

User Guide
2016 Form 5500 Group Health Plans Research File

March 2019

Department of Labor
Employee Benefits Security Administration
Office of Policy and Research

Prepared by Actuarial Research Corporation (ARC) Under
Contract DOLOPS14D0017

Table of Contents

I. Introduction	2
II. Selection of Plans for the Group Health Plans Research Files	4
III. Determining the Method of Plan Funding	5
IV. Weighting	7
V. Editing	9
VI. Generated Variables	13
VII. Codebook	21
VIII. Contents of the 2016 Form 5500 Group Health Plans Research File Package	37

I. Introduction

The Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and the Internal Revenue Code of 1986, as amended (“the Code”), establish certain reporting and disclosure requirements for private-sector employee benefit plans. In 1975, the Department of Labor (the “Department”), the Internal Revenue Service, and the Pension Benefit Guaranty Corporation (collectively, the “Agencies”) jointly developed the Form 5500 Series to allow employers who sponsor an employee benefit plan for their employees to satisfy the annual reporting requirements under Title I and Title IV of ERISA and under the Code. Today, filing the Form 5500 together with any required Schedules and Attachments (the “Form 5500”) generally satisfies these annual reporting requirements.¹

The Form 5500 Annual Return/Report is an important source of information on ERISA-covered, private sector employer-sponsored benefit plans and their operation, funding, assets, and investments. The majority of Form 5500 Annual Return/Reports are filed for employee pension benefit plans. Welfare benefit plans (which include plans providing benefits such as medical, dental, life insurance, severance pay, disability, etc.) are required to file a Form 5500, with certain exceptions tied to plans’ size, funding arrangement, and sector. These exceptions are listed below:²

- Welfare plans with fewer than 100 participants as of the beginning of the plan year (“small” plans) that are unfunded, fully-insured, or a combination of insured and unfunded;³
- Welfare plans maintained outside the U. S. that serve mostly nonresident aliens;
- Governmental plans;
- Unfunded or insured welfare plans maintained for a select group of management or highly compensated employees only;
- Plans maintained only to comply with workers’ compensation, unemployment compensation, or disability insurance laws;
- Welfare benefit plans that participate in a group insurance arrangement that files a Form 5500 on behalf of the participating plans;
- Apprenticeship or training plans meeting certain conditions;
- Certain unfunded welfare benefit plans financed by dues;
- Church plans;
- Welfare benefit plans maintained solely for only the owner and/or spouse who wholly own a trade or business or the partners and/or spouses of partners in a partnership.

A small plan that receives employee (or former employee) contributions during the plan year and does not use the contributions to pay insurance premiums or uses a trust or separately maintained fund to hold plan assets or act as a conduit for the transfer of plan assets during the year is required to file; except that a

¹ See ERISA Section 101 *et seq.*, 29 U.S.C. 1021 *et seq.* and accompanying regulations. The data used for this report were taken from the Form 5500 data for plan year 2016. For plan years beginning on or after January 1, 2009, certain eligible small plans are able to file the Form 5500-SF “Short Form Annual Return/Report of Small Employee Benefit Plan.” Small plans using the Form 5500-SF include information about total fees and commissions paid with respect to the purchase of insurance.

² 29 C.F.R. 2520.104-1 *et seq.*

³ An unfunded welfare benefit plan has its benefits paid as needed directly from the general assets of the employer or employee organization that sponsors the plan. A combination unfunded/insured welfare benefit plan has its benefits partially as an unfunded plan and partially as a fully-insured plan. An example of such a plan is a welfare benefit plan that provides unfunded medical benefits and life insurance benefits.

Form 5500 Group Health Plans Research File User Guide

small plan with employee contributions that are used to pay benefits instead of insurance premiums which is associated with a cafeteria plan under the Code Section 125 may be treated for annual reporting purposes as an unfunded welfare plan if it meets certain Department requirements.

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

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

Prior to January 1, 2010, filings received on paper were scanned; each month these electronic images were loaded into an Oracle relational database called the EFAST Master File (EMF). The EMF consists of all information from the Form 5500 Series, as well as some generated summary information, for each plan year. EBSA received a subset of the EMF that primarily included the Form 5500 Annual Return/Report, schedules and attachments for retirement plans, welfare plans, and direct filing entities⁴ (DFEs). This subset of tables, known as the Electronic Disclosure System (EDS), was the source of unedited data for the *Form 5500 Group Health Plans Research File*. The subset excluded such items as Form 5500-EZ filings and IRS entity information.

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

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

- DFEs (“This return/report is for a DFE (specify),” Part I, A of Form 5500),
- ‘Voluntary’ filing plans (plans which are not required to file the Form 5500), and
- Duplicate filings (only the ‘best’ filing is retained).

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

⁴ Some retirement benefit plans participate in investment arrangements that either are required to file a Form 5500 or can choose to do so. In these instances, the participating plans receive certain relief in financial reporting. These investment arrangement entities are referred to as Direct Filing Entities.

III. Determining the Method of Plan Funding

A major characteristic of group health plans is the method the plan uses to pay for the benefits offered. OPR used information from the 2016 Form 5500 on the plans' funding arrangements, together with information from Schedule A "Insurance Information," Schedule H "Financial Information," and Schedule I "Financial Information - Small Plan" to categorize the plans as being either fully-insured, self-insured, or a mixture of the two (mixed-insured).

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

1. Select all unique Form 5500 filings from 2016 EFAST2 database that have a plan year ending date in 2016.
2. Select all Form 5500 filings that indicate the plan contains a health benefit; i.e., the filing lists "4A" on Form 5500 Part II line 8b.⁵

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

For purposes of this report, Form 5500 health plans are categorized as being self-insured, fully-insured, or a mix of both self-insured and fully-insured (mixed-insured). The Department used information from the 2016 Form 5500 on plans' funding arrangements, together with information from Schedule A "Insurance Information," Schedule H "Financial Information," and Schedule I "Financial Information - Small Plan" to categorize the plans as follows:

- (1) Self-insured. The plan does not include information on a health insurance policy or contract in any Schedule A filed as part of the Form 5500. For classification purposes, Schedule A insurance contracts are not considered health insurance policies or contracts if the per capita premium amount reported is less than \$2,000 or the filing also indicates that the policy could be for stop-loss coverage or for payments to a TPA (Third Party Administrator).⁶ The filing must also either:
 - (a) indicate the plan is funded through a trust or general assets of the sponsor,
 - (b) include a Schedule H or Schedule I and report benefit payments,
 - (c) be filed on the Form 5500-SF and report non-zero total assets, liabilities, or net assets or
 - (d) be filed on the Form 5500-SF with fewer than 100 participants as of the beginning of the plan year and report zero total assets, liabilities, and net assets with a non-zero amount for income or expenses.
- (2) Mixed-insured. The plan does not meet the requirements in (1) and either
 - (a) the number of individuals covered under insurance contracts as reported on the Schedule A is less than half of the total number of participants as of the end of the plan year, and the filing indicates that the plan is funded through a trust or general assets of the sponsor, or

⁵ Form 5500 Part II "Basic Plan Information" line 8 "Benefits provided under the plan" item c "Welfare benefits."

⁶ Although Schedule A health insurance contracts reporting a per capita premium of less than \$2,000 are not considered as such to determine the plan funding classification, they are ultimately counted as health insurance contracts in the event that the plan is deemed fully insured.

- (b) the filing has an attached Schedule H that indicates benefit payments directly to participants or beneficiaries, or
 - (c) the filing has an attached Schedule H that indicates benefit payments but *does not* indicate benefit payments directly to participants or beneficiaries *and both*
 - i) Premiums paid for all insurance contracts as reported on the Schedule A are *not* within 10% of total payments to insurance carriers for the provision of benefits as reported on Schedule H, and
 - ii) Premiums paid for all *health* insurance contracts as reported on the Schedule A are *not* within 10% of total payments to insurance carriers for the provision of benefits as reported on Schedule H, or
 - (d) the filing has an attached Schedule I that indicates benefit payments *and both*
 - i) Premiums paid for all insurance contracts as reported on the Schedule A are *not* within 10% of total benefits paid as reported on Schedule I, and
 - ii) Premiums paid for all *health* insurance contracts as reported on the Schedule A are *not* within 10% of total benefits paid as reported on Schedule I.
- (3) Fully-insured. The plan does not meet the criteria in (1) or (2).

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

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

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

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

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

IV. Weighting

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

Take for instance a plan with plan year ending date of June 30, 2016 that wants to change the plan year ending date to December 31, 2016. The appropriate way to file the Form 5500 is to file once for July 1, 2015 to June 30, 2016 and then to file again for July 1, 2016 to December 31, 2016. Given our criteria for selecting Form 5500 filings for the *Research File*, both filings would be kept since both have a plan year ending date in 2016.

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

The methodology used to develop the weight is as follows:

We define the following for SPONS_DFE_EIN/SPONS_DFE_PN pairs:

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

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

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

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

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

Form 5500 Group Health Plans Research File User Guide

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

V. Editing

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

Edited Variables

Beginning with the *2010 Form 5500 Group Health Plans Research File*, all original variables drawn from EDS and EFAST2 have remained unchanged. We have created new variables whose values are set equal to the edited values for the corresponding original variables. These variables should be used to produce aggregate statistics from the *2016 Form 5500 Group Health Plans Research File*. The edited variables are equal to the original variable when no edits are made. They can be found in the Codebook in section VII of this document.

