

User Guide
2020 Form 5500 Group Health Plans Research File

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I. Introduction

The Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and the Internal Revenue Code of 1986, as amended (“the Code”), establish certain reporting and disclosure requirements for private sector employee benefit plans. In 1975, the Department of Labor (the “Department”), the Internal Revenue Service, and the Pension Benefit Guaranty Corporation 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 to comply with workers’ compensation, unemployment compensation, or disability insurance laws only;
- 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 partners’ spouses in a partnership.

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 2020. 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.

A small welfare 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. An exception to this rule is a small plan associated with a cafeteria plan under Internal Revenue 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.⁴

The *Form 5500 Group Health Plans Research File* (GHP 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 offered a health benefit to the covered participants.⁵ 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 *GHP Research File* underlies the *Group Health Plans Report* (GHP 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 *GHP Report*, the SAS Version 9 *GHP Research File* data files, accompanying SAS tabulation programs, a SAS formats program, and documentation. This package of zipped files is available at

<https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data>.

⁴ See DOL Technical Release 92-01, 57 Fed. Reg. 23272 (June 2, 1992) and 58 Fed. Reg. 45359 (Aug. 27, 1993).

⁵ An additional dataset is also provided that consists of all group insurance arrangements that filed a Form 5500 Annual Return/Report and offered a health benefit to the covered participants. Note, however, that these entities are not group health plans.

II. Selection of Plans for the Form 5500 Group Health Plans Research File

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 entities⁶ (DFEs). This subset of tables, known as the Electronic Disclosure System (EDS), was the source of unedited data for the *GHP 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 *GHP Research File* all have indicated that the plan offers a health benefit. The following plan types were excluded from this file:

- “Voluntary” filing plans (plans which are not required to file the Form 5500),
- Plans that report zero participants as of the beginning and the end of the year,
- Plans that report health benefit features on Part II, Line 8b of the Form 5500 or Part VI, Line 9b of the Form 5500-SF but appear not to actually provide health benefits based on plan and sponsor name,
- DFEs other than group insurance arrangements (plans that check the box for “This return/report is for a DFE” on Part I, Line A of Form 5500 and specify type as M, C, P, or E), and
- Duplicate filings or filings that were subsequently amended (only the “best” filing is retained).

Voluntary filing plans

“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 neither the Schedule H nor I is filed, or key financial fields on the Schedule H, I, or Form 5500-SF are 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.

⁶ 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.

Plans that report health benefit features on Part II, Line 8b of the Form 5500 or Part VI, Line 9b of the Form 5500-SF but appear not to actually provide health benefits based on plan and sponsor name

For the purposes of the *GHP Research File*, plans that report health benefit features are determined not to actually provide health benefits if all of the following criteria are met:

- Plan name does *not* contain “HEALTH” or “MEDICAL” or “HOSPITAL” or “CRITICAL ILLNESS” or “INDEMNITY” or “SURGICAL” or “WELFARE”
- Plan name contains any of the following:
 - “DISABILITY” or “DISAB”
 - “LIFE INSURANCE” or “LIFE INS” or “GROUP LIFE”
 - “AD&D” or “AD & D” or “AD AND D” or “ACCIDENT”
 - “TRAVEL”
- Plan name (but *not* the sponsor name) contains any of the following:
 - “DISABILITY” or “DISAB”
 - “LIFE INSURANCE” or “LIFE INS” or “GROUP LIFE”
 - “TRAVEL”

Group Insurance Arrangements (GIAs)

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. 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. (See 29 CFR 2520.104-43.)

GIAs often exist for the provision of health benefits; however, they are not technically group health plans. For this reason, the *GHP Research File* package also includes a data set consisting of all group insurance arrangements that filed a Form 5500 Annual Return/Report and offered a health benefit⁷ to the covered participants. Since GIAs are not themselves group health plans, statistics for GIAs are not included in the tables for group health plans in Sections A and B of the *GHP Report*. Instead, an appendix presents selected statistics for GIAs that filed the Form 5500 and indicated providing health benefits.

Selected data for GIAs that filed a Form 5500 with plan year ending in 2020 and indicated providing health benefits are also available as a supplemental data set accompanying the 2020

⁷ For the purposes of the *GHP Research File*, a GIA is determined to provide health benefits if the filing lists “4A” on Part II, Line 8b of the Form 5500 or Part VI, Line 9b of the Form 5500-SF. In certain instances, the Department may determine that a filing was filed with “4A” in error. In these cases, the GIA will not be included and a footnote will be included in the *GHP Report* noting the details of the exclusion.

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GHP Report. Complete data for GIAs filing a Form 5500 in prior years can be accessed from Form 5500 Datasets made available on DOL's website:

<https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/public-disclosure/foia/form-5500-datasets>.

Summarized data shown in Table 1 of Appendix A2 to the *2020 GHP Report* may differ from results obtained through full Form 5500 Datasets. This may be due to amended or late filings in the full Form 5500 Datasets or adjustments made to the supplemental data set.

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. Information from the 2020 Form 5500 on the plans' funding arrangements is used, 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 filings for health benefit plans that contain information on the method of plan funding:

1. Select all unique Form 5500 filings from 2020 EFAST2 database that have a plan year ending date in 2020.
2. Select all Form 5500 filings that indicate the plan contains a health benefit; i.e., the filing lists "4A" on Part II, Line 8b of the Form 5500 or Part VI, Line 9b of the Form 5500-SF.

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 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 funding mechanism of plans. In some cases, data reported by plans are incomplete or internally inconsistent, which leads to ambiguity in determining the plan funding mechanism. Given these limitations, the classification used in this report is only meant to be used for statistical purposes and should not be interpreted as a legal definition.

