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HEALTH and INSURANCE PLANS UNDER COLLECTIVE BARGAINING



**Accident and Sickness Benefits
Fall 1958**

Bulletin No. 1250

**UNITED STATES DEPARTMENT OF LABOR
James P. Mitchell, Secretary**

**BUREAU OF LABOR STATISTICS
Ewan Clague, Commissioner**



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Preface

This study of the accident and sickness benefit features of health and insurance plans under collective bargaining, based on an analysis of 300 selected plans, is the first in a planned series of bulletins dealing separately with the various components of health and insurance plans. As a whole, this series will bring up to date the Bureau of Labor Statistics' earlier Analysis of Health and Insurance Plans Under Collective Bargaining, Late 1955 (BLS Bull. 1221, 1957).

Each of the 300 plans analyzed covered at least 1,000 workers. In total, the selected plans provided protection to almost 5 million workers, or about two-fifths of the estimated coverage of all health and insurance plans under collective bargaining.

This study was conducted and the report was prepared in the Bureau's Division of Wages and Industrial Relations by Dorothy Kittner Greene and Harry E. Davis, under the direction of Joseph W. Bloch.

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Health and Insurance Plans Under Collective Bargaining

Accident and Sickness Benefits, Fall 1958

Introduction

Accident and sickness coverage in health and insurance plans—also referred to as cash disability benefits—provides payments to workers to compensate partially for the loss of wage income during absences caused by accidents and illnesses. Such plans generally apply to accidents or illnesses arising off the job, which workmen's compensation does not cover. An increasing number of plans have, since their inception, extended coverage to occupational accidents and illnesses, thereby supplementing benefits which the injured worker receives through workmen's compensation.

This insurance against loss of wage income generally covers a fixed term of absence, e. g., 26 weeks, which may apply to a particular disability incurred by the worker or may express the maximum protection available during a year. In either case, a long siege of illness extending beyond the specified insured period will exhaust a worker's protection. Normally, however, this protection for another disability is renewed on the worker's return to the job or at the start of his next benefit year. Unlike other benefits provided under health and insurance plans which may be extended to dependents and to retired workers, accident and sickness benefits, dependent on employment, are available only to active workers.

With few exceptions, disabled workers are required to be under a physician's care in order to collect benefits, and, in many cases, the disability has to be attested to in writing by the physician. Total disability, or confinement to the home or in a hospital, is seldom a requirement for receiving benefits. In most plans, accident and sickness benefits are provided through group insurance policies. An alternative method is self-insurance, that is, contributions are made to a fund from which benefits are paid.

This study covers the key features of accident and sickness benefits, as provided in selected collectively bargained programs in effect in the fall of 1958, including eligibility requirements, waiting periods for accident and for sickness benefits, amounts of weekly benefits paid, duration of benefit payments, supplementation of workmen's compensation, benefits payable in maternity cases, financing arrangements, and related aspects. A similar study based on plans in effect in late 1955¹ provides a basis for evaluating the changes that have taken place over the past 3 years.

¹ Analysis of Health and Insurance Plans Under Collective Bargaining, Late 1955 (BLS Bull. 1221, 1957).

Scope of Study

The 300 health and insurance plans studied were in effect in the fall of 1958. They were selected to provide a broadly representative view of the type of protection provided under major plans, i. e., those covering 1,000 or more workers. Factors given primary consideration in the original selection of the sample and in its required supplementation² were industry and geographic location of plans, type of bargaining unit, and size of plan as measured by active worker coverage. The 300 selected plans, which ranged in coverage to a half million workers, provided protection to a total of 4,933,000 workers, or about 40 percent of the estimated number of workers under all health and insurance plans under collective bargaining agreements (table 1). Of the 300 plans, 271 had been included in the Bureau's previous study.

TABLE 1. Distribution of health and insurance plans studied by workers covered, industry division, and type of bargaining unit, fall 1958

Workers covered	(Workers in thousands)							
	All plans		All industries					
			Single employer			Multiemployer		
	Number	Workers	Plans	Workers	Plans	Workers	Plans	Workers
All plans studied	300	4,933	207	2,813	93	2,120		
1,000 but less than 5,000 workers	137	352	104	269	33	83		
5,000 but less than 10,000 workers	59	419	39	272	20	147		
10,000 but less than 15,000 workers	34	387	20	225	14	162		
15,000 but less than 25,000 workers	26	472	17	303	9	169		
25,000 but less than 50,000 workers	28	929	17	532	11	397		
50,000 but less than 100,000 workers	5	307	4	251	1	56		
100,000 and over	11	2,068	6	962	5	1,106		
	Manufacturing				Nonmanufacturing			
	Single employer		Multiemployer		Single employer		Multiemployer	
	Plans	Workers	Plans	Workers	Plans	Workers	Plans	Workers
All plans studied	180	2,653	39	670	27	160	54	1,451
1,000 but less than 5,000 workers	87	222	13	37	17	47	20	46
5,000 but less than 10,000 workers	34	241	11	78	5	31	9	70
10,000 but less than 15,000 workers	17	189	8	91	3	36	6	72
15,000 but less than 25,000 workers	16	288	1	18	1	15	8	151
25,000 but less than 50,000 workers	16	502	3	110	1	30	8	287
50,000 but less than 100,000 workers	4	251	1	56	-	-	-	-
100,000 and over	6	962	2	281	-	-	3	825

NOTE: Because of rounding, sums of individual items may not equal totals.