Participation Edits

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

1. Health plans should not report deceased participants on line 6e of the Form 5500.⁷ Therefore, the total number of participants should be included on 6d. However, occasionally, health plans only fill in total participants on line 6f. In the event that 6d is blank or 0 or 6f is not, 6d is assumed to be equal to 6f.
2. In the event that a plan reports 0 participants on both lines 6d and 6f, a nonzero amount on line 5 (beginning of year participants), and does not indicate termination by either checking the Final Filing box in Part I of the Form 5500, indicating a resolution to terminate on Schedule H or I, or indicating that all assets were distributed to beneficiaries on Schedule H or I, we assume that the end of year participation is equal to the beginning of year participation. All of the participants are then assumed to be active.

Plan Entity Type Edit: Form 5500 Part I, line A:⁸

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

The following flags are created first:

⁷ The Form 5500 instructs welfare plans to complete only lines 6a(1), 6a(2), 6b, 6c, and 6d.

⁸ Form 5500 Part I “Annual Report Identification Information” line A “this return/report is for:”

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

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

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

- If a plan indicates it is as a multiemployer plan and is flagged as INC and is not flagged as BOARD, then the plan entity is changed to single employer.
- If the business code reported corresponds to offices of physicians or dentists and the plan reports being multiemployer, the entity is changed to single employer.
- If the business code reported corresponds to Real Estate and Rental and Leasing Real Estate and the plan reports being multiemployer, the entity is changed to single employer.
- If the business code reported corresponds to Legal Services and the plan reports being multiemployer, the entity is changed to single employer.
- If the business code is blank and the plan is not flagged under ME_STRING and the plan is reported as being multiemployer, then the entity is changed to single employer.
- If the plan is reported as being multiemployer and not collectively bargained and is not flagged for ME_STRING and is not flagged for BOARD and is flagged for INC, then the entity is changed to single employer.
- If the plan is reported as multiple employer and is collectively bargained and is either flagged for ME_STRING or BOARD then the entity type is changed to multiemployer.
- If the original entity is not valid and the plan is not collectively bargained and is not flagged for ME_STRING or BOARD then the type of entity is changed to single employer.

- After making all entity edits, all multiemployer plans are changed to show collective bargaining.

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

The funding and benefit arrangements values are not adjusted.⁹ The values possible for funding and benefit arrangements are as follows: (1) Insurance, (2) Code section 412(e)(3) insurance contracts, (3) trust, and (4) general assets of the sponsor.

Removal of Duplicate Filings

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

Participation and the Form 5500-SF

Since the introduction of the Form 5500-SF, the participation reported on the Form 5500 and the Form 5500-SF have not been identical. The Form 5500 has fields the following types of participants:

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

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

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

⁹ The *Private Pension Plan Research File* does edit these items; as the funding and benefit arrangements are used to characterize plans as self-insured, fully-insured, or mixed insured, OPR felt the values should be used as submitted.

VI. Generated Variables

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

ENT2

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

<u>Value</u>	<u>ENT2 Description</u>
1	Single-employer plans and multiple-employer plans
2	Multiemployer plans

BIZCODE

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

PYB and PYE Dates

From Form 5500 Part I, PYE is the plan year ending date (variable FORM_TAX_PRD) and PYB is the plan year beginning data (variable FORM_PLAN_YEAR_BEGIN_DATE); both are in the date format MM/DD/YYYY.

Plan Type and Features

HEALTH_TYPE and HEALTH_ONLY

HEALTH_TYPE defined the types of welfare benefits provided by the plan.

<u>Value</u>	<u>HEALTH_TYPE Description</u>
1	Health and Dental
2	Health and Vision
3	Health and Non-Health
4	Health, Dental, and Vision
5	Health, Dental, and Non-Health
6	Health, Vision, and Non-Health
7	Health, Dental, Vision, and Non-Health

Form 5500 Group Health Plans Research File User Guide

HEALTH_ONLY describes whether or not the plan provides only health benefits or health benefits along with other benefit types. When HEALTH_ONLY is 1, the plan offers only health benefits. When HEALTH_ONLY is 2, the plan offers health and other types of benefits. Both of these variables are determined based on the TYPE_WELFARE_BNFT_CODE.

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

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

INSURANCE_TYPE and CONTRACT_NUM_HEALTH

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

<u>Value</u>	<u>Benefit and contract type</u>
A	Health (other than dental or vision)
B	Dental
C	Vision
D	Life Insurance
E	Temporary disability (accident and sickness)
F	Long-term disability
G	Supplemental unemployment
H	Prescription drug
I	Stop loss (large deductible)
J	HMO contract
K	PPO contract
L	Indemnity contract
M	other

For INSURANCE_TYPE, we have defined 8 options using the “Benefit and contract type” indicators described above. Values A, J, K, and L correspond to health contracts for purposes of creating INSURANCE_TYPE.

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

CONTRACT_NUM_HEALTH merely counts the number of different health insurance contracts reported by the plan on Schedule A (Plan checks “benefit and contract type” box for at least one of A, J, K, or L). For plans that are determined to be mixed- or fully-insured that report no Schedule A health contracts, this value is set to 1 to represent the presumably missing Schedule A.

HEALTH_ONLY_PREM, HEALTH_STOPLOSS_PREM,
HEALTH_STOPLOSS_OTHER_PREM, HEALTH_OTHER_PREM,
STOPLOSS_ONLY_PREM, STOPLOSS_OTHER_PREM, OTHER_ONLY_PREM

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

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

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

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

INS3

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

<u>Value</u>	<u>INS3 Description</u>
0	Self-Insured
1	Mixed-Insured
2	Fully-Insured

Participants

TOT_ACT_PARTCP_CNT
RTD_SEP_PARTCP_RCVG_CNT
RTD_SEP_PARTCP_FUT_CNT
SUBTL_ACT_RTD_SEP_CNT
PART8
LARGE

TOT_ACT_PARTCP_CNT corresponds to the number of active participants reported on the Form 5500; RTD_SEP_PARTCP_RCVG_CNT corresponds to the number of retired or separated participants receiving benefits; RTD_SEP_PARTCP_FUT_CNT corresponds to the number of other retired or separated participants entitled to future benefits; and SUBTL_ACT_RTD_SEP_CNT corresponds to the total of these three items. Edited versions of these variables also exist, each with the suffix CNE instead of CNT.

PART8 corresponds to SUBTL_ACT_RTD_SEP_CNE and is formatted as follows:

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

The variable LARGE is 1 if the plan has SUBTL_ACT_RTD_SEP_CNE=100 or greater and 0 otherwise.

FILINGSIZE AND FILINGSIZE2

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

<u>Value</u>	<u>FILINGSIZE Description</u>
1	Plans with 100 or more Participants & Trusts
2	Plans with 100 or more Participants & No Trusts
3	Plans with less than 100 Participants & Trusts
<u>Value</u>	<u>FILINGSIZE2 Description</u>
1	Plans with Trusts
2	Plans with No Trusts

Financials

AST21

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

FUNDING_ARRANGE and BENEFIT

FUNDING_ARRANGE is the recode of FUNDING_ARRANGEMENT_CODE.

<u>Value</u>	<u>FUNDING_ARRANGE Description</u>
1	Insurance
2	Trust
3	Trust and Insurance
4	General Assets of the Sponsor
5	General Assets of the Sponsor and Insurance
6	Trust and General Assets of the Sponsor
7	Trust, General Assets of the Sponsor, and Insurance
X	Undetermined

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

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

BS_SOURCE

UNSPEC_INVEST_EOY_AME

UNSPEC_DIST_BNFT_AME

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

Imputed Variables

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

IB_NINC

Imputed Net Income, equal to Total Income (TOT_INCOME_AMT) less Total Expenses (TOT_EXPENSES_AMT).

IOB_*

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

IOH_*

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

ITB_LIAB

Imputed Total Liabilities, equal to Total Assets (TOT_ASSETS_EOY_AMT) less Net Assets (NET_ASSETS_EOY_AMT).

IOH_CONT_C12

IOH_CONT_C12 is the variable underlying “Other or unspecified contributions.” It is the reported Total Contributions less the sum of employer contributions and participant contributions. In other words, it is an imputed “other contributions” variable that also includes noncash contributions.

IOH_INC_C12

IOH_INC_C12 is the variable underlying “Other or unspecified income.” It is the reported Total Income less the sum of the following “income” line items on Schedule H:

- Total contributions (TOT_CONTRIB_AMT)
- Total interest earnings (TOTAL_INTEREST_AMT)
- Total dividends (TOTAL_DIVIDENDS_AMT)
- Gain (loss) on sale of assets (TOT_GAIN_LOSS_SALE_AST_AMT)
- Unrealized appreciation (depreciation) of assets (TOT_UNREALZD_APPRCTN_AMT)
- Net investment gain (loss) from common/collective trusts (GAIN_LOSS_COM_TRUST_AMT)
- Net investment gain (loss) from pooled separate accounts (GAIN_LOSS_POOL_SEP_AMT)
- Net investment gain (loss) from master trust investment accounts (GAIN_LOSS_MASTER_TR_AMT)
- Net investment gain (loss) from 103-12 investment entities (GAIN_LOSS_103_12_INVST_AMT)
- Net investment gain (loss) from registered investment companies (GAIN_LOSS_REG_INVST_AMT)

In other words, IOH_INC_C12 is an imputed “other income” variable that also includes earnings from rents (Schedule H line 2b(3), TOTAL_RENTS_AMT).

