**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:
  o Traditional indemnity: 88 percent.
    ▶ Average annual individual deductible: $374.
    ▶ Average annual family deductible: $792.
  o PPO, without primary care physician: 79 percent.
    ▶ Average annual individual deductible: $431.
    ▶ Average annual family deductible: $1,124.
  o 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
  o 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.
  o 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:
  o Long-term care insurance: 11 percent.
  o Flexible benefits plan: 17 percent.
  o Health care reimbursement account: 31 percent.
  o Wellness programs: 23 percent.
  o Fitness center: 13 percent.
  o Employee assistance program: 40 percent.
  o Family leave:
    ▶ Paid leave: 7 percent.
    ▶ Unpaid leave: 81 percent.