Virtually every major manufacturing and nonmanufacturing industry was represented in the sample studied (table 2). Almost 3 out of 4 plans (219), covering two-thirds of the workers, were in manufacturing industries. Almost a third of the plans (93), covering more than 40 percent of the workers, were negotiated by multiemployer groups.

Of the 300 health and insurance plans studied, 232, covering 3,567,000 workers, included accident and sickness benefits (table 2). Four out of five

² Changes in the original sample were required or were desirable for the following reasons: Decrease in plan coverage to fewer than 1,000 workers; merger or company shutdown; or lack of sufficient current data on a plan.

plans in manufacturing industries, and half of the nonmanufacturing programs studied, contained this feature.³

Under all but two of the plans with accident and sickness benefits, workers were covered during absences caused by disabilities not related to the job (table 3). Sixty-five plans supplemented workmen's compensation benefits by covering occupational disabilities. Almost 90 percent of these 65 plans covered workers in manufacturing industries.

TABLE 2. Distribution of health and insurance plans studied by industry group and provision for accident and sickness benefits, fall 1958

(Workers in thousands)

Industry group	All plans		All plans providing accident and sickness benefits	
	Number	Workers	Number	Workers
All plans studied	300	4,933	232	3,567
Manufacturing	219	3,323	190	2,948
Food and kindred products	17	168	14	118
Tobacco manufactures	3	24	3	24
Textile mill products	11	45	10	36
Apparel and other finished products	6	395	5	339
Lumber and wood products, except furniture	3	45	2	34
Furniture and fixtures	5	68	4	66
Paper and allied products	13	50	11	38
Printing, publishing, and allied industries	6	22	5	20
Chemicals and allied products	10	109	9	106
Petroleum refining and related industries	8	93	1	21
Rubber and miscellaneous plastics products	8	108	8	108
Leather and leather products	11	69	8	58
Stone, clay, and glass products	10	77	10	77
Primary metal industries	21	499	21	499
Fabricated metal products	11	98	10	92
Machinery, except electrical	22	147	20	138
Electrical machinery, equipment, and supplies	16	330	15	326
Transportation equipment	23	902	19	773
Instruments and related products	8	33	8	33
Miscellaneous manufacturing industries	7	41	7	41
Nonmanufacturing	81	1,610	42	618
Mining, crude petroleum, and natural gas production	4	195	2	11
Transportation	22	871	18	344
Communications	2	38	-	-
Utilities: Electric and gas	11	35	-	-
Wholesale and retail trade	12	60	8	38
Hotels and restaurants	5	67	3	53
Services	9	140	2	67
Construction	15	196	9	105
Miscellaneous nonmanufacturing industries	1	7	-	-

NOTE: Because of rounding, sums of individual items may not equal totals.

³ In many cases, plans excluding this benefit provided paid sick leave, or workers were covered by State temporary disability laws.

TABLE 3. Types of disabilities covered by accident and sickness benefits by industry division, fall 1958

(Workers in thousands)

Types of disabilities covered	All plans		Manufacturing		Nonmanufacturing	
	Number	Workers	Plans	Workers	Plans	Workers
All plans studied	300	4,933	219	3,323	81	1,610
All plans providing accident and sickness benefits	232	3,567	190	2,948	42	618
Nonoccupational and occupational: Accident and sickness	163	1,623	157	1,539	6	85
Nonoccupational only: Accident and sickness	167	1,930	132	1,406	35	524
Occupational only: Accident only	2	14	1	4	1	10

¹ Includes 4 plans, covering 49,000 workers, which provided benefits for nonoccupational accident and sickness and occupational accident only.

NOTE: Because of rounding, sums of individual items may not equal totals.

TABLE 4. Method of financing accident and sickness benefits by type of employer unit, fall 1958

(Workers in thousands)

Method of financing ¹	All plans		Single employer		Multiemployer	
	Number	Workers	Plans	Workers	Plans	Workers
All plans studied	300	4,933	207	2,813	93	2,120
All plans providing accident and sickness benefits	232	3,567	168	2,435	64	1,132
Employer only	138	1,717	77	605	61	1,111
Employer and worker	87	1,778	85	1,760	2	19
Worker only	7	72	6	70	1	2

¹ If the worker contributed toward the cost of the health and insurance program as a whole (with the employer paying the remaining cost), the accident and sickness benefits were classified as jointly financed.

NOTE: Because of rounding, sums of individual items may not equal totals.

The employer paid the full cost of accident and sickness benefits in 6 out of 10 plans (table 4). Under almost all of the remaining plans, workers shared the cost of this coverage by contributing directly toward the cost of this benefit or of the health and insurance program as a whole. Approximately the same proportion of workers were covered by employer financed and jointly financed benefits. A majority of plans involving single employers required the worker to pay part of the cost of this coverage. With few exceptions, benefits under multiemployer plans were financed entirely by the employers participating in the plan. Since late 1955, no significant change has occurred in the method of financing accident and sickness benefits in the plans studied.