SRDB *

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

SRDH *

SRDH_* variables are “sum of reported detail” variables to be used when tabulating Schedule H plans. They are computed by summing the reported line items on Schedule H for a particular category, plus the “Other” line item (if any) for that category. For example, SRDH_EXP (sum of reported expenses detail) is the sum of total benefit payments (TOT_DISTRIB_BNFT_AMT), corrective distributions (TOT_CORRECTIVE_DISTRIB_AMT), deemed distributions of participant loans (TOT_DM_DISTRIB_PTCP_LNS_A), interest expense (TOT_INT_EXPENSE_AMT), and total administrative expenses (TOT_ADMIN_EXPENSES_AMT). There is no “Other expenses” line on Schedule H.

VII. Codebook

The table that follows describes each of the variables included in the *2016 Form 5500 Group Health Plans Research File*. There are five pieces of information included for each variable:

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

<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
ACK_ID	Original	EFAST2	30-digit Filing identifying number in use for data taken from EFAST2 system. First 8 digits indicate the date the filing was uploaded.	
ACQUIS_INDBT_EOY_AMT	Original	Schedule H Part I, 1i	Acquisition indebtedness, end of year amount	
ACQUIS_INDBT_EOY_AME	Edited	Schedule H Part I, 1i	Acquisition indebtedness, end of year amount	
AGGREGATE_COSTS_AMT	Original	Schedule H Part II, 2b(4)(B)	Aggregate carrying amount	
AGGREGATE_COSTS_AME	Edited	Schedule H Part II, 2b(4)(B)	Aggregate carrying amount	
AGGREGATE_PROCEEDS_AMT	Original	Schedule H Part II, 2b(4)(A)	Aggregate proceeds on sale of assets	
AGGREGATE_PROCEEDS_AME	Edited	Schedule H Part II, 2b(4)(A)	Aggregate proceeds on sale of assets	
ALL_PLAN_AST_DISTRIB_IND	Original	Schedule H Part IV, 4k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	'1'=yes

Form 5500 Group Health Plans Research File User Guide

AMENDED_IND	Combined Original	Form 5500 Part I, B or Form 5500-SF, Part I, B	This return/report is an amended return/report	'1'=yes
AST21	OPR Generated		Total Assets EOY, formatted with commas.	
BENEF_RCVG_BNFT_CNT	Original	Form 5500 Part II, 6e	Number of deceased participants whose beneficiaries are receiving or are entitled to receive benefits	
BENEF_RCVG_BNFT_CNE	Edited	Form 5500 Part II, 6e	Number of deceased participants whose beneficiaries are receiving or are entitled to receive benefits	
BENEFIT	OPR Generated		Funding arrangement for distribution of benefits.	1 = Insurance, 2 = Trust, 3 = Trust and Insurance, 4 = General assets of the sponsor, 5 = General assets of the sponsor and Insurance, 6 = Trust and General Assets of the Sponsor, 7 = Trust, General Assets of the Sponsor, and Insurance, and X = Undetermined
BENEFIT_ARRANGEMENT	OPR Generated	Form 5500 Part I, 9(b)(1); Form 5500 Part I, 9(b)(2); Form 5500 Part I, 9(b)(3); and/or Form 5500 Part I, 9(b)(4)	Funding arrangement for distribution of benefits. Value is a concatenation of selected plan benefit arrangements.	1=Insurance, 2=Section 412(e)(3) insurance contracts, 3=Trust, 4=General assets of the sponsor
BENEFIT_GEN_ASSET_IND	Original	Form 5500 Part I, 9(b)(4)	Plan benefit arrangement – General assets of the sponsor	'1'=yes, ''=no
BENEFIT_INSURANCE_IND	Original	Form 5500 Part I, 9(b)(1)	Plan benefit arrangement – Insurance	'1'=yes, ''=no
BENEFIT_SEC412_IND	Original	Form 5500 Part I, 9(b)(2)	Plan benefit arrangement – Section 412(e)(3) insurance contracts	'1'=yes, ''=no
BENEFIT_TRUST_IND	Original	Form 5500 Part I, 9(b)(3)	Plan benefit arrangement – Trust	'1'=yes, ''=no
BIZCODE	OPR Generated		Business code.	
BLDGS_USED_EOY_AMT	Original	Schedule H Part I, 1e	Buildings & other property used in plan operation EOY	
BLDGS_USED_EOY_AME	Edited	Schedule H Part I, 1e	Buildings & other property used in plan operation EOY	
BNFTS_PAYABLE_EOY_AMT	Original	Schedule H Part I, 1g	Benefit claims payable EOY	
BNFTS_PAYABLE_EOY_AME	Edited	Schedule H Part I, 1g	Benefit claims payable EOY	
BS_SOURCE	OPR Generated		Source of Balance Sheet items (replaces 1999 variable FORM).	H = Schedule H; I = Schedule I; S = Form 5500-SF; N = None
BUSINESS_CODE	Combined Original	Form 5500 Part II, 2d or Form 5500-SF Part II, 2d	Business Code	
BUSINESS_CODE_E	Combined Edited	Form 5500 Part II, 2d or Form 5500-SF Part II, 2d	Business Code	
CAST_AST	OPR Generated		Sum of interest- and non-interest- bearing cash reported on Schedule H.	
COLLECTIVE_BARGAIN_IND	Original	Form 5500 Part I, C	Plan is a collectively bargained plan	1 = Yes

Form 5500 Group Health Plans Research File User Guide

COLLECTIVE_BARGAIN_IND_E	Edited	Form 5500 Part I, C	Plan is a collectively bargained plan	
COMMON_STOCK_EOY_AMT	Original	Schedule H Part I, 1c(4)(B)	Corporate stocks - Common EOY	
COMMON_STOCK_EOY_AME	Edited	Schedule H Part I, 1c(4)(B)	Corporate stocks - Common EOY	
CONTRACT_ADMIN_FEES_AMT	Original	Schedule H Part II, 2i(2)	Administrative expenses -- Contract administrator fees	
CONTRACT_ADMIN_FEES_AME	Edited	Schedule H Part II, 2i(2)	Administrative expenses -- Contract administrator fees	
CONTRACT_NUM_HEALTH	OPR Generated	Schedule A	Reports the number of Schedule A contracts reported	
CORP_DEBT_OTHER_EOY_AMT	Original	Schedule H Part I, 1c(3)(B)	Corporate debt instruments - All Other, EOY	
CORP_DEBT_OTHER_EOY_AME	Edited	Schedule H Part I, 1c(3)(B)	Corporate debt instruments - All Other, EOY	
CORP_DEBT_PREFERRED_EOY_AMT	Original	Schedule H Part I, 1c(3)(A)	Corporate debt instruments - Preferred, EOY	
CORP_DEBT_PREFERRED_EOY_AME	Edited	Schedule H Part I, 1c(3)(A)	Corporate debt instruments - Preferred, EOY	
DEBT_INST_AST	OPR Generated		Sum of preferred corporate debt and other corporate debt on Schedule H.	
DFE_AST	OPR Generated		Sum of interest in common trusts, master trusts, 103-12 investment entities, and pooled separate accounts on Schedule H.	
DISTRIB_DRT_PARTCP_AMT	Original	Schedule H Part II, 2e(1)	Benefit payments directly to participants & beneficiaries, including direct rollovers	
DISTRIB_DRT_PARTCP_AME	Edited	Schedule H Part II, 2e(1)	Benefit payments directly to participants & beneficiaries, including direct rollovers	
DIVND_COMMON_STOCK_AMT	Original	Schedule H Part II, 2b(2)(B)	Dividends -- Common stock	
DIVND_COMMON_STOCK_AME	Edited	Schedule H Part II, 2b(2)(B)	Dividends -- Common stock	
DIVND_PREF_STOCK_AMT	Original	Schedule H Part II, 2b(2)(A)	Dividends -- Preferred stock	
DIVND_PREF_STOCK_AME	Edited	Schedule H Part II, 2b(2)(A)	Dividends -- Preferred stock	
DUP_WGT	OPR Generated		Weight to account for multiple filings under same SPONS_DFE_EIN SPONS_DFE_PN grouping	1 = Last filing for the plan (used for stock amounts: plans, participants, etc.) 0 = Not last filing for the plan (used for flow amounts, income, expenses, transfers, etc.)
EFFYR	OPR Generated		Effective year of plan.	
EINPN	OPR Generated		Concatenation of OPR_EIN and OPR_PN.	
EMPLR_CONTRIB_EOY_AMT	Original	Schedule H Part I, 1b(1)	Receivables - employer contributions, EOY	
EMPLR_CONTRIB_EOY_AME	Edited	Schedule H Part I, 1b(1)	Receivables - employer contributions, EOY	
EMPLR_CONTRIB_INCOME_AMT	Original	Schedule H Part II, 2a(1)(A)	Contributions - received or receivable in cash from employers	