The algorithm for classifying plans by funding mechanism relies heavily on two concepts: evidence of an external health insurance policy or contract (on a Schedule A) and evidence of a plan trust (on a Schedule H or I).

1. *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% of the average cost of single health coverage in the United States, as documented by Kaiser Family Foundation's 2020 Employer Health Benefits Annual Survey.⁸ In 2020, the average cost for single coverage was \$7,470, so the algorithm requires annualized premiums to be at least $30\% \times \$7,470 = \$2,241$ per covered person.⁹

⁸ *Employer Health Benefits, 2020 Annual Survey.* Kaiser Family Foundation and Health Research & Educational Trust. Available at <http://kff.org/health-costs/report/2020-employer-health-benefits-survey>.

⁹ Although Schedule A health insurance contracts reporting a per capita premium below this level are not considered evidence of health insurance for the purpose of determining plan funding mechanism, they are ultimately counted as health insurance contracts in the event that the plan is deemed fully insured.

2. *Evidence of a Trust.* 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/I lists contributions and expenses (such as benefit payments directly to participants and payments to insurance carriers). For classification purposes, Schedules H or I filed as part of a Form 5500 that included 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 reported on compliance issues only is not considered evidence of a trust.

Based on these concepts, plans are classified as self-insured, fully insured, or mixed-insured by the following logic:

Evidence of a trust and no evidence of health insurance

All plan filings with evidence of a trust and no evidence of health insurance are classified as self-insured.

Evidence of health insurance and no evidence of a trust

All plan filings with evidence of health insurance but no evidence of a trust are classified as fully insured unless the plan appears to cover some participants through a self-insured plan component, namely from general assets or through a trust (for which no information is provided). These plan filings are assumed to be mixed-insured if both of the following are true:

- The funding or benefit arrangement described on the Form 5500 is through a trust or general assets of the sponsor, and
- The number of individuals covered under insurance contracts as reported on Schedule A is less than half of the total number of participants as of the end of the plan year.

All other filings in this group are classified as fully insured.

For any Schedule A contract that reports covering zero participants (or left the coverage field blank), the contract is assumed to cover all participants reported on the main Form 5500.

No evidence of a trust and no evidence of health insurance

All plan filings with neither evidence of a trust nor evidence of health insurance are categorized as either self-insured or fully insured. These plan filings are assumed to be self-insured in the following cases:

- Form 5500-SF filers that reported fewer than 100 participants at the beginning of the year
- Form 5500-SF filers that reported 100 or more participants at the beginning of the year and reported nonzero total assets, liabilities, or net assets
- The filing attached a Schedule A that indicates stop-loss coverage or payments to a third-party administrator (TPA)

All other filings in this group are classified as fully insured.

Stop-loss coverage for health insurance contracts is determined when stop-loss coverage is indicated in addition to health on Part III, Line 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, Line 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, Line 3(e) of the Schedule A also indicates a TPA.

Evidence of a trust and evidence of health insurance

Plan filings with both evidence of a trust *and* evidence of health insurance may be categorized as either self-insured, fully insured, or mixed-insured. For these filings, it is possible that the plan is using a trust to provide health benefits directly to participants, pass premium payments through to insurance carriers, or both. The algorithm uses information on insurance payments from Schedule H or Schedule I and from insurance contracts reported on Schedule A to inform the determination of the primary funding mechanism of these filings.

Specifically, the following logic is used:

- If trust payments to insurance carriers on Schedule H are within 20% of *total premiums* for all insurance contracts as reported on Schedule A, then
 - If payments directly to participants are large enough to plausibly reflect health benefits,¹⁰ the plan filing is classified as mixed-insured.
 - Otherwise, the plan filing is classified as fully insured.
- If trust payments to insurance carriers on Schedule H differ by more than 20% of *total premiums* for all insurance contracts as reported on Schedule A, then
 - The plan is classified as self-insured if either of the following are true:
 - Payments directly to participants on Schedule H are within 50% of *total payments* for all insurance contracts as reported on Schedule A, or
 - Schedule A that was considered evidence of health insurance indicates experience-rated charges but no premiums.
 - If the plan filing is not classified as self-insured based on the above criteria but payments directly to participants are large enough to plausibly reflect health benefits,¹¹ then the plan filing is classified as mixed-insured.
 - Any plan filing not classified as self-insured or mixed-insured based on the above criteria is classified as fully insured.

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

- Part I, Line 2a – total amount of commissions paid,

¹⁰ The same per-participant threshold applies as is used to accept a Schedule A as evidence of health insurance. Specifically, per-participant payments must be at least 30% of the average cost of single health coverage in the United States, as documented by the annual KFF/HRET Survey.

¹¹ *Ibid.*

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- Part I, Line 2b – total amount of fees paid,
- Part II, Line 6b – premiums paid to carrier,
- Part III, Line 10a – total premiums or subscription charges paid to carrier, and
- Maximum of¹²
 - Part III, Line 9a(4) – earned premium,
 - Part III, Line 9b(3) – incurred claims, and
 - Part III, Line 9b(4) – claims charged

¹² If Part III, Line 9a(4) is blank or zero, then this bullet instead uses Part III, Line 9e – dividends of retroactive rate refunds due.

IV. Weighting

Beginning with the *2013 GHP Research File*, a weight variable was added 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, 2020 that wants to change the plan year ending date to December 31, 2020. The appropriate way to file the Form 5500 is to file once for July 1, 2019 to June 30, 2020, and then to file again for July 1, 2020 to December 31, 2020. Given our criteria for selecting Form 5500 filings for the *GHP Research File*, both filings would be kept since both have a plan year ending date in 2020.