Eligibility Requirements⁴

Accident and sickness benefits, for other than maternity cases, became available to newly hired workers after a period of service which was usually long enough to separate the temporary and regular employees but not so long as to constitute a service requirement of the paid vacation type. Four out of five plans required employment of less than 4 months (table 5). Only five plans held off coverage for 11 or 12 months. In 57 plans, the new worker was covered within a month after reporting to work, in some cases on the first day. Presumably for accounting purposes, about one out of five plans covered the worker at the beginning of the month following the completion of the eligibility period.

TABLE 5. Eligibility requirements for accident and sickness benefits, fall 1958

(Workers in thousands)

Eligibility requirements	Plans	Workers
All plans studied	300	4,933
All plans providing accident and sickness benefits	232	3,567
After employment for—		
Less than 1 month	51	722
1 and less than 2 months	34	882
2 and less than 3 months	19	114
3 and less than 4 months	53	484
4 and less than 5 months	3	56
6 and less than 7 months	20	220
11 and less than 12 months	1	6
12 and less than 13 months	4	24
First of month following completion of employment for—		
Less than 1 month	6	66
1 and less than 2 months	15	317
2 and less than 3 months	7	539
3 and less than 4 months	8	63
6 and less than 7 months	2	4
Other	19	70

¹ Includes 7 plans, covering 61,500 workers, that made accident and sickness benefits available the first of month following completion of eligibility requirements.

NOTE: Because of rounding, sums of individual items may not equal totals.

The worker's age at hiring rarely barred him from coverage under the accident and sickness benefit portion of the health and insurance plans studied. Only three plans limited coverage to workers under a specified age. One of these plans restricted the benefit to workers under age 55 when hired; another,

⁴ As discussed in this section, eligibility requirements refer only to the period of employment required before a worker is eligible to participate in the plan. The specified waiting period for accident and sickness benefits, and the period a worker must be insured in order to be eligible for maternity accident and sickness benefits, are discussed separately. In addition to specifying an employment requirement, a few plans also required a period of union membership. This period rarely exceeded the employment requirement.

to those under 65; and the third, to workers under 70. Limitations placed on benefits for employed workers upon reaching a specified age also affected newly hired older workers. These limitations are discussed later in this report.

Nonoccupational Accident and Sickness Benefits

The three key elements of accident and sickness plans which determine the amount of financial protection the worker receives in the event of disability arising off the job are (1) the amount of weekly payment provided, (2) the waiting period, i. e., the number of initial days of absence for which he does not receive payment, and (3) the maximum duration of benefit payment.

Basis for Determining Amount.—With few exceptions among the plans studied, the weekly benefit payable was either a flat (uniform) amount or a variable amount determined by an earnings scale or the individual worker's earnings (table 6). More than half of the plans (124) specified a uniform amount for all covered workers. However, a larger proportion of workers were covered by the 99 plans graduating the amount according to earnings. Some of the plans in this study that had provided a flat amount in late 1955, in 1958 based their benefits on earnings.

TABLE 6. Basis for determining nonoccupational accident and sickness benefit amount by type of bargaining unit, fall 1958

Basis for determining amount	(Workers in thousands)					
	All plans		Single employer		Multiemployer	
	Number	Workers	Plans	Workers	Plans	Workers
All plans studied	300	4,933	207	2,813	93	2,120
All plans providing nonoccupational accident and sickness benefits	230	3,553	168	2,435	62	1,118
Flat amount	124	1,360	86	674	38	686
Uniform amount	115	1,304	81	662	34	642
With stipulated maximum percentage of earnings	9	56	5	12	4	44
Graduated according to earnings	99	1,964	79	1,727	20	238
With stipulated minimum and maximum	81	1,792	68	1,667	13	125
With stipulated maximum	¹ 17	128	11	60	6	67
With no stipulated minimum or maximum	1	45	-	-	1	45
Other	7	228	3	34	4	194

¹ Includes 1 plan, covering 5,000 workers, that provided a flat amount for workers age 68 or over when hired.

NOTE: Because of rounding, sums of individual items may not equal totals.

Under nine uniform plans covering 56,000 workers, a ceiling was placed on the amount payable in relation to earnings. In six cases, the stipulated amount was payable only if it was not greater than $66\frac{2}{3}$ percent of the worker's earnings. Two plans set the limit at 70 percent and one at 75 percent.

Plans which graduated the accident and sickness benefits according to earnings either paid a percentage of the worker's weekly wage (32 plans) or a fixed amount assigned to the wage classification in which the worker's weekly earnings fell (67 plans).

As shown below, 15 of the plans paying a stipulated percent of the worker's wage designated 50 percent of weekly earning as the weekly amount allowable.

<u>Percent of earnings specified</u>	<u>Plans</u>	<u>Workers (in thou- sands)</u>
All plans determining nonoccupational accident and sickness benefits on a percent of earnings basis -----	32	392
50 percent -----	15	251
60 percent -----	6	72
66 ² / ₃ percent -----	7	34
70 percent -----	2	15
Other -----	2	21

NOTE: Because of rounding, sums of individual items may not equal totals.

However, these 32 plans, with one exception, fixed a maximum benefit, ranging from \$30 to \$120. Fourteen plans also established a minimum benefit as shown below.