Form 5500 Group Health Plans Research File User Guide

EMPLR_CONTRIB_INCOME_AME	Combined Edited	Schedule H Part II, 2a(1)(A) or Schedule I Part I, 2a(1) or Form 5500-SF Part III, 8a(1)	Contributions - received or receivable in cash from employers	
EMPLR_PROP_EOY_AMT	Original	Schedule H Part I, 1d(2)	Employer real property, EOY	
EMPLR_PROP_EOY_AME	Combined Edited	Schedule H Part I, 1d(2) or Schedule I Part I, 3b	Employer real property, EOY	
EMPLR_SEC_EOY_AMT	Original	Schedule H Part I, 1d(1)	Employer securities, EOY	
EMPLR_SEC_EOY_AME	Combined Edited	Schedule H Part I, 1d(1) or Schedule I Part I, 3d	Employer securities, EOY	
ENT2	OPR Generated		Plan entity type.	1 = Single Employer, 2 = Multiemployer
FILINGSIZE	OPR Generated		Notes where plans fall by size and presence of a trust	1 = Plans with 100 or more participants & trusts, 2 = Plans with 100 or more participants & no trusts, 3 = Plans with less than 100 participants & trusts
FILINGSIZE2	OPR Generated		Notes where plans fall by presence of a trust	1 = Plans with trusts, 2 = Plans with no trusts
FINAL_FILING_IND	Combined Original	Form 5500 Part I, B or Form 5500-SF, Part I, B	This return/report is the final return/report	'1'=yes, ' '=no
FORM_PLAN_YEAR_BEGIN_DATE	Combined Original	Form 5500 Part I or Form 5500-SF Part I	Calendar plan year of fiscal plan year beginning date	
FORM_TAX_PRD	Combined Original	Form 5500 Part I or Form 5500-SF Part I	Calendar plan year of fiscal plan year ending date	
FSOURCE	OPR Generated		Source of filing (replaces 1999 variable SOURCE).	'F'= Form 5500, 'S' = Form 5500-SF
FUNDING_ARRANGE	OPR Generated		Funding arrangement for investment of assets.	1 = Insurance, 2 = Trust, 3 = Trust and Insurance, 4 = General assets of the sponsor, 5 = General assets of the sponsor and Insurance, 6 = Trust and General Assets of the Sponsor, 7 = Trust, General Assets of the Sponsor, and Insurance, and X = Undetermined
FUNDING_ARRANGEMENT	OPR Generated	Form 5500 Part I, 9(a)(1); Form 5500 Part I, 9(a)(2); Form 5500 Part I, 9(a)(3); and/or Form 5500 Part I, 9(a)(4)	Funding arrangement for investment of assets. Value is a concatenation of selected plan funding arrangements.	1=Insurance, 2=Section 412(e)(3) insurance contracts, 3=Trust, 4=General assets of the sponsor
FUNDING_GEN_ASSET_IND	Original	Form 5500 Part I, 9(a)(4)	Plan funding arrangement – General assets of the sponsor	'1'=yes, ' '=no
FUNDING_INSURANCE_IND	Original	Form 5500 Part I, 9(a)(1)	Plan funding arrangement – Insurance	'1'=yes, ' '=no

Form 5500 Group Health Plans Research File User Guide

FUNDING_SEC412_IND	Original	Form 5500 Part I, 9(a)(2)	Plan funding arrangement – Section 412(e)(3) insurance contracts	'1'=yes, ' '=no
FUNDING_TRUST_IND	Original	Form 5500 Part I, 9(a)(3)	Plan funding arrangement – Trust	'1'=yes, ' '=no
GAIN_LOSS_103_12_INVST_AMT	Original	Schedule H Part II, 2b(9)	Net gain from 103-IEs	
GAIN_LOSS_103_12_INVST_AME	Edited	Schedule H Part II, 2b(9)	Net gain from 103-IEs	
GAIN_LOSS_COM_TRUST_AMT	Original	Schedule H Part II, 2b(6)	Net gain from CCTs	
GAIN_LOSS_COM_TRUST_AME	Edited	Schedule H Part II, 2b(6)	Net gain from CCTs	
GAIN_LOSS_MASTER_TR_AMT	Original	Schedule H Part II, 2b(8)	Net gain from MTIAs	
GAIN_LOSS_MASTER_TR_AME	Edited	Schedule H Part II, 2b(8)	Net gain from MTIAs	
GAIN_LOSS_POOL_SEP_AMT	Original	Schedule H Part II, 2b(7)	Net gain from PSAs	
GAIN_LOSS_POOL_SEP_AME	Edited	Schedule H Part II, 2b(7)	Net gain from PSAs	
GAIN_LOSS_REG_INVST_AMT	Original	Schedule H Part II, 2b(10)	Net gain from registered investment companies	
GAIN_LOSS_REG_INVST_AME	Edited	Schedule H Part II, 2b(10)	Net gain from registered investment companies	
GOVT_SEC_AST	OPR Generated		Equals U.S. Government securities, EOY from Schedule H.	
GOVT_SEC_EOY_AMT	Original	Schedule H Part I, 1c(2)	U.S. Government securities, EOY	
GOVT_SEC_EOY_AME	Edited	Schedule H Part I, 1c(2)	U.S. Government securities, EOY	
HEALTH_ONLY	OPR Generated		Notes whether plan provides only health benefits or health and other benefits (Form 5500)	1=Health Benefits Only, 2=Health and other benefits
HEALTH_ONLY_PREM	OPR Generated	Schedule A	Counts premium paid for health insurance contracts that cover no other benefit types	
HEALTH_OTHER_PREM	OPR Generated	Schedule A	Counts premium paid for health insurance contracts that cover other benefits (except stop-loss)	
HEALTH_STOPLOSS_OTHER_PREM	OPR Generated	Schedule A	Counts premium paid for health insurance contracts that cover stop-loss and some other benefit type	
HEALTH_STOPLOSS_PREM	OPR Generated	Schedule A	Counts premium paid for health insurance contracts and stop-loss contracts	
HEALTH_TYPE	OPR Generated		Notes the types of welfare benefits offered by the plan (Form 5500)	0='Health Only', 1='Health and Dental', 2='Health and Vision', 3='Health and Non-Health', 4='Health, Dental, and Vision', 5='Health, Dental, and Non-Health', 6='Health, Vision, and Non-Health', 7='Health, Dental, Vision, and Non-Health'
IB_NINC	OPR Generated		Net income (Sch. H and I).	
INITIAL_FILING_IND	Combined Original	Form 5500 Part I, B or Form 5500-SF Part I, B	This return/report is the first return/report	'1'=yes, ' '=no
INS_CARRIER_BNFTS_AMT	Original	Schedule H Part II, 2e(2)	Payments to insurance carriers for provision of benefits	

Form 5500 Group Health Plans Research File User Guide

INS_CARRIER_BNFTS_AME	Edited	Schedule H Part II, 2e(2)	Payments to insurance carriers for provision of benefits	
INS_CO_GEN_AST	OPR Generated		Equal value of funds in insurance company general account (unallocated contracts), EOY from Schedule H.	
INS_CO_GEN_ACCT_EOY_AMT	Original	Schedule H Part I, 1c(14)	Value of funds in insurance company general account (unallocated contracts), EOY	
INS_CO_GEN_ACCT_EOY_AME	Edited	Schedule H Part I, 1c(14)	Value of funds in insurance company general account (unallocated contracts), EOY	
INS3	OPR Generated		Notes status of insurance	0=Self-insured, 1=mixed-insured, 2=fully-insured
INSURANCE_TYPE	OPR Generated	Schedule A	Notes types of insurance contracts reported by the plan on Schedule A	1='No Insurance', 2='Health', 3='Stop-Loss', 4='Other', 5='Health and Stop-Loss', 6='Health and Other', 7='Stop-Loss and Other', 8='Health, Stop-Loss, and Other'
INT_103_12_INVST_EOY_AMT	Original	Schedule H Part I, 1c(12)	Value of interest in 103-12 investment entities (103-12 IEs), EOY	
INT_103_12_INVST_EOY_AME	Edited	Schedule H Part I, 1c(12)	Value of interest in 103-12 investment entities (103-12 IEs), EOY	
INT_BEAR_CASH_AMT	Original	Schedule H Part II, 2b(1)(A)	Interest earnings on interest-bearing cash	
INT_BEAR_CASH_AME	Edited	Schedule H Part II, 2b(1)(A)	Interest earnings on interest-bearing cash	
INT_BEAR_CASH_EOY_AMT	Original	Schedule H Part I, 1c(1)	Interest bearing cash, EOY	
INT_BEAR_CASH_EOY_AME	Edited	Schedule H Part I, 1c(1)	Interest bearing cash, EOY	
INT_COMMON_TR_EOY_AMT	Original	Schedule H Part I, 1c(9)	Value of interest in common/collective trusts (CCTs), EOY	
INT_COMMON_TR_EOY_AME	Edited	Schedule H Part I, 1c(9)	Value of interest in common/collective trusts (CCTs), EOY	
INT_MASTER_TR_EOY_AMT	Original	Schedule H Part I, 1c(11)	Value of interest in master trust investment accounts (MTIAs), EOY	
INT_MASTER_TR_EOY_AME	Edited	Schedule H Part I, 1c(11)	Value of interest in master trust investment accounts (MTIAs), EOY	
INT_ON_CORP_DEBT_AMT	Original	Schedule H Part II, 2b(1)(C)	Interest Earnings -- Corporate debt instruments	
INT_ON_CORP_DEBT_AME	Edited	Schedule H Part II, 2b(1)(C)	Interest Earnings -- Corporate debt instruments	
INT_ON_GOVT_SEC_AMT	Original	Schedule H Part II, 2b(1)(B)	Interest Earnings - U.S. Govt securities	
INT_ON_GOVT_SEC_AME	Edited	Schedule H Part II, 2b(1)(B)	Interest Earnings - U.S. Govt securities	
INT_ON_OTH_INVST_AMT	Original	Schedule H Part II, 2b(1)(F)	Interest Earnings - Other	
INT_ON_OTH_INVST_AME	Edited	Schedule H Part II, 2b(1)(F)	Interest Earnings - Other	
INT_ON_OTH_LOANS_AMT	Original	Schedule H Part II, 2b(1)(D)	Interest Earnings - Loans (other than to participants)	
INT_ON_OTH_LOANS_AME	Edited	Schedule H Part II, 2b(1)(D)	Interest Earnings - Loans (other than to participants)	
INT_ON_PARTCP_LOANS_AMT	Original	Schedule H Part II, 2b(1)(E)	Interest Earnings - Participant loans	
INT_ON_PARTCP_LOANS_AME	Edited	Schedule H Part II, 2b(1)(E)	Interest Earnings - Participant loans	