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.

Algorithm for Developing DUP_WGT

The following definitions are used to describe SPONS_DFE_EIN/SPONS_DFE_PN pairs:

- 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
- 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.
- Same-Effective-Date – both filings have the same plan effective date
- Same-Benefit-Code – both filings have the same welfare benefit code
- Number-End-Dates – number of unique FORM_TAX_PRD in each pair
- Number-Plan-Names – number of unique PLAN_NAME in each pair
- Earlier-Filing – first plan year ending date of pair
- Later-Filing – second plan year ending date of pair

Next, the following methodology is used to determine the weight:

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

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- 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 DUP_WGT=1 for Later-Filing and DUP_WGT=0 for Earlier-Filing

In addition to the algorithm described above, the SPONS_DFE_EIN/ SPONS_DFE_PN pairs that do not meet the criteria above are manually reviewed. The results of this review inform decisions to either weight the two records or to delete one as a duplicate.

V. Editing

Final Form 5500 filings selected for inclusion in the *GHP Research File* are edited to improve the accuracy of the generated plan statistics. In general, the edits rely on information provided elsewhere on the Form 5500 or in Attachments to the Form 5500 to determine logical error corrections.

Edited variables

Beginning with the *2010 GHP Research File*, all original variables drawn from EDS and EFAST2 have remained unchanged. New variables have been created 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 *2020 GHP 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. The following methodology is applied to correct these issues:

1. Health plans should not report deceased participants on Line 6e of the Form 5500.¹³ Therefore, the total number of participants should be included on Line 6d. However, occasionally, health plans only fill in total participants on Line 6f. In the event that Line 6d is blank or zero and Line 6f is not, Line 6d is assumed to be equal to Line 6f.
2. In the event that a plan reports zero 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 return/report” in Part I, Line B 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, the end-of-year participation is assumed to be equal to the beginning-of-year participation. All of the participants are then assumed to be active.

Plan entity type edits

Form 5500 and Form 5500-SF filers identify the type of plan entity for which they are submitting information from checkboxes on Part I, Line A of either form. Form 5500 filers select from the following options: “a multiemployer plan,” “a single-employer plan,” “a multiple-employer plan,” and “a DFE.” Because multiemployer plans and DFEs cannot use the Form 5500-SF to satisfy annual reporting obligations, Form 5500-SF filers identify plan entity type as either “a single-employer plan” or “a multiple-employer plan.”¹⁴

¹³ The Form 5500 instructs welfare plans to complete only Lines 6a(1), 6a(2), 6b, 6c, and 6d.

¹⁴ Part I, Line A of the Form 5500-SF also includes checkboxes for “a one-participant plan” and “a foreign plan.” However, these plans are not required to file a report under title I of ERISA. Instead, these plans may elect to file a Form 5500-SF rather than filing a Form 5500-EZ to meet reporting requirements for the Internal Revenue Service. These plans are excluded from the *GHP Research File*.

Prior to the *2017 GHP Research File*, all DFEs were excluded, and all other plans were classified as either single employer or multiemployer. Filers that indicated being a multiple-employer plan on Part I, Line A were classified as either single employer or, in the case of collectively bargained plans, multiemployer. Additionally, data for GIAs was excluded along with all other DFE filings.

Beginning with the *2017 GHP Research File*, multiple-employer plans are no longer assigned an edited plan entity type of single employer or multiemployer based on collective bargaining. Instead, multiple-employer plans are now recognized as a distinct plan entity type category.

Additionally, GIAs are no longer excluded entirely from the *GHP Research File*. Instead, the *GHP Research File* includes an additional data set consisting of all GIAs that offered a health benefit¹⁵ to the covered participants.

Plan entity type edits: discrepancies in reporting of multiemployer plans

EBSA has historically seen discrepancies in the reporting of multiemployer plans.¹⁶ Therefore, each plan filing in the *GHP Research File* that identifies as a multiemployer plan is subjected to the following logic:

First, the following flags are created:

- **INC** – All plans with INC., INC, INCORPORATED, COMPANY, CORP., CORPORATION, CO., LLC, or LTD in the **plan** name *or* **sponsor** name are flagged.
- **BOARD** – All plans with BOARD, TRUSTEES, or COUNCIL in the **sponsor** name are flagged.

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

- Plans that identify as multiemployer are reclassified as single employer if the plan is flagged as INC but is not flagged as BOARD.
- Plans that identify as multiemployer are reclassified as multiple-employer¹⁷ if the business code reported corresponds to any of the following:
 - Offices of physicians or dentists (621111, 621210)
 - Real estate (531000 – 531999)
 - Legal services (541000 – 541199)

¹⁵ For the purposes of the *GHP Research File*, a GIA is determined to provide health benefits if the filing lists “4A” on Part II, Line 8b of the Form 5500 or Part VI, Line 9b of the Form 5500-SF.

¹⁶ These discrepancies were much more substantial prior to the adoption of electronic filing through EFAST2 in 2010. Since then, less than 1% of plans have been reclassified due to these edits each year.

¹⁷ Prior to the *2017 GHP Research File*, these plans were reclassified as single employer due to the fact that multiple-employer plans were not separated out as a distinct entity type group.