<u>Minimum and maximum benefits</u>		<u>Plans</u>	<u>Workers (in thou- sands)</u>
All plans determining nonoccupational accident and sickness benefits on a percent of earnings basis with a stipulated minimum and/or maximum weekly amount -----		31	347
<u>Minimum</u>	<u>Maximum</u>		
\$23	\$30	1	39
25	30	1	4
10	35	3	8
10	40	1	2
-	40	4	21
-	41.50	1	3
10	45	1	3
20	45	3	18
26	45	1	3
33	45	1	10
-	45	1	28
10	50	1	18
-	50	1	7
-	55	1	5
-	57	1	11
-	60	2	24
-	65	1	5
-	75	1	1
35	85	¹ 1	116
-	85	1	4
-	100	2	16
-	120	1	4

¹ Under this plan workers earning less than \$3,000 a year were guaranteed a minimum benefit of \$32.50.

NOTE: Because of rounding, sums of individual items may not equal totals.

Inherent in the 67 plans that geared benefits to earnings classifications were minimum and maximum amounts established by the lowest and highest wage categories. For example, a plan designating the following benefit schedule would pay no less than \$45 and no more than \$100 weekly.

<u>Base hourly rate</u>	<u>Weekly benefit</u>
Under \$2.03 -----	\$45
\$2.03 but less than \$2.28 -----	55
\$2.28 but less than \$2.53 -----	60
\$2.53 but less than \$2.78 -----	65
\$2.78 but less than \$3.03 -----	70
\$3.03 but less than \$3.28 -----	80
\$3.28 but less than \$3.53 -----	85
\$3.53 but less than \$3.78 -----	90
\$3.78 but less than \$4.02 -----	95
\$4.02 and over -----	100

Amount of Benefit (a note on methodology).—In order to tabulate the amount of benefits provided by graduated plans, it is necessary to choose a specific earnings level and to calculate the amount of benefit payable to a worker at that level. For this study, a \$4,000-a-year level (weekly equivalent—\$76.92) was selected.⁵ The weekly payments shown in this report for \$4,000-a-year workers under graduated plans, it is important to note, would not be applicable to another earnings level.

Under flat or uniform plans, the relationship of benefit levels to a weekly wage of \$76.92 or to any other arbitrarily selected earnings level can, of course, be readily computed. However, the benefit amount under many flat plans is geared to the expected level of earnings of workers covered by the plan. If this level varies substantially from the one arbitrarily selected, the relationship mentioned above would be unrealistic. For example, if workers covered by a flat plan are expected to earn \$6,000 a year (or at that rate) the level of accident and sickness benefits provided by the plan would tend to reflect this expectancy. Relating this level of benefits to a \$4,000-a-year wage would exaggerate the proportion of earnings provided by the plan.

For the above reasons, this study must deal separately with benefit levels of flat and graduated plans, without combining them to present a picture of all 230 plans providing nonoccupational accident and sickness benefits. In addition, data for flat and graduated plans have been tabulated separately in order to relate waiting periods to the basis for determining amount of benefit as well as duration of payments to the amounts of benefits.

Amount of Benefit Under Flat Plans.—The weekly benefit provided under the 123 flat plans ranged from less than \$15 to \$65, with the median plan paying \$35 (table 7). Approximately half of the workers covered by flat plans received less than \$35 a week in benefits. Almost 12 percent of the workers (under 12 plans) received less than \$25 a week, and 7 percent (under 13 plans) received

⁵ To indicate how this arbitrary level relates to earnings in general, in September 1958, gross average weekly earnings (including overtime) of production workers in all manufacturing establishments amounted to \$85.39.

TABLE 7. Distribution of plans providing flat amount of nonoccupational accident and sickness benefits by amount provided and duration of benefit period, fall 1958¹

Amount of weekly nonoccupational benefits	All plans		Maximum duration of benefits							
			Per disability							
	Number	Work-ers	13 weeks		20 weeks		26 weeks		52 weeks	
			Plans	Work-ers	Plans	Work-ers	Plans	Work-ers	Plans	Work-ers
All plans providing a flat amount ---	² 123	1,354	44	405	4	71	65	524	2	11
Less than \$15 -----	3	92	3	92	-	-	-	-	-	-
\$15 -----	3	20	3	20	-	-	-	-	-	-
\$20 -----	4	23	4	23	-	-	-	-	-	-
\$20.01 but less than \$25 -----	2	21	1	4	-	-	-	-	-	-
\$25 -----	12	101	11	97	-	-	1	4	-	-
\$25.01 but less than \$30 -----	4	320	-	-	1	35	1	4	-	-
\$30 -----	19	96	8	24	-	-	10	56	-	-
\$30.01 but less than \$35 -----	4	19	2	4	-	-	-	-	1	9
\$35 -----	12	154	5	77	1	3	5	73	-	-
\$35.01 but less than \$40 -----	2	3	2	3	-	-	-	-	-	-
\$40 -----	22	241	2	44	-	-	20	198	-	-
\$40.01 but less than \$45 -----	1	4	-	-	-	-	1	4	-	-
\$45 -----	10	65	1	8	2	33	7	25	-	-
\$45.01 but less than \$50 -----	12	101	-	-	-	-	12	101	-	-
\$50 -----	10	67	1	2	-	-	7	60	1	2
\$50.01 but less than \$55 -----	1	18	-	-	-	-	-	-	-	-
\$55 -----	1	1	-	-	-	-	1	1	-	-
\$65 -----	1	9	1	9	-	-	-	-	-	-
	Maximum duration of benefits									
	Per year									
	13 weeks		20 weeks		26 weeks					
	Plans	Work-ers	Plans	Work-ers	Plans	Work-ers				
All plans providing a flat amount ---	³ 2	281	1	16	2	24				
Less than \$15 -----	-	-	-	-	-	-				
\$15 -----	-	-	-	-	-	-				
\$20 -----	-	-	-	-	-	-				
\$20.01 but less than \$25 -----	-	-	-	-	-	-				
\$25 -----	-	-	-	-	-	-				
\$25.01 but less than \$30 -----	2	281	-	-	-	-				
\$30 -----	-	-	1	16	-	-				
\$30.01 but less than \$35 -----	-	-	-	-	1	6				
\$35 -----	-	-	-	-	-	-				
\$35.01 but less than \$40 -----	-	-	-	-	-	-				
\$40 -----	-	-	-	-	-	-				
\$40.01 but less than \$45 -----	-	-	-	-	-	-				
\$45 -----	-	-	-	-	-	-				
\$45.01 but less than \$50 -----	-	-	-	-	-	-				
\$50 -----	-	-	-	-	-	-				
\$50.01 but less than \$55 -----	-	-	-	-	1	18				
\$55 -----	-	-	-	-	-	-				
\$65 -----	-	-	-	-	-	-				

