Transportation | 2 |
| Communications and Information | - |
| Utilities | - |
| Wholesale Trade | - |
| Retail Trade | 1 |
| Finance, Insurance, and Real Estate | 13 |
| Services | 3 |
| Misc. Organizations 1 | 3 |
| Industry Not Reported | 13 |

*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, 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 Religious, grantmaking, civic, professional, labor, and similar organizations. Does not include church plans, which are not required to file.

* Missing or not applicable. SOURCE: 2020 Form 5500 filings.