After making these 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.¹⁸ 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, groups of filings that have the same end-of-year assets, beginning-of-year assets, and total contributions are reviewed and obvious duplicates are removed. Groups of filings with the same SPONS_DFE_EIN and SPONS_DFE_PN are also reviewed to see if any of the filings are duplicates. Most often, the two filings are both required. See the discussion of the DUP_WGT variable in [Section IV](#) of this document 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 instructs welfare plans to report the following subtypes of participants:

- active,
- retired or separated receiving benefits, and
- retired or separated entitled to future benefits.¹⁹

Prior to the 2014 Form 5500-SF, plans filing the Form 5500-SF were not required to report the number of active participants at either the beginning or end of year. The fields required were the total number of participants at the beginning and end of year in addition to the number of participants with account balances at the end of the year. The 2009-2013 *GHP Research Files* employed a simplifying assumption that all participants reported by Form 5500-SF filers were active participants.

Two new fields were added to the 2014 Form 5500-SF to capture the number of active participants at the beginning and end of year. Therefore, the difference between the number of total participants and the number of active participants should fall into one of the following two categories, based on the options provided in the Form 5500:

- retired or separated receiving benefits, or
- retired or separated entitled to future benefits.

¹⁸ The *Private Pension Plan Research File* does edit these items; however, for the *GHP Research File*, OPR relies funding and benefit arrangements as submitted by plans, because these values are used to characterize plans as self-insured, fully insured, or mixed-insured.

¹⁹ Form 5500 Instructions direct welfare plans *not* to complete the field for “decreased participants whose beneficiaries are receiving or are entitled to benefits” (Part II, Line 6e).

Participants reported by Form 5500-SF filers are no longer all assumed to be active. Instead, the number of retired or separated participants receiving benefits and the number of retired or separated participants entitled to future benefits are imputed for Form 5500-SF filers. The imputation is based on the ratio of participants in each group among Form 5500 filers with fewer than 100 participants in 2020 and is performed separately for self-insured, mixed-insured, and fully insured plans.

For Form 5500-SF filers categorized as self-insured, the number of retired or separated participants receiving benefits is set equal to 95.6% of the difference between the number of total participants and the number of active participants. The number of retired or separated participants entitled to future benefits is set equal to 4.4% of the difference.

For Form 5500-SF filers categorized as mixed-insured, the number of retired or separated participants receiving benefits is set equal to 97.6% of the difference between the number of total participants and the number of active participants. The number of retired or separated participants entitled to future benefits is set equal to 2.4% of the difference.

For Form 5500-SF filers categorized as fully insured, the number of retired or separated participants receiving benefits is set equal to 86.0% of the difference between the number of total participants and the number of active participants. The number of retired or separated participants entitled to future benefits is set equal to 14.0% of the difference.

VI. Generated Variables

A number of variables are generated for the *GHP Research File* that are not present in the original Form 5500 data sources. Some of these variables are simply recodes of existing variables that are used to produce the *GHP Report*. Other variables provide enhanced information for research by synthesizing information collected on the Form 5500, Form 5500-SF, Schedules, and Attachments. Many of these additional variables are assigned a custom display format in SAS (see the “Insurance Formats.sas” program that accompanies the *GHP Research File*).

ENT3

ENT3 is the recode of the edited Form 5500 and Form 5500-SF Part I, Line A plan entity type variable, TYPE_PLAN_ENTITY_CD, and is used in the *GHP Report* for tabulations by plan entity type.

<u>Value</u>	<u>ENT3 Description</u>
1	Single Employer plans
2	Multiemployer plans
3	Multiple-Employer plans

BIZCODE

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

PYB and PYE Dates

From Form 5500 and Form 5500-SF 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.

FILER_TYPE

FILER_TYPE is an indicator of whether the filing represents a group health plan or a group insurance arrangement.

<u>Value</u>	<u>FILER_TYPE Description</u>
GHP	Group Health Plan
GIA	Group Insurance Arrangement

Plan Type and Features

HEALTH_TYPE and HEALTH_ONLY

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

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

HEALTH_ONLY describes whether or not the plan provides only health benefits or health benefits along with other benefit types. When HEALTH_ONLY is 1, the plan offers only health benefits. When HEALTH_ONLY is 2, the plan offers health and other types of benefits. Both of these variables are determined based on the TYPE_WELFARE_BNFT_CODE entered on Part II, Line 8b of Form 5500 or Part IV, Line 9b of Form 5500-SF.

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

As the above table shows, “4A” indicates health insurance, “4D” indicates dental insurance, “4E” indicates vision insurance, and all the other codes are classified as “non-health” benefits for the HEALTH_TYPE and HEALTH_ONLY variables.

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

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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, eight options are defined 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 counts the number of different health insurance contracts reported by the plan on Schedule A. Contracts are counted as health insurance if the plan checks the “Benefit and contract type” box on Schedule A for at least one of A, J, K, and/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, STOPLOSS_ONLY_PREM, OTHER_ONLY_PREM,
HEALTH_STOPLOSS_PREM, HEALTH_OTHER_PREM, STOPLOSS_OTHER_PREM,
HEALTH_STOPLOSS_OTHER_PREM

Each of these variables is a summation of various Schedule A filings. Premiums for each contract are 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 premium for any insurance contract is calculated as the sum of the following Schedule A line items:

- Part I, Line 2a – total amount of commissions paid,
- Part I, Line 2b – total amount of fees paid,
- Part II, Line 6b – premiums paid to carrier,
- Part III, Line 10a – total premiums or subscription charges paid to carrier, and
- Maximum of²⁰
 - Part III, Line 9a(4) – earned premium,
 - Part III, Line 9b(3) – incurred claims, and
 - Part III, Line 9b(4) – claims charged

The sum of all premiums for each contract type corresponds to the seven premium variables on the *GHP Research File*.

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:

²⁰ If Part III, Line 9a(4) is blank or zero, then this bullet instead uses Part III, Line 9e – dividends of retroactive rate refunds due.