¹ Based on a study of 300 health and insurance plans under collective bargaining, covering approximately 5 million workers, of which 230 plans provided nonoccupational accident and sickness benefits.

² Excludes 1 plan, covering 6,000 workers, that provided a lower benefit the first week than that provided during the remainder of the benefit period; includes 1 plan, covering 17,000 workers, that provided benefits of an unlimited period, 2 plans, covering 4,300 workers, that provided benefits for 39 weeks per disability, and 9 plans, covering 164,800 workers, that provided a lower benefit for women.

³ Includes 2 plans, covering 281,000 workers, that provided separately for 13 weeks per year for accident and 13 weeks per year for sickness.

NOTE: Because of rounding, sums of individual items may not equal totals.

\$50 or more. On the whole, method of financing does not appear to be a major factor in accounting for differences among plans in the level of benefits (table 8).

TABLE 8. Distribution of plans providing flat amount of nonoccupational accident and sickness benefits by amount provided and method of financing, fall 1958¹

(Workers in thousands)

Amount of weekly nonoccupational benefit	All plans		Benefits financed by—					
			Employer only		Employer and employee		Employee only	
	Number	Workers	Plans	Workers	Plans	Workers	Plans	Workers
All plans providing a flat amount ---	² 123	1,354	83	1,044	38	287	2	23
Under \$15 -----	3	92	3	92	-	-	-	-
\$15 -----	3	20	2	18	1	2	-	-
\$20 -----	4	23	3	20	1	3	-	-
\$20.01 but less than \$25 -----	2	21	-	-	2	21	-	-
\$25 -----	12	101	9	58	3	43	-	-
\$25.01 but less than \$30 -----	4	320	4	320	-	-	-	-
\$30 -----	19	96	14	77	4	17	1	2
\$30.01 but less than \$35 -----	4	19	2	10	2	9	-	-
\$35 -----	12	154	8	91	4	64	-	-
\$35.01 but less than \$40 -----	2	3	2	3	-	-	-	-
\$40 -----	22	241	16	182	6	60	-	-
\$40.01 but less than \$45 -----	1	4	1	4	-	-	-	-
\$45 -----	10	65	6	55	4	10	-	-
\$45.01 but less than \$50 -----	12	101	3	52	9	49	-	-
\$50 -----	10	67	7	35	2	11	1	21
\$50.01 but less than \$55 -----	1	18	1	18	-	-	-	-
\$55 -----	1	1	1	1	-	-	-	-
\$65 -----	1	9	1	9	-	-	-	-

¹ Based on a study of 300 health and insurance plans under collective bargaining covering approximately 5 million workers, of which 230 plans provided nonoccupational accident and sickness benefits.

² 9 plans, covering 164,800 workers, provided a lower benefit for women. Excludes 1 plan, covering 6,000 workers, under which the weekly benefit provided during the first week of the benefit period was lower than that provided during the remainder of the benefit period.