Form 5500 Group Health Plans Research File User Guide

INT_POOL_SEP_ACCT_EOY_AMT	Original	Schedule H Part I, 1c(10)	Value of interest in pooled separate accounts (PSAs), EOY	
INT_POOL_SEP_ACCT_EOY_AME	Edited	Schedule H Part I, 1c(10)	Value of interest in pooled separate accounts (PSAs), EOY	
INT_REG_INVST_CO_EOY_AMT	Original	Schedule H Part I, 1c(13)	Value of interest in registered investment companies (e.g. mutual funds), EOY	
INT_REG_INVST_CO_EOY_AME	Edited	Schedule H Part I, 1c(13)	Value of interest in registered investment companies (e.g. mutual funds), EOY	
INVST_MGMT_FEES_AMT	Original	Schedule H Part II, 2i(3)	Administrative Expenses -- Investment advisory & management fees	
INVST_MGMT_FEES_AME	Edited	Schedule H Part II, 2i(3)	Administrative Expenses -- Investment advisory & management fees	
IOB_ASST	OPR Generated		Other or unspecified assets (Sch. H and I).	
IOB_EXP	OPR Generated		Other or unspecified expenses (Sch. H and I).	
IOB_INC	OPR Generated		Other or unspecified income (Sch. H and I).	
IOH_AEXP	OPR Generated		Other or unspecified administrative expenses (Sch. H only).	
IOH_ADMIN	OPR Generated		Other or unspecified administrative expenses (Sch. H, Sch. I, and Form 5500-SF).	
IOH_APP	OPR Generated		Unspecified appreciation (Sch. H only).	
IOH_ASST	OPR Generated		Other or unspecified assets (Sch. H only).	
IOH_ASST_C7	OPR Generated		Other or unspecified assets (Table C7) (Sch. H only).	
IOH_BEN	OPR Generated		Other or unspecified benefits (Sch. H only).	
IOH_CONT	OPR Generated		Unspecified contributions (Sch. H only).	
IOH_CONT_C12	OPR Generated		Unspecified contributions (Table C12) (Sch. H only).	
IOH_CONTRIB	OPR Generated		Unspecified contributions (Sch. H, Sch. I, and Form 5500-SF).	
IOH_DISTRIB	OPR Generated		Unspecified distributions (Sch. H, Sch. I, and Form 5500-SF).	
IOH_DIV	OPR Generated		Unspecified dividends (Sch. H only).	
IOH_EXP	OPR Generated		Unspecified expenses (Sch. H only).	
IOH_INC	OPR Generated		Other or unspecified income (Sch. H only).	
IOH_INC_C12	OPR Generated		Other or unspecified income (Table C12) (Sch. H only).	
IOH_INT	OPR Generated		Other or unspecified interest (Sch. H only).	
IOH_LIAB	OPR Generated		Other liabilities (Sch. H only).	
ITB_LIAB	OPR Generated		Total liabilities (Sch. H and I).	
JOINT_VENTURE_EOY_AMT	Original	Schedule H Part I, 1c(5)	Partnership/Joint Venture interests, EOY	
JOINT_VENTURE_EOY_AME	Combined Edited	Schedule H Part I, 1c(5) or Schedule I Part I, 3a	Partnership/Joint Venture interests, EOY	
LARGE	OPR Generated		Plan is a "large" plan, i.e., 100 or more total participants.	1 = Yes, 0 = No

Form 5500 Group Health Plans Research File User Guide

LAST_RPT_PLAN_NUM	Combined Original	Form 5500 Part II, 4c or Form 5500-SF Part II, 4c	Last reported plan number of the plan	
LAST_RPT_SPONS_EIN	Combined Original	Form 5500 Part II, 4b or Form 5500-SF Part II, 4b	Last reported EIN of the sponsor	
LAST_RPT_SPONS_NAME	Combined Original	Form 5500 Part II, 4a or Form 5500-SF Part II, 4a	Last reported name of the sponsor	
LOANS_AST	OPR Generated	Schedule H Part I, 11 or Schedule I Part I, 1c or Form 5500-SF Part III, 7c	Sum of other loans and participant loans on Schedule H or Schedule I.	
NET_ASSETS_EOY_AMT	Original	Schedule H Part I, 11	Net Assets, EOY	
NET_ASSETS_EOY_AME	Combined Edited	Schedule H Part I, 11 or Schedule I Part I, 1c or Form 5500-SF Part III, 7c	Net Assets, EOY	
NET_INCOME_AMT	Original	Schedule H Part II, 2k	Net Income	
NET_INCOME_AME	Combined Edited	Schedule H Part II, 2k or Schedule I Part I, 2k or Form 5500-SF Part III, 8i	Net Income	
NON_CASH_CONTRIB_BS_AMT	Original	Schedule H Part II, 2a(2)	Noncash contributions	
NON_CASH_CONTRIB_BS_AME	Combined Edited	Schedule H Part II, 2a(2) or Schedule I Part I, 2b	Noncash contributions	
NON_INT_BEAR_CASH_EOY_AMT	Original	Schedule H Part I, 1a	Total non-interest bearing cash, EOY	
NON_INT_BEAR_CASH_EOY_AME	Edited	Schedule H Part I, 1a	Total non-interest bearing cash, EOY	
OPRTNG_PAYABLE_EOY_AMT	Original	Schedule H Part I, 1h	Operating payables, EOY	
OPRTNG_PAYABLE_EOY_AME	Edited	Schedule H Part I, 1h	Operating payables, EOY	
OTH_BNFT_PAYMENT_AMT	Original	Schedule H Part II, 2e(3)	Other benefit payment amount	
OTH_BNFT_PAYMENT_AME	Edited	Schedule H Part II, 2e(3)	Other benefit payment amount	
OTH_CONTRIB_RCVD_AMT	Original	Schedule H Part II, 2a(1)(c)	Other cash contributions	
OTH_CONTRIB_RCVD_AME	Combined Edited	Schedule H Part II, 2a(1)(c) or Schedule I Part I, 2a(3) or Form 5500-SF Part III, 8a(3)	Other cash contributions	
OTH_INVST_EOY_AMT	Original	Schedule H Part I, 1c(15)	Other general investments, EOY	
OTH_INVST_EOY_AME	Edited	Schedule H Part I, 1c(15)	Other general investments, EOY	
OTHER_ADMIN_FEES_AMT	Original	Schedule H Part II, 2i(4)	Administrative Expenses -- Other	
OTHER_ADMIN_FEES_AME	Edited	Schedule H Part II, 2i(4)	Administrative Expenses -- Other	
OTHER_AST	OPR Generated		Sum of other investments, employer securities, employer property, and buildings used from Schedule H or Schedule I.	