PART8 Value

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

The variable LARGE is 1 if the plan has SUBTL_ACT_RTD_SEP_CNE ≥ 100 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 end-of-year assets (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 developed from the variables FUNDING_INSURANCE_IND, FUNDING_SEC412_IND, FUNDING_TRUST_IND, and FUNDING_GEN_ASSET_IND which correspond to each option listed under Part II, Line 9a of the Form 5500. Form 5500-SF filers do not report this information. In the descriptions below, options Insurance and Code section 412(e)(3) insurance contracts are considered insurance.

<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 Not Reported

The variable BENEFIT is created in the same fashion and with the same results, only using the variables BENEFIT_INSURANCE_IND, BENEFIT_SEC412_IND, BENEFIT_TRUST_IND, and BENEFIT_GEN_ASSET_IND which correspond to each option listed under Part II, Line 9b of the Form 5500.

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 plans filing Schedule I, 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 *GHP 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 ensuring that line items add up to the totals on the *GHP 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 data from 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 data from 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 data from 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 *GHP 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 *GHP 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 eight digits indicate the date the filing was uploaded.	
ACQUIS_INDBT_EOY_AMT	Original	Schedule H Part I, li	Acquisition indebtedness, end-of-year (EOY) amount	
ACQUIS_INDBT_EOY_AME	Edited	Schedule H Part I, li	Acquisition indebtedness, EOY 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

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
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 X = Not Reported
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 and other property used in plan operation, EOY	
BLDGS_USED_EOY_AME	Edited	Schedule H Part I, 1e	Buildings and 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	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
BUSINESS_CODE_E	Combined Edited	Form 5500 Part II, 2d or Form 5500-SF Part II, 2d	Business code	
CAST_AST	OPR Generated		Sum of interest- and non-interest-bearing cash reported on Schedule H	
COLLECTIVE_BARGAIN_IND	Original	Form 5500 Part I, C	Plan is a collectively bargained plan	1 = yes
COLLECTIVE_BARGAIN_IND_E	Edited	Form 5500 Part I, C	Plan is a collectively bargained plan	1 = yes
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	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 (103-12 IEs), and pooled separate accounts on Schedule H	
DISTRIB_DRT_PARTCP_AMT	Original	Schedule H Part II, 2e(1)	Benefit payments directly to participants or beneficiaries, including direct rollovers	
DISTRIB_DRT_PARTCP_AME	Edited	Schedule H Part II, 2e(1)	Benefit payments directly to participants or 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	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
EINPN	OPR Generated		Concatenation of SPONS_DFE_EIN and SPONS_DFE_PN	
EMPLR_CONTRIB_EOY_AMT	Original	Schedule H Part I, 1b(1)	Receivables - Employer contributions, EOY	
EMPLR_CONTRIB_EOY_AME	Edited	Schedule H Part I, 1b(1)	Receivables - Employer contributions, EOY	
EMPLR_CONTRIB_INCOME_AMT	Original	Schedule H Part II, 2a(1)(A)	Contributions - Received or receivable in cash from employers	
EMPLR_CONTRIB_INCOME_AME	Combined Edited	Schedule H Part II, 2a(1)(A) or Schedule I Part I, 2a(1) or Form 5500-SF Part III, 8a(1)	Contributions - Received or receivable in cash from employers	
EMPLR_PROP_EOY_AMT	Original	Schedule H Part I, 1d(2)	Employer real property, EOY	
EMPLR_PROP_EOY_AME	Combined Edited	Schedule H Part I, 1d(2) or Schedule I Part I, 3b	Employer real property, EOY	
EMPLR_SEC_EOY_AMT	Original	Schedule H Part I, 1d(1)	Employer securities, EOY	
EMPLR_SEC_EOY_AME	Combined Edited	Schedule H Part I, 1d(1) or Schedule I Part I, 3d	Employer securities, EOY	
ENT3	OPR Generated		Plan entity type	1 = Single Employer, 2 = Multiemployer, 3 = Multiple-Employer
FILER_TYPE	OPR Generated		Indication of whether filer is a Group Health Plan or a Group Insurance Arrangement	GHP = Group Health Plan, GIA = Group Insurance Arrangement
FILINGSIZE	OPR Generated		Categorizes plans 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		Categorizes plans 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	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
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, X = Not Reported
FUNDING_GEN_ASSET_IND	Original	Form 5500 Part I, 9(a)(4)	Plan funding arrangement – General assets of the sponsor	1 = yes, “ ” = no
FUNDING_INSURANCE_IND	Original	Form 5500 Part I, 9(a)(1)	Plan funding arrangement – Insurance	1 = yes, “ ” = no
FUNDING_SEC412_IND	Original	Form 5500 Part I, 9(a)(2)	Plan funding arrangement – Section 412(e)(3) insurance contracts	1 = yes, “ ” = no
FUNDING_TRUST_IND	Original	Form 5500 Part I, 9(a)(3)	Plan funding arrangement – Trust	1 = yes, “ ” = no
GAIN_LOSS_103_12_INVST_AMT	Original	Schedule H Part II, 2b(9)	Net gain from 103-IEs	
GAIN_LOSS_103_12_INVST_AME	Edited	Schedule H Part II, 2b(9)	Net gain from 103-IEs	
GAIN_LOSS_COM_TRUST_AMT	Original	Schedule H Part II, 2b(6)	Net gain from common/collective trusts (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 master trust investment accounts (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 pooled separate accounts (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		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	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	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
HEALTH_OTHER_PREM	OPR Generated	Schedule A	Counts premium paid for health insurance contracts that also cover other benefits (except stop-loss)	
HEALTH_STOPLOSS_OTHER_PREM	OPR Generated	Schedule A	Counts premium paid for health insurance contracts that also cover stop-loss and some other benefit type	
HEALTH_STOPLOSS_PREM	OPR Generated	Schedule A	Counts premium paid for health insurance contracts that also cover stop-loss	
HEALTH_TYPE	OPR Generated		Notes the types of health and other welfare benefits offered by the plan	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	
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		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 insurance funding mechanism of plan	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

