

FACTS **from EBRI**

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Typical Health Benefit Package in Private Industry

Offer, Access, Participation, and Take-Up Rates

- Percentage of establishments offering health care benefits (2004 data) (health care may include a medical plan or a separate dental, vision, and outpatient prescription drug plan):
 - For current workers: 61 percent.
 - For retirees under age 65: 5 percent.
 - For retirees over age 65: 4 percent.
- Percentage of workers with access to the following benefits (2003 data):
 - Medical care plan: 69 percent.
 - Dental care plan: 45 percent.
 - Vision care plan: 28 percent.
 - Outpatient prescription drug plan: 63 percent.
- Percentage of workers participating in the following benefits (2003 data):
 - Medical care plan: 53 percent.
 - Dental care plan: 36 percent.
 - Vision care plan: 21 percent.
 - Outpatient prescription drug plan: 47 percent.
- Percentage of workers who have access to and participate in the plan (2005 data):
 - Medical care plan: 75 percent.
 - Dental care plan: 78 percent.
 - Vision care plan: 75 percent.
 - Outpatient prescription drug plan: 75 percent.

Plan Type

- Percentage of workers participating in a medical plan by type of plan (2003 data):
 - Traditional indemnity: 7 percent.
 - Preferred provider organization (PPO): 67 percent.
 - Health maintenance organization (HMO): 24 percent.

Cost-Sharing Provisions (2003 data)

- Percentage of workers required to make a contribution to medical plan premium:
 - Single coverage: 76 percent.
 - Family coverage: 88 percent.
- Percentage of medical plan premiums paid by the worker:
 - Single coverage: 18 percent.
 - Family coverage: 29 percent.
- Average monthly contribution to medical plan premium:
 - Single coverage: \$68.96.
 - Family coverage: \$273.03.
- Percentage of workers with access to a health savings account: 5 percent.

Deductible

- Percentage of workers participating in a medical plan with a deductible, and the average annual deductible amount:
 - Traditional indemnity: 88 percent.
 - ▶ Average annual individual deductible: \$374.
 - ▶ Average annual family deductible: \$792.
 - PPO, without primary care physician: 79 percent.
 - ▶ Average annual individual deductible: \$431.
 - ▶ Average annual family deductible: \$1,124.
 - PPO, with primary care physician: 44 percent:
 - ▶ Average annual individual deductible: \$485.
 - ▶ Average annual family deductible: \$1,115.

Co-insurance

- Ninety-nine percent of traditional indemnity plan participants had a coinsurance provision, with 80 percent being the most common coinsurance rate (77 percent of participants).
- Eighty percent of PPO participants had a coinsurance provision, with 80 percent being the most common coinsurance rate (45 percent of participants).

Maximum Out-of-Pocket Expenses Limit

- Percentage of workers participating in a medical plan with a maximum out-of-pocket expenses limit and average annual amount
 - Traditional indemnity: 73 percent.
 - ▶ Average annual maximum on individual out-of-pocket expense limit: \$1,734.
 - ▶ Average annual maximum on family out-of-pocket expense limit: \$3,486.
 - Preferred provider organization (PPO): 81 percent.
 - ▶ Average annual maximum on individual out-of-pocket expense limit: \$1,982
 - ▶ Average annual maximum on family out-of-pocket expense limit: \$3,944.

Quality of Life Programs (2003 data)

- Percentage of workers who have access to the following benefits:
 - Long-term care insurance: 11 percent.
 - Flexible benefits plan: 17 percent.
 - Health care reimbursement account: 31 percent.
 - Wellness programs: 23 percent.
 - Fitness center: 13 percent.
 - Employee assistance program: 40 percent.
 - Family leave:
 - ▶ Paid leave: 7 percent.
 - ▶ Unpaid leave: 81 percent.

Sources: U.S. Department of Labor, Bureau of Labor Statistics, *National Compensation Survey: Employee Benefits in Private Industry in the United States, 2002–2003*; *National Compensation Survey: Employee Benefits in Private Industry in the United States, March 2004* and *National Compensation Survey: Employee Benefits in Private Industry in the United States, March 2005*.