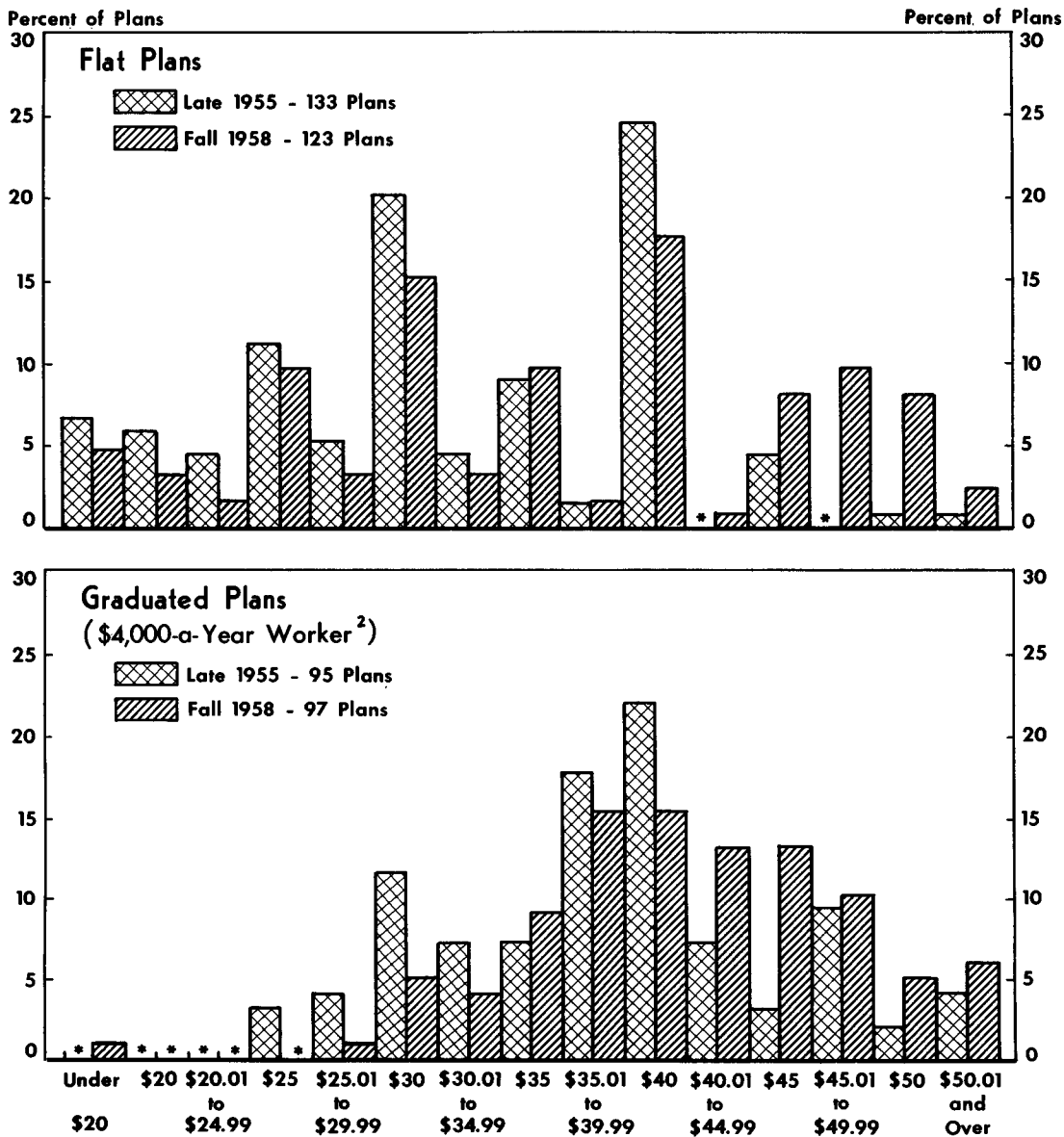
NOTE: Because of rounding, sums of individual items may not equal totals.

About 3 out of 10 flat plans paid weekly benefits of \$45 or more in late 1958, compared with about 1 out of 16 in late 1955 (chart). The proportion of plans paying less than \$35 a week decreased from almost three out of five in 1955 to slightly more than two out of five in 1958.

Amount of Benefit Under Graduated Plans.⁶—Under graduated plans relating benefit levels to earnings levels, the weekly benefit provided workers earning \$4,000 yearly ranged from \$15, or 20 percent of the weekly wage (before deductions), to \$56, or more than 70 percent of the weekly wage (table 9). The median plan paid \$40 a week, or slightly more than half the weekly wage. The levels provided by contributory plans were, on the average, higher than those provided under plans financed entirely by the employer (table 10).

⁶ Since benefit levels for only the \$4,000-a-year worker were computed for graduated plans, the number of workers shown in the accompanying tabulations at various benefit levels do not indicate the number receiving the benefit (as in the case of flat plans) but the total number of workers covered by the plans.

WEEKLY NONOCCUPATIONAL ACCIDENT AND SICKNESS BENEFITS IN SELECTED HEALTH AND INSURANCE PLANS LATE 1955 AND FALL 1958 ¹



* None
¹ Based on studies of 300 health and insurance plans under collective bargaining.
² Weekly equivalent - \$76.92

UNITED STATES DEPARTMENT OF LABOR
 BUREAU OF LABOR STATISTICS

TABLE 9. Distribution of plans providing graduated amount of nonoccupational accident and sickness benefits by amount provided workers earning \$4,000 yearly and duration of benefit period, fall 1958¹