Form 5500 Group Health Plans Research File User Guide

OTHER_EXPENSES_AME	Combined Edited	Schedule I Part I, 2i or Form 5500-SF 8g	Other expenses.	
OTHER_INCOME_AMT	Original	Schedule H Part II, 2c	Other income	
OTHER_INCOME_AME	Combined Edited	Schedule H Part II, 2c or Schedule I Part I, 2c or Form 5500-SF Part III, 8b	Other income	
OTHER_LIAB_EOY_AMT	Original	Schedule H Part I, 1j	Other liabilities, EOY	
OTHER_LIAB_EOY_AME	Combined Edited	Schedule H Part I, 1j or Schedule I Part I, 1b or (Form 5500-SF Part I, 1a) - (Form 5500-SF Part I, 1c)	Other liabilities, EOY	
OTHER_LOANS_EOY_AMT	Original	Schedule H Part I, 1c(7)	Loans (other than to participants), EOY	
OTHER_LOANS_EOY_AME	Combined Edited	Schedule H Part I, 1c(7) or Schedule I Part I, 3f	Loans (other than to participants), EOY	
OTHER_ONLY_PREM	Original	Schedule A	Premium paid for non-health, non-stop-loss contracts	
OTHER_RECEIVABLES_EOY_AMT	Original	Schedule H Part I, 1b(3)	Receivables - other receivables, EOY	
OTHER_RECEIVABLES_EOY_AME	Edited	Schedule H Part I, 1b(3)	Receivables - other receivables, EOY	
PART8	OPR Generated		Total participants, formatted.	
PART13	OPR Generated		Total participants, formatted.	
PART14	OPR Generated		Total participants, formatted.	
PARTCP_ACCOUNT_BAL_CNT	Combined Original	Form 5500 Part II, 6g or Form 5500-SF Part II, 5c	Number of participants with account balances as of the end of the year (defined contribution plans only)	
PARTCP_ACCOUNT_BAL_CNE	Combined Edited	Form 5500 Part II, 6g or Form 5500-SF Part II, 5c	Number of participants with account balances as of the end of the year (defined contribution plans only)	
PARTCP_CONTRIB_EOY_AMT	Original	Schedule H Part I, 1b(2)	Receivables - participant contributions, EOY	
PARTCP_CONTRIB_EOY_AME	Edited	Schedule H Part I, 1b(2)	Receivables - participant contributions, EOY	
PARTCP_LOANS_EOY_AMT	Original	Schedule H Part I, 1c(8)	Participant loans, EOY	
PARTCP_LOANS_EOY_AME	Combined Edited	Schedule H Part I, 1c(8) or Schedule I Part I, 3e	Participant loans, EOY	
PARTICIPANT_CONTRIB_AMT	Original	Schedule H Part II, 2a(1)(B)	Cash contributions from participants	
PARTICIPANT_CONTRIB_AME	Combined Edited	Schedule H Part II, 2a(1)(B) or Schedule I Part I, 2a(2) or Form 5500-SF Part III, 8a(2)	Cash contributions from participants	
PART_JOINT_INT_AST	OPR Generated		Equals partnership/joint venture interests, EOY from Schedule H or Schedule I.	

Form 5500 Group Health Plans Research File User Guide

PLAN_NAME	Combined Original	Form 5500 Part II, 1a or Form 5500-SF Part II, 1a	Name of plan	
PLAN_NAME_E	Combined Edited	Form 5500 Part II, 1a or Form 5500-SF Part II, 1a	Name of plan	
PREF_STOCK_EOY_AMT	Original	Schedule H Part I, 1c(4)(A)	Corporate stocks - Preferred, EOY	
PREF_STOCK_EOY_AME	Edited	Schedule H Part I, 1c(4)(A)	Corporate stocks - Preferred, EOY	
PROFESSIONAL_FEES_AMT	Original	Schedule H Part II, 2i(1)	Administrative expenses -- Professional fees	
PROFESSIONAL_FEES_AME	Edited	Schedule H Part II, 2i(1)	Administrative expenses -- Professional fees	
PYB	OPR Generated		Plan year begin date	
PYE	OPR Generated		Plan year end date	
REAL_ESTATE_AST	OPR Generated		Equals real estate investments from Schedule H or Schedule I.	
REAL_ESTATE_EOY_AMT	Original	Schedule H Part I, 1c(6)	Real estate (other than employer real property), EOY	
REAL_ESTATE_EOY_AME	Combined Edited	Schedule H Part I, 1c(6) or Schedule I Part I, 3c	Real estate (other than employer real property), EOY	
RECEIVABLES_AST	OPR Generated		Sum of employer contributions, participant contributions, and other receivables from the Schedule H balance sheet.	
REG_INVST_CO_AST	OPR Generated		Equals value of interest in registered investment companies (e.g. mutual funds), EOY from Schedule H.	
REGISTERED_INVST_AMT	Original	Schedule H Part II, 2(2)(c)	Dividends from registered investment company shares	
REGISTERED_INVST_AME	Edited	Schedule H Part II, 2(2)(c)	Dividends from registered investment company shares	
RES_TERM_PLAN_ADPT_IND	Combined Original	Schedule H Part II, 5a or Schedule I Part II, 5a or Form 5500-SF Part VII, 13a	Was a resolution to terminate the plan adopted?	1 = Yes
RTD_SEP_PARTCP_FUT_CNT	Original	Form 5500 Part II, 6c	Number of other retired or separated participants entitled to future benefits	
RTD_SEP_PARTCP_FUT_CNE	Edited	Form 5500 Part II, 6c	Number of other retired or separated participants entitled to future benefits	
RTD_SEP_PARTCP_RCVG_CNT	Original	Form 5500 Part II, 6b	Number of retired or separated participants receiving benefits	
RTD_SEP_PARTCP_RCVG_CNE	Edited	Form 5500 Part II, 6b	Number of retired or separated participants receiving benefits	
SEP_PARTCP_PARTL_VSTD_CNT	Original	Form 5500 Part II, 6h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	
SEP_PARTCP_PARTL_VSTD_CNE	Edited	Form 5500 Part II, 6h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	
SF_ADMIN_SRVC_PROVIDERS_AMT	Original	Form 5500-SF Part III, 8f	Expenses paid to administrative service providers	

Form 5500 Group Health Plans Research File User Guide

SF_ADMIN_SRVC_PROVIDERS_AME	Edited	Form 5500-SF Part III, 8f	Expenses paid to administrative service providers	
SF_ALL_PLAN_AST_DISTRIB_IND	Original	Form 5500-SF, Part VII, 13b	Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under control of the PBGC?	'1'=yes
SF_CORRECTIVE_DEEMED_DISTR_AMT	Original	Form 5500-SF Part III, 8e	Certain deemed and/or corrective distributions	
SF_CORRECTIVE_DEEMED_DISTR_AME	Edited	Form 5500-SF Part III, 8e	Certain deemed and/or corrective distributions	
SF_EMPLR_CONTRIB_INCOME_AMT	Original	Form 5500-SF Part III, 8a(1)	Employer contributions	
SF_EMPLR_CONTRIB_INCOME_AME	Edited	Form 5500-SF Part III, 8a(1)	Employer contributions	
SF_NET_ASSETS_EOY_AMT	Original	Form 5500-SF Part III, 7c	Net assets as of the end of the plan year	
SF_NET_ASSETS_EOY_AME	Edited	Form 5500-SF Part III, 7c	Net assets as of the end of the plan year	
SF_NET_INCOME_AMT	Original	Form 5500-SF Part III, 8i	Net income	
SF_NET_INCOME_AME	Edited	Form 5500-SF Part III, 8i	Net income	
SF_OTH_CONTRIB_RCVD_AMT	Original	Form 5500-SF Part III, 8a(3)	Other contributions	
SF_OTH_CONTRIB_RCVD_AME	Edited	Form 5500-SF Part III, 8a(3)	Other contributions	
SF_OTH_EXPENSES_AMT	Original	Form 5500-SF 8g	Other expenses	
SF_OTH_EXPENSES_AME	Edited	Form 5500-SF 8g	Other expenses	
SF_OTHER_INCOME_AMT	Original	Form 5500-SF Part III, 8b	Other income	
SF_OTHER_INCOME_AME	Edited	Form 5500-SF Part III, 8b	Other income	
SF_PARTICIP_CONTRIB_INCOME_AMT	Original	Form 5500-SF Part III, 8a(2)	Participant contributions	
SF_PARTICIP_CONTRIB_INCOME_AME	Edited	Form 5500-SF Part III, 8a(2)	Participant contributions	
SF_RES_TERM_PLAN_ADPT_IND	Original	Form 5500-SF Part VII, 13a	Was a resolution to terminate the plan adopted?	1 = Yes
SF_TOT_ASSETS_EOY_AMT	Original	Form 5500-SF Part III, 7c	Total assets as of the end of the plan year	
SF_TOT_ASSETS_EOY_AME	Edited	Form 5500-SF Part III, 7c	Total assets as of the end of the plan year	
SF_TOT_DISTRIB_BNFT_AMT	Original	Form 5500-SF Part III, 8d	Benefits paid	
SF_TOT_DISTRIB_BNFT_AME	Edited	Form 5500-SF Part III, 8d	Benefits paid	
SF_TOT_EXPENSES_AMT	Original	Form 5500-SF Part III, 8h	Total expenses	
SF_TOT_EXPENSES_AME	Edited	Form 5500-SF Part III, 8h	Total expenses	
SF_TOT_INCOME_AMT	Original	Form 5500-SF Part III, 8c	Total income	
SF_TOT_INCOME_AME	Edited	Form 5500-SF Part III, 8c	Total income	
SF_TOT_LIABILITIES_EOY_AMT	Original	Form 5500-SF Part III, 7b	Total liabilities as of the end of the plan year	
SF_TOT_LIABILITIES_EOY_AME	Edited	Form 5500-SF Part III, 7b	Total liabilities as of the end of the plan year	
SHORT_PLAN_YR_IND	Combined Original	Form 5500 Part I, B or Form 5500-SF Part I, B	This return/report is a short plan year return/report (less than 12 months)	
SMALL_ADMIN_SRVC_PROVIDERS_AMT	Original	Schedule I Part I, 2h	Administrative service providers (salaries, fees, and commissions)	