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
INT_103_12_INVST_EOY_AMT	Original	Schedule H Part I, 1c(12)	Value of interest in 103-12 IEs, EOY	
INT_103_12_INVST_EOY_AME	Edited	Schedule H Part I, 1c(12)	Value of interest in 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 CCTs, EOY	
INT_COMMON_TR_EOY_AME	Edited	Schedule H Part I, 1c(9)	Value of interest in CCTs, EOY	
INT_MASTER_TR_EOY_AMT	Original	Schedule H Part I, 1c(11)	Value of interest in MTIAs, EOY	
INT_MASTER_TR_EOY_AME	Edited	Schedule H Part I, 1c(11)	Value of interest in MTIAs, EOY	
INT_ON_CORP_DEBT_AMT	Original	Schedule H Part II, 2b(1)(C)	Interest Earnings - Corporate debt instruments	
INT_ON_CORP_DEBT_AME	Edited	Schedule H Part II, 2b(1)(C)	Interest Earnings - Corporate debt instruments	
INT_ON_GOVT_SEC_AMT	Original	Schedule H Part II, 2b(1)(B)	Interest Earnings - U.S. Govt securities	
INT_ON_GOVT_SEC_AME	Edited	Schedule H Part II, 2b(1)(B)	Interest Earnings - U.S. Govt securities	
INT_ON_OTH_INVST_AMT	Original	Schedule H Part II, 2b(1)(F)	Interest Earnings - Other	
INT_ON_OTH_INVST_AME	Edited	Schedule H Part II, 2b(1)(F)	Interest Earnings - Other	
INT_ON_OTH_LOANS_AMT	Original	Schedule H Part II, 2b(1)(D)	Interest Earnings - Loans (other than to participants)	
INT_ON_OTH_LOANS_AME	Edited	Schedule H Part II, 2b(1)(D)	Interest Earnings - Loans (other than to participants)	
INT_ON_PARTCP_LOANS_AMT	Original	Schedule H Part II, 2b(1)(E)	Interest Earnings - Participant loans	
INT_ON_PARTCP_LOANS_AME	Edited	Schedule H Part II, 2b(1)(E)	Interest Earnings - Participant loans	
INT_POOL_SEP_ACCT_EOY_AMT	Original	Schedule H Part I, 1c(10)	Value of interest in PSAs, EOY	
INT_POOL_SEP_ACCT_EOY_AME	Edited	Schedule H Part I, 1c(10)	Value of interest in 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 and management fees	
INVST_MGMT_FEES_AME	Edited	Schedule H Part II, 2i(3)	Administrative expenses – Investment advisory and 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)	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
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 (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 (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 (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
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	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
LOANS_AST	OPR Generated	Schedule H Part I, 1l or Schedule I Part I, 1c or Form 5500-SF Part III, 7c	Sum of other loans and participant loans on Schedule H or Schedule I	
NET_ASSETS_EOY_AMT	Original	Schedule H Part I, 1l	Net assets, EOY	
NET_ASSETS_EOY_AME	Combined Edited	Schedule H Part I, 1l or Schedule I Part I, 1c or Form 5500-SF Part III, 7c	Net assets, EOY	
NET_INCOME_AMT	Original	Schedule H Part II, 2k	Net income	
NET_INCOME_AME	Combined Edited	Schedule H Part II, 2k or Schedule I Part I, 2k or Form 5500-SF Part III, 8i	Net income	
NON_CASH_CONTRIB_BS_AMT	Original	Schedule H Part II, 2a(2)	Noncash contributions	
NON_CASH_CONTRIB_BS_AME	Combined Edited	Schedule H Part II, 2a(2) or Schedule I Part I, 2b	Noncash contributions	
NON_INT_BEAR_CASH_EOY_AMT	Original	Schedule H Part I, 1a	Total noninterest bearing cash, EOY	
NON_INT_BEAR_CASH_EOY_AME	Edited	Schedule H Part I, 1a	Total noninterest 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 payments	
OTH_BNFT_PAYMENT_AME	Edited	Schedule H Part II, 2e(3)	Other benefit payments	
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	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
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	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
PARTICIPANT_CONTRIB_AME	Combined Edited	Schedule H Part II, 2a(1)(B) or Schedule I Part I, 2a(2) or Form 5500-SF Part III, 8a(2)	Cash contributions from participants	
PART_JOINT_INT_AST	OPR Generated		Equals partnership/joint venture interests, EOY from Schedule H or Schedule I	
PLAN_NAME	Combined Original	Form 5500 Part II, 1a or Form 5500-SF Part II, 1a	Name of plan	
PLAN_NAME_E	Combined Edited	Form 5500 Part II, 1a or Form 5500-SF Part II, 1a	Name of plan	
PREF_STOCK_EOY_AMT	Original	Schedule H Part I, 1c(4)(A)	Corporate stocks - Preferred, EOY	
PREF_STOCK_EOY_AME	Edited	Schedule H Part I, 1c(4)(A)	Corporate stocks - Preferred, EOY	
PROFESSIONAL_FEES_AMT	Original	Schedule H Part II, 2i(1)	Administrative expenses - Professional fees	
PROFESSIONAL_FEES_AME	Edited	Schedule H Part II, 2i(1)	Administrative expenses - Professional fees	
PYB	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		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	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
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	
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	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
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 (fewer than 12 months)	
SMALL_ADMIN_SRVC_PROVIDERS_AMT	Original	Schedule I Part I, 2h	Administrative service providers (salaries, fees, and commissions)	
SMALL_ADMIN_SRVC_PROVIDERS_AME	Edited	Schedule I Part I, 2h	Administrative service providers (salaries, fees, and commissions)	
SMALL_ALL_PLAN_AST_DISTRIB_IND	Original	Schedule I Part II, 4j	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	1 = yes
SMALL_CORRECTIVE_DISTRIB_AMT	Original	Schedule I Part I, 2f	Corrective distributions	
SMALL_CORRECTIVE_DISTRIB_AME	Edited	Schedule I Part I, 2f	Corrective distributions	
SMALL_DEEM_DSTRB_PARTCP_LN_AMT	Original	Schedule I Part I, 2g	Certain deemed distributions of participant loans	
SMALL_DEEM_DSTRB_PARTCP_LN_AME	Edited	Schedule I Part I, 2g	Certain deemed distributions of participant loans	
SMALL_EMPLR_CONTRIB_INCOME_AMT	Original	Schedule I Part I, 2a(1)	Employer contributions	
SMALL_EMPLR_CONTRIB_INCOME_AME	Edited	Schedule I Part I, 2a(1)	Employer contributions	
SMALL_EMPLR_PROP_EOY_AMT	Original	Schedule I Part I, 3b	Employer property	
SMALL_EMPLR_PROP_EOY_AME	Edited	Schedule I Part I, 3b	Employer property	
SMALL_EMPLR_SEC_EOY_AMT	Original	Schedule I Part I, 3d	Employer securities	
SMALL_EMPLR_SEC_EOY_AME	Edited	Schedule I Part I, 3d	Employer securities	
SMALL_INV_REAL_ESTATE_EOY_AMT	Original	Schedule I Part I, 3c	Real estate investments	
SMALL_INV_REAL_ESTATE_EOY_AME	Edited	Schedule I Part I, 3c	Real estate investments	
SMALL_JOINT_VENTURE_EOY_AMT	Original	Schedule I Part I, 3a	Joint ventures / partnerships	
SMALL_JOINT_VENTURE_EOY_AME	Edited	Schedule I Part I, 3a	Joint ventures / partnerships	
SMALL_MORTG_PARTCP_EOY_AMT	Original	Schedule I Part I, 3e	Participant loans	
SMALL_MORTG_PARTCP_EOY_AME	Edited	Schedule I Part I, 3e	Participant loans	
SMALL_NET_ASSETS_EOY_AMT	Original	Schedule I Part I, 1c	Net Assets	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
SMALL_NET_ASSETS_EOY_AME	Edited	Schedule I Part I, 1c	Net Assets	
SMALL_NET_INCOME_AMT	Original	Schedule I Part I, 2k	Net Income	
SMALL_NET_INCOME_AME	Edited	Schedule I Part I, 2k	Net Income	
SMALL_NON_CASH_CONTRIB_BS_AMT	Original	Schedule I Part I, 2b	Non-cash contributions	
SMALL_NON_CASH_CONTRIB_BS_AME	Edited	Schedule I Part I, 2b	Non-cash contributions	
SMALL_OTH_CONTRIB_RCVD_AMT	Original	Schedule I Part I, 2a(3)	Other contributions received/receivable	
SMALL_OTH_CONTRIB_RCVD_AME	Edited	Schedule I Part I, 2a(3)	Other contributions received/receivable	
SMALL_OTH_EXPENSES_AMT	Original	Schedule I Part I, 2i	Other expenses	
SMALL_OTH_EXPENSES_AME	Edited	Schedule I Part I, 2i	Other expenses	
SMALL_OTH_LNS_PARTCP_EOY_AMT	Original	Schedule I Part I, 3f	Loans (other than to participants)	
SMALL_OTH_LNS_PARTCP_EOY_AME	Edited	Schedule I Part I, 3f	Loans (other than to participants)	
SMALL_OTHER_INCOME_AMT	Original	Schedule I Part I, 2c	Other Income	
SMALL_OTHER_INCOME_AME	Edited	Schedule I Part I, 2c	Other Income	
SMALL_PARTICIPANT_CONTRIB_AMT	Original	Schedule I Part I, 2a(2)	Participant contributions	
SMALL_PARTICIPANT_CONTRIB_AME	Edited	Schedule I Part I, 2a(2)	Participant contributions	
SMALL_PERSONAL_PROP_EOY_AMT	Original	Schedule I Part I, 3g	Personal property	
SMALL_PERSONAL_PROP_EOY_AME	Edited	Schedule I Part I, 3g	Personal property	
SMALL_RES_TERM_PLAN_ADPT_IND	Original	Schedule I Part II, 5a	Was a resolution to terminate the plan adopted?	1 = yes
SMALL_TOT_ASSETS_EOY_AMT	Original	Schedule I Part I, 1a	Total assets	
SMALL_TOT_ASSETS_EOY_AME	Edited	Schedule I Part I, 1a	Total assets	
SMALL_TOT_DISTRIB_BNFT_AMT	Original	Schedule I Part I, 2e	Total benefits paid	
SMALL_TOT_DISTRIB_BNFT_AME	Edited	Schedule I Part I, 2e	Total benefits paid	
SMALL_TOT_EXPENSES_AMT	Original	Schedule I Part I, 2j	Total expenses	
SMALL_TOT_EXPENSES_AME	Edited	Schedule I Part I, 2j	Total expenses	
SMALL_TOT_INCOME_AMT	Original	Schedule I Part I, 2d	Total income	
SMALL_TOT_INCOME_AME	Edited	Schedule I Part I, 2d	Total income	
SMALL_TOT_LIABILITIES_EOY_AMT	Original	Schedule I Part I, 1b	Total liabilities	
SMALL_TOT_LIABILITIES_EOY_AME	Edited	Schedule I Part I, 1b	Total liabilities	
SPONS_DFE_EIN	Combined Original	Form 5500 Part II, 2b or Form 5500-SF Part II, 2b	Sponsor EIN	
SPONS_DFE_PN	Combined Original	Form 5500 Part II, 1b or Form 5500-SF Part II, 1b	Plan Number	
SPONS_DFE_MAIL_US_CITY	Original	Form 5500 Part II, 2a	Sponsor city	
SPONS_DFE_MAIL_US_STATE	Combined Original	Form 5500 Part II, 2a	Sponsor state	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
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)	
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)	
SRDH_INT	OPR Generated		Sum of reported detail: Interest (Sch. H)	
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, EOY	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
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, EOY	
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, EOY	
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, EOY	
TOT_ACTIVE_PARTCP_CNT	Combined Original	Form 5500 Part II, 6a(1) or Form 5500-SF Part II, 5c	Number of active participants, EOY	
TOT_ACTIVE_PARTCP_CNE	Combined Edited	Form 5500 Part II, 6a(1) or Form 5500-SF Part II, 5c	Number of active participants, EOY	
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, EOY	
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, EOY	
TOT_CONTRIB_AMT	Original	Schedule H Part II, 2a(3)	Total contributions	
TOT_CONTRIB_AME	Combined Edited	Schedule H Part II, 2a(3) or Sum of Schedule I Part I, 2a(1), 2a(2), 2a(3), and 2b or Sum of Form 5500-SF Part III, 8a(1), 8a(2), 8a(3)	Total contributions	
TOT_CORRECTIVE_DISTRIB_AMT	Original	Schedule H Part II, 2f	Corrective distributions	
TOT_CORRECTIVE_DISTRIB_AME	Combined Edited	Schedule H Part II, 2f or Schedule I Part I, 2f or Form 5500-SF Part III, 8e	Corrective distributions	
TOT_DISTRIB_BNFT_AMT	Original	Schedule H Part II, 2e(4)	Total benefit payments	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
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, EOY	
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, EOY	
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	