		(Workers in thousands)									
Amount of weekly nonoccupational benefits for \$4,000-a-year worker ²		All plans		Maximum duration of benefits							
				Per disability							
		Number	Work-ers	13 weeks		20 weeks		26 weeks		52 weeks	
Plans	Work-ers			Plans	Work-ers	Plans	Work-ers	Plans	Work-ers		
All plans graduating the amount according to earnings alone -----		³ 97	1,938	15	87	4	40	⁴ 64	1,599	4	92
\$15 -----		1	5	1	5	-	-	-	-	-	-
\$25.01 but less than \$30 -----		1	3	1	3	-	-	-	-	-	-
\$30 -----		5	56	1	8	-	-	3	10	-	-
\$30.01 but less than \$35 -----		4	32	-	-	-	-	4	32	-	-
\$35 -----		9	44	3	13	-	-	4	12	-	-
\$35.01 but less than \$40 -----		15	336	3	11	4	40	3	244	-	-
\$40 -----		15	105	5	43	-	-	10	62	-	-
\$40.01 but less than \$45 -----		13	439	-	-	-	-	12	426	-	-
\$45 -----		13	571	-	-	-	-	13	571	-	-
\$45.01 but less than \$50 -----		10	257	-	-	-	-	6	164	3	85
\$50 -----		5	56	-	-	-	-	5	56	-	-
\$50.01 but less than \$55 -----		5	25	1	5	-	-	3	13	1	7
\$55.01 but less than \$60 -----		1	10	-	-	-	-	1	10	-	-
		Maximum duration of benefits									
		Per year									
		13 weeks		20 weeks		26 weeks					
		Plans	Work-ers	Plans	Work-ers	Plans	Work-ers				
All plans graduating the amount according to earnings alone -----		⁵ 3	59	⁶ 3	21	3	27				
\$15 -----		-	-	-	-	-	-				
\$25.01 but less than \$30 -----		-	-	-	-	-	-				
\$30 -----		1	39	-	-	-	-				
\$30.01 but less than \$35 -----		-	-	-	-	-	-				
\$35 -----		-	-	-	-	-	2	19			
\$35.01 but less than \$40 -----		2	20	3	21	-	-				
\$40 -----		-	-	-	-	-	-				
\$40.01 but less than \$45 -----		-	-	-	-	-	-				
\$45 -----		-	-	-	-	-	-				
\$45.01 but less than \$50 -----		-	-	-	-	-	1	8			
\$50 -----		-	-	-	-	-	-				
\$50.01 but less than \$55 -----		-	-	-	-	-	-				
\$55.01 but less than \$60 -----		-	-	-	-	-	-				

¹ Based on a study of 300 health and insurance plans under collective bargaining, covering approximately 5 million workers, of which 230 plans provided nonoccupational accident and sickness benefits.

² Weekly equivalent—\$76.92.

³ Excludes 2 plans, covering 26,000 workers, under which the weekly amount provided during the first part of the benefit period was higher than that provided during the latter part of the benefit period. Includes 1 plan, covering 13,000 workers, that provided benefits for 15 weeks per disability; and 2 plans, covering 8,000 workers, provided a lower benefit for women.

⁴ Includes 1 plan, covering 19,300 workers, that provided benefits for 26 weeks per disability but limited the number of benefit payments per year to 36.

⁵ Includes 1 plan, covering 18,000 workers, that provided benefits separately for 13 weeks per year for accidents and 13 weeks per year for sickness.

⁶ Includes 1 plan, covering 2,500 workers, that provided benefits separately for 20 weeks per year for accidents and 20 weeks per year for sickness.

NOTE: Because of rounding, sums of individual items may not equal totals.

Almost half of the plans paid more than \$40 a week to the \$4,000-a-year worker in 1958, compared with slightly more than a fourth in late 1955. The upward trend in benefit levels since 1955, as reflected in the accompanying

TABLE 10. Distribution of plans providing graduated nonoccupational accident and sickness benefits by amount provided workers earning \$4,000 yearly and method of financing, fall 1958¹

(Workers in thousands)

Amount of weekly nonoccupational benefits for \$4,000-a-year worker ²	All plans		Benefit financed by—					
			Employer only		Employer and employee		Employee only	
	Number	Workers	Plans	Workers	Plans	Workers	Plans	Workers
All plans graduating the amount according to earnings alone -----	³ 97	1,938	44	391	49	1,501	4	47
\$15 -----	1	5	-	-	1	5	-	-
\$25.01 but less than \$30 -----	1	3	-	-	1	3	-	-
\$30 -----	5	56	3	50	2	6	-	-
\$30.01 but less than \$35 -----	4	32	-	-	4	32	-	-
\$35 -----	9	44	6	28	2	14	1	1
\$35.01 but less than \$40 -----	15	336	11	90	3	244	1	2
\$40 -----	15	105	8	35	7	71	-	-
\$40.01 but less than \$45 -----	13	439	1	13	12	426	-	-
\$45 -----	13	571	2	37	9	490	2	44
\$45.01 but less than \$50 -----	10	257	5	63	5	194	-	-
\$50 -----	5	56	3	43	2	13	-	-
\$50.01 but less than \$55 -----	5	25	4	21	1	4	-	-
\$55.01 but less than \$60 -----	1	10	1	10	-	-	-	-

¹ Based on a study of 300 health and insurance plans under collective bargaining covering approximately 5 million workers, of which 230 plans provided nonoccupational accident and sickness benefits.

² Weekly equivalent—\$76.92.

³ 2 plans, covering 8,300 workers, provided a lower benefit for women. Excludes 2 plans, covering 26,000 workers, under which the weekly benefit provided during the first part of the benefit period was higher than that provided during the latter part of the benefit period.

NOTE: Because of rounding, sums of individual items may not equal totals.

chart, was caused by changes in plan provisions affecting the \$4,000-a-year level,⁷ and does not take into account the likelihood that the \$4,000-a-year worker in late 1955 would be in a higher bracket in 1958, as a result of wage increases alone, and would therefore be entitled to a higher benefit without any change in plan provisions.