Form 5500 Group Health Plans Research File User Guide

SMALL_ADMIN_SRVC_PROVIDERS_AME	Edited	Schedule I Part I, 2h	Administrative service providers (salaries, fees, and commissions)	
SMALL_ALL_PLAN_AST_DISTRIB_IND	Original	Schedule I Part II, 4j	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	'1'=yes
SMALL_CORRECTIVE_DISTRIB_AMT	Original	Schedule I Part I, 2f	Corrective distributions	
SMALL_CORRECTIVE_DISTRIB_AME	Edited	Schedule I Part I, 2f	Corrective distributions	
SMALL_DEEM_DSTRB_PARTCP_LN_AMT	Original	Schedule I Part I, 2g	Certain deemed distributions of participant loans	
SMALL_DEEM_DSTRB_PARTCP_LN_AME	Edited	Schedule I Part I, 2g	Certain deemed distributions of participant loans	
SMALL_EMPLR_CONTRIB_INCOME_AMT	Original	Schedule I Part I, 2a(1)	Employer contributions	
SMALL_EMPLR_CONTRIB_INCOME_AME	Edited	Schedule I Part I, 2a(1)	Employer contributions	
SMALL_EMPLR_PROP_EOY_AMT	Original	Schedule I Part I, 3b	Employer property	
SMALL_EMPLR_PROP_EOY_AME	Edited	Schedule I Part I, 3b	Employer property	
SMALL_EMPLR_SEC_EOY_AMT	Original	Schedule I Part I, 3d	Employer securities	
SMALL_EMPLR_SEC_EOY_AME	Edited	Schedule I Part I, 3d	Employer securities	
SMALL_INV_REAL_ESTATE_EOY_AMT	Original	Schedule I Part I, 3c	Real estate investments	
SMALL_INV_REAL_ESTATE_EOY_AME	Edited	Schedule I Part I, 3c	Real estate investments	
SMALL_JOINT_VENTURE_EOY_AMT	Original	Schedule I Part I, 3a	Joint ventures / partnerships	
SMALL_JOINT_VENTURE_EOY_AME	Edited	Schedule I Part I, 3a	Joint ventures / partnerships	
SMALL_MORTG_PARTCP_EOY_AMT	Original	Schedule I Part I, 3e	Participant loans	
SMALL_MORTG_PARTCP_EOY_AME	Edited	Schedule I Part I, 3e	Participant loans	
SMALL_NET_ASSETS_EOY_AMT	Original	Schedule I Part I, 1c	Net Assets	
SMALL_NET_ASSETS_EOY_AME	Edited	Schedule I Part I, 1c	Net Assets	
SMALL_NET_INCOME_AMT	Original	Schedule I Part I, 2k	Net Income	
SMALL_NET_INCOME_AME	Edited	Schedule I Part I, 2k	Net Income	
SMALL_NON_CASH_CONTRIB_BS_AMT	Original	Schedule I Part I, 2b	Non-cash contributions	
SMALL_NON_CASH_CONTRIB_BS_AME	Edited	Schedule I Part I, 2b	Non-cash contributions	
SMALL_OTH_CONTRIB_RCVD_AMT	Original	Schedule I Part I, 2a(3)	Other contributions received/receivable	
SMALL_OTH_CONTRIB_RCVD_AME	Edited	Schedule I Part I, 2a(3)	Other contributions received/receivable	
SMALL_OTH_EXPENSES_AMT	Original	Schedule I Part I, 2i	Other expenses	
SMALL_OTH_EXPENSES_AME	Edited	Schedule I Part I, 2i	Other expenses	
SMALL_OTH_LNS_PARTCP_EOY_AMT	Original	Schedule I Part I, 3f	Loans (other than to participants)	
SMALL_OTH_LNS_PARTCP_EOY_AME	Edited	Schedule I Part I, 3f	Loans (other than to participants)	
SMALL_OTHER_INCOME_AMT	Original	Schedule I Part I, 2c	Other Income	
SMALL_OTHER_INCOME_AME	Edited	Schedule I Part I, 2c	Other Income	
SMALL_PARTICIPANT_CONTRIB_AMT	Original	Schedule I Part I, 2a(2)	Participant contributions	
SMALL_PARTICIPANT_CONTRIB_AME	Edited	Schedule I Part I, 2a(2)	Participant contributions	
SMALL_PERSONAL_PROP_EOY_AMT	Original	Schedule I Part I, 3g	Personal property	
SMALL_PERSONAL_PROP_EOY_AME	Edited	Schedule I Part I, 3g	Personal property	

Form 5500 Group Health Plans Research File User Guide

SMALL_RES_TERM_PLAN_ADPT_IND	Original	Schedule I Part II, 5a	Was a resolution to terminate the plan adopted?	1 = Yes
SMALL_TOT_ASSETS_EOY_AMT	Original	Schedule I Part I, 1a	Total assets	
SMALL_TOT_ASSETS_EOY_AME	Edited	Schedule I Part I, 1a	Total assets	
SMALL_TOT_DISTRIB_BNFT_AMT	Original	Schedule I Part I, 2e	Total benefits paid	
SMALL_TOT_DISTRIB_BNFT_AME	Edited	Schedule I Part I, 2e	Total benefits paid	
SMALL_TOT_EXPENSES_AMT	Original	Schedule I Part I, 2j	Total expenses	
SMALL_TOT_EXPENSES_AME	Edited	Schedule I Part I, 2j	Total expenses	
SMALL_TOT_INCOME_AMT	Original	Schedule I Part I, 2d	Total income	
SMALL_TOT_INCOME_AME	Edited	Schedule I Part I, 2d	Total income	
SMALL_TOT_LIABILITIES_EOY_AMT	Original	Schedule I Part I, 1b	Total liabilities	
SMALL_TOT_LIABILITIES_EOY_AME	Edited	Schedule I Part I, 1b	Total liabilities	
SPONS_DFE_EIN	Combined Original	Form 5500 Part II, 2b or Form 5500-SF Part II, 2b	Sponsor EIN	
SPONS_DFE_PN	Combined Original	Form 5500 Part II, 1b or Form 5500-SF Part II, 1b	Plan Number	
SPONS_DFE_MAIL_US_CITY	Original	Form 5500 Part II, 2a	Sponsor city	
SPONS_DFE_MAIL_US_STATE	Combined Original	Form 5500 Part II, 2a	Sponsor state	
SPONS_DFE_MAIL_US_ZIP	Combined Original	Form 5500 Part II, 2a	Sponsor zip code	
SPONSOR_DFE_NAME	Combined Original	Form 5500 Part II, 2a or Form 5500-SF Part II, 2a	Sponsor name	
SRDB_ASST	OPR Generated		Sum of reported detail: Assets (Sch. H and I)	
SRDB_EXP	OPR Generated		Sum of reported detail: Expenses (Sch. H and I)	
SRDB_INC	OPR Generated		Sum of reported detail: Income (Sch. H and I)	
SRDH_AEXP	OPR Generated		Sum of reported detail: Admin. Expense (Sch. H)	
SRDH_APP	OPR Generated		Sum of reported detail: Appreciation (Sch. H)	
SRDH_ASST	OPR Generated		Sum of reported detail: Assets (Sch. H)	
SRDH_ASST_C7	OPR Generated		Sum of reported detail: Assets (Sch. H), Table C7	
SRDH_BEN	OPR Generated		Sum of reported detail: Benefits (Sch. H)	
SRDH_CASH	OPR Generated		Sum of reported detail: Cash (Sch. H)	
SRDH_CONT	OPR Generated		Sum of reported detail: Contributions (Sch. H)	
SRDH_CONT_C12	OPR Generated		Sum of reported detail: Contributions (Sch. H) (Table C12)	
SRDH_DIV	OPR Generated		Sum of reported detail: Dividends (Sch. H)	
SRDH_EXP	OPR Generated		Sum of reported detail: Expenses (Sch. H)	
SRDH_INC	OPR Generated		Sum of reported detail: Income (Sch. H)	
SRDH_INC_C12	OPR Generated		Sum of reported detail: Income (Sch. H) (Table C12)	
SRDH_INT	OPR Generated		Sum of reported detail: Interest (Sch. H)	