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<u>SAS Variable Name</u>	<u>Type of Variable</u>	<u>Source</u>	<u>Variable Description</u>	<u>Values</u>
TOT_UNREALZD_APPRCTN_AMT	Original	Schedule H Part II, 2b(5)(C)	Unrealized appreciation - Total	
TOT_UNREALZD_APPRCTN_AME	Edited	Schedule H Part II, 2b(5)(C)	Unrealized appreciation - Total	
TOTAL_DIVIDENDS_AMT	Original	Schedule H Part II, 2b(2)(D)	Dividends - Total	
TOTAL_DIVIDENDS_AME	Edited	Schedule H Part II, 2b(2)(D)	Dividends - Total	
TOTAL_INTEREST_AMT	Original	Schedule H Part II, 2b(1)(G)	Interest Earnings - Total	
TOTAL_INTEREST_AME	Edited	Schedule H Part II, 2b(1)(G)	Interest Earnings - Total	
TOTAL_RENTS_AMT	Original	Schedule H Part II, 2b(3)	Rents - Total	
TOTAL_RENTS_AME	Edited	Schedule H Part II, 2b(3)	Rents - Total	
TPART	OPR Generated		Total participants. Equal to SUBTL_ACT_RTD_SEP_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	1= multiemployer plan, 2 = single employer plan, 3 = multiple-employer plan, 4 = DFE
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 2020 Form 5500 Group Health Plans Research File Package