Variation in Amount Based on Sex.—Of the 230 plans with a nonoccupational accident and sickness benefit, 11 plans (9 flat benefit plans and 2 graduated benefit plans) specified a lower benefit for women than for men.⁸ Using a \$3,000-a-year earnings level (\$57.50 a week) in the 2 graduated plans, women's benefit

⁷ Whether other wage categories were affected to a greater or lesser extent than the \$4,000 level was not investigated in this study.

⁸ The availability of benefits for maternity cases is discussed in a separate section of this bulletin.

TABLE 11. Distribution of plans providing nonoccupational accident and sickness benefits by waiting period and basis for determining amount of benefit, fall 1958¹

(Workers in thousands)

Type of benefit and waiting period	All plans		Basis for determining amount of benefit					
			Flat amount		Amount graduated according to earnings		Other	
	Number	Workers	Plans	Workers	Plans	Workers	Plans	Workers
All plans providing nonoccupational accident and sickness benefits -----	230	3,553	124	1,360	99	1,964	7	228
<u>Accident</u>								
Benefit begins—								
Immediately -----	160	2,400	98	865	59	1,376	3	159
After 3 days -----	² 14	132	3	45	11	88	-	-
After 6 days -----	³ 4	302	2	281	2	21	-	-
After 7 days -----	⁴ 39	356	16	125	21	197	2	33
After 7 days or when hospitalized -----	5	265	1	6	4	259	-	-
Upon being hospitalized -----	2	38	1	3	-	-	1	35
Other -----	6	61	3	36	2	24	1	1
<u>Sickness</u>								
Benefit begins—								
Immediately -----	3	9	2	7	-	-	1	2
After 3 days -----	31	402	12	153	19	250	-	-
After 3 days or when hospitalized -----	3	34	1	1	2	33	-	-
After 7 days -----	⁵ 160	1,795	94	760	62	845	4	190
After 7 days or when hospitalized -----	⁶ 21	912	9	119	12	793	-	-
After 13 days -----	⁷ 4	302	2	281	2	21	-	-
Upon being hospitalized -----	2	38	1	3	-	-	1	35
Other -----	6	61	3	36	2	24	1	1

¹ Based on a study of 300 health and insurance plans under collective bargaining covering approximately 5 million workers.

² Includes 1 plan, covering 4,000 workers, providing a waiting period of 3 days or when hospitalized, whichever occurs first.

³ These plans provided for retroactivity of benefits to first day of disability.

⁴ Includes 1 plan, covering 11,500 workers, providing for retroactivity of benefit payments if disability lasted for a specified period; 1 plan, covering 17,000 workers, providing benefits for hospitalized cases only and providing retroactivity of benefit payments to the first day of hospitalization; and 2 other plans, covering 8,000 workers, providing for retroactivity of benefits to the first day of disability.

⁵ Includes 2 plans, covering 13,600 workers, providing for retroactivity to first day if disability lasted for a specified period; 1 plan, covering 17,000 workers, providing benefits for hospitalized cases only and providing retroactivity of benefit payments to first day of hospitalization; and 1 other plan, covering 6,000 workers, providing for retroactivity of benefits to first day of disability.

⁶ Includes 1 plan, covering 4,000 workers, providing for retroactivity to first day if hospitalized during disability period.

⁷ These plans provided for retroactivity of benefits to eighth day of disability.

NOTE: Because of rounding, sums of individual items may not equal totals.

levels in the 11 plans, expressed as a percent of the benefit levels provided men, are shown in the tabulation on the following page.

Waiting Period.—In 7 out of 10 plans, workers were entitled to immediate benefits for absences caused by accidents happening off the job (table 11). In the case of sickness, prevailing practice was much more restrictive. Only three plans covered workers for the first 3 days of absence. Eight out of ten plans started benefits on the eighth day of absence and one out of seven started payments on the fourth day. Under some of these plans, however, accident and sickness benefits became available immediately upon being hospitalized. Table 12

Percent of benefit level provided men	Plans	Workers (in thou- sands)
All plans providing different amounts for men and women -----	11	173
60 percent -----	1	20
71 percent -----	1	22
75 percent -----	7	123
78 percent -----	1	7
80 percent -----	1	2

NOTE: Because of rounding, sums of individual items may not equal totals.

shows how accident and sickness waiting periods were combined among the 230 plans. The extent to which nonoccupational benefits were supplemented by separate paid sick leave plans covering the first few days of absence was not determined in this study. Retroactive payments following the completion of a

TABLE 12. Waiting period for weekly nonoccupational accident and sickness benefits, fall 1958¹

(Workers in thousands)			
Type of benefit and waiting period		Plans	Workers
All plans providing nonoccupational accident and sickness benefits -----		230	3,553
Benefits begin after—			
Accident	Sickness		
Immediately -----	Immediately -----	3	9
Immediately -----	3 days -----	21	281
Immediately -----	3 days or when hospitalized -----	3	34
Immediately -----	7 days -----	² 117	² 1,428
Immediately -----	7 days or when hospitalized -----	³ 16	³ 647
3 days -----	3 days -----	⁴ 11	⁴ 138