Form 5500 Group Health Plans Research File User Guide

SRDH_LIAB	OPR Generated		Sum of reported detail: Liabilities (Sch. H)
SRDH_LOANS	OPR Generated		Sum of reported detail: Loans (Sch. H)
SRDH_REC	OPR Generated		Sum of reported detail: Receivables (Sch. H)
SRDH_STOCK	OPR Generated		Sum of reported detail: Stock (Sch. H)
STOCK_AST	OPR Generated		Sum of preferred and common stock from Schedule H.
STOPLOSS_ONLY_PREM	OPR Generated	Schedule A	Counts premium paid for stop- loss contracts that cover no other benefits
STOPLOSS_OTHER_PREM	OPR Generated	Schedule A	Counts premium paid for stop- loss contracts that cover benefits other than health
SUBTL_ACT_RTD_SEP_CNT	Combined Original	Form 5500 Part II, 6d or Form 5500-SF Part II, 5b	Subtotal of active, retired, and separated participants
SUBTL_ACT_RTD_SEP_CNE	Combined Edited	Form 5500 Part II, 6d or Form 5500-SF Part II, 5b	Subtotal of active, retired, and separated participants
TOT_ACT_RTD_SEP_BENEF_CNT	Combined Original	Form 5500 Part II, 6f or Form 5500-SF Part II, 5b	Number of active, retired, separated, and beneficiaries of deceased participants
TOT_ACT_RTD_SEP_BENEF_CNE	Combined Edited	Form 5500 Part II, 6f or Form 5500-SF Part II, 5b	Number of active, retired, separated, and beneficiaries of deceased participants
TOT_ACTIVE_PARTCP_CNT	Combined Original	Form 5500 Part II, 6a or Form 5500-SF Part II, 5c	Number of active participants
TOT_ACTIVE_PARTCP_CNE	Combined Edited	Form 5500 Part II, 6a or Form 5500-SF Part II, 5c	Number of active participants
TOT_ADMIN_EXPENSES_AMT	Original	Schedule H Part II, 2i(5)	Administrative Expenses – Total
TOT_ADMIN_EXPENSES_AME	Combined Edited	Schedule H Part II, 2i(5) or Schedule I Part I, 2h or Form 5500-SF Part III, 8f	Administrative Expenses – Total
TOT_ASSETS_EOY_AMT	Original	Schedule H Part I, 1f	Total Assets, End of Year amount
TOT_ASSETS_EOY_AME	Combined Edited	Schedule H Part I, 1f or Schedule I Part I, 1a or Form 5500-SF Part III, 7c	Total Assets, End of Year amount
TOT_CONTRIB_AMT	Original	Schedule H Part II, 2a(3)	Total Contributions
TOT_CONTRIB_AME	Combined Edited	Schedule H Part II, 2a(3) or Sum of Schedule I Part I, 2a(1), 2a(2), 2a(3), and 2b or Sum of Form 5500-SF Part III, 8a(1), 8a(2), 8a(3)	Total Contributions
TOT_CORRECTIVE_DISTRIB_AMT	Original	Schedule H Part II, 2f	Corrective distributions

Form 5500 Group Health Plans Research File User Guide

TOT_CORRECTIVE_DISTRIB_AME	Combined Edited	Schedule H Part II, 2f or Schedule I Part I, 2f or Form 5500-SF Part III, 8e	Corrective distributions	
TOT_DISTRIB_BNFT_AMT	Original	Schedule H Part II, 2e(4)	Total benefit payments	
TOT_DISTRIB_BNFT_AME	Combined Edited	Schedule H Part II, 2e(4) or Schedule I Part I, 2e or Form 5500-SF Part III, 8d	Total benefit payments	
TOT_DEEMED_DISTR_PART_LNS_AMT	Original	Schedule H Part II, 2g	Certain deemed distributions of participant loans	
TOT_DM_DISTRIB_PTCP_LNS_E	Edited	Schedule H Part II, 2g or Schedule I Part I, 2g	Certain deemed distributions of participant loans	
TOT_EXPENSES_AMT	Original	Schedule H Part II, 2j	Total Expenses	
TOT_EXPENSES_AME	Combined Edited	Schedule H Part II, 2j or Schedule I Part I, 2j or Form 5500-SF Part III, 8h	Total Expenses	
TOT_GAIN_LOSS_SALE_AST_AMT	Original	Schedule H Part II, 2b(4)(C)	Net gain on sale of assets	
TOT_GAIN_LOSS_SALE_AST_AME	Edited	Schedule H Part II, 2b(4)(C)	Net gain on sale of assets	
TOT_INCOME_AMT	Original	Schedule H Part II, 2d	Total income	
TOT_INCOME_AME	Combined Edited	Schedule H Part II, 2d or Schedule I Part I, 2d or Form 5500-SF Part III, 8c	Total income	
TOT_INT_EXPENSE_AMT	Original	Schedule H Part II, 2h	Interest expense	
TOT_INT_EXPENSE_AME	Edited	Schedule H Part II, 2h	Interest expense	
TOT_INVESTMENT_INCOME_AME	Combined Edited	Schedule H Part II, 2b or Schedule I Part I, 2c or Form 5500-SF Part III, 8b	Sum of all Earnings on investments	
TOT_LIABILITIES_EOY_AMT	Original	Schedule H Part I, 1k	Total liabilities, end of year amount	
TOT_LIABILITIES_EOY_AME	Combined Edited	Schedule H Part I, 1k or Schedule I Part I, 1b or Form 5500-SF Part III, 7b	Total liabilities, end of year amount	
TOT_PARTCP_BOY_CNT	Combined Original	Form 5500 Part II, 5 or Form 5500-SF Part II, 5a	Total participants, beginning-of-year	
TOT_PARTCP_BOY_CNE	Combined Edited	Form 5500 Part II, 5 or Form 5500-SF Part II, 5a	Total participants, beginning-of-year	
TOT_PREM	OPR Generated	Schedule A	Sum of premiums paid for all insurance contracts	
TOT_UNREALZD_APPRCTN_AMT	Original	Schedule H Part II, 2b(5)(C)	Unrealized Appreciation -- Total	
TOT_UNREALZD_APPRCTN_AME	Edited	Schedule H Part II, 2b(5)(C)	Unrealized Appreciation -- Total	

Form 5500 Group Health Plans Research File User Guide

TOTAL_DIVIDENDS_AMT	Original	Schedule H Part II, 2b(2)(D)	Dividends -- Total	
TOTAL_DIVIDENDS_AME	Edited	Schedule H Part II, 2b(2)(D)	Dividends -- Total	
TOTAL_INTEREST_AMT	Original	Schedule H Part II, 2b(1)(G)	Interest Earnings -- Total	
TOTAL_INTEREST_AME	Edited	Schedule H Part II, 2b(1)(G)	Interest Earnings -- Total	
TOTAL_RENTS_AMT	Original	Schedule H Part II, 2b(3)	Rents -- Total	
TOTAL_RENTS_AME	Edited	Schedule H Part II, 2b(3)	Rents -- Total	
TPART	OPR Generated		Total participants. Equal to SUBTL_ACT_RTD_SEP_CNE	Total participants. Equal to SUBTL_ACT_RTD_SEP_CNE.
TYPE_PLAN_ENTITY_CD	Combined Original	Form 5500 Part I, A or Form 5500-SF Part I, A	Type of plan entity.	1 = multiemployer plan, 2 = single employer plan, 3 = multiple employer plan, 4 = DFE
TYPE_PLAN_ENTITY_CD_E	Combined Edited	Form 5500 Part I, A or Form 5500-SF Part I, A	Type of plan entity.	
TYPE_WELFARE_BNFT_CODE	Combined Original	Form 5500 Part I, 8b or Form 5500-SF Part IV, 9b	Welfare characteristics code	
TYPE_WELFARE_BNFT_CODE_E	Combined Edited	Form 5500 Part I, 8b or Form 5500-SF Part IV, 9b	Welfare characteristics code	
UNREALZD_APPRCTN_OTH_AMT	Original	Schedule H Part II, 2b(5)(B)	Unrealized Appreciation -- Other	
UNREALZD_APPRCTN_OTH_AME	Edited	Schedule H Part II, 2b(5)(B)	Unrealized Appreciation -- Other	
UNREALZD_APPRCTN_RE_AMT	Original	Schedule H Part II, 2b(5)(A)	Unrealized Appreciation -- Real Estate	
UNREALZD_APPRCTN_RE_AME	Edited	Schedule H Part II, 2b(5)(A)	Unrealized Appreciation -- Real Estate	
UNSPEC_DIST_BNFT_AME	OPR Generated		Unspecified benefits distributed.	
UNSPEC_INVEST_EOY_AME	OPR Generated		Unspecified investments.	

VIII. Contents of the 2016 Form 5500 Group Health Plans Research File Package

File name	Type	Contents
GHPB16.sas7bdat	SAS data set	The <i>2016 Form 5500 Group Health Plans Research File</i> . SAS Version 9 data set created under Windows XP Professional containing file used to create the <i>Group Health Plans Report: Abstract of 2016 Form 5500 Annual Reports</i> . Variables are from Form 5500, Form 5500-SF, Schedule A, Schedule H, and Schedule I.
2016 Group Health Plans Bulletin [FINAL].pdf	Adobe PDF	<i>Group Health Plans Report: Abstract of 2016 Form 5500 Annual Reports</i>
SIGHPB Excel Tables.xlsx	MS Excel	Excel tables corresponding to the tables found in the <i>Group Health Plans Report: Abstract of 2016 Form 5500 Annual Reports</i> .
SIGHPB XML Tables.xml	XML	XML tables corresponding to the tables found in the <i>Group Health Plans Report: Abstract of 2016 Form 5500 Annual Reports</i> .
A1.sas	SAS program	Creates Bulletin table A1. More examples of PROC Tabulate code available upon request. Run 'Insurance Formats.sas' before running this program.
A2, A3, B1, B2, etc.	SAS Program	More examples of PROC TABULATE code used to create bulletin tables.
Insurance Formats.sas	SAS program	Creates the format library that must exist before any SAS programs can be run on the SAS data set above.
2016 Form 5500 Group Health Plans Research File User Guide.doc	MS Word	This document.
Name-Filled Forms	Adobe PDF	Shows variable names and where they are found on the Form 5500, Form 5500-SF, and Schedules A, H, and I.
README.txt	TXT	General description of contents of downloadable <i>Group Health Plan Research Files</i> package.