File name	Type	Contents
GHPB20.sas7bdat	SAS data set	The <i>2020 GHP Research File</i> . SAS Version 9 data set used to create the <i>Group Health Plans Report: Abstract of 2020 Form 5500 Annual Reports</i> . Variables are from Form 5500, Form 5500-SF, Schedule A, Schedule H, and Schedule I.
GIA20.sas7bdat	SAS data set	A supplementary data set that includes group insurance arrangements that provided health benefits. The structure of the file is identical to that of the <i>2020 GHP Research File</i> .
2020 Group Health Plans Bulletin [FINAL].pdf	Adobe PDF	<i>Group Health Plans Report: Abstract of 2020 Form 5500 Annual Reports</i>
SIGHPB GHP Excel Tables.xlsx	MS Excel	Microsoft Excel tables corresponding to the tables found in the <i>Group Health Plans Report: Abstract of 2020 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 2020 Form 5500 Annual Reports</i> .
SIGHPB GIA Excel Tables.xlsx	MS Excel	Microsoft Excel tables corresponding to the tables found in Appendix A2 of the <i>Group Health Plans Report: Abstract of 2020 Form 5500 Annual Reports</i> .
SIGHPB GIA XML Tables.xml	XML	XML tables corresponding to the tables found in Appendix A2 of the <i>Group Health Plans Report: Abstract of 2020 Form 5500 Annual Reports</i> .
A1.sas	SAS program	Creates <i>GHP Report</i> 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.
2020 Form 5500 Group Health Plans Research File User Guide.pdf	Adobe PDF	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>GHP Research Files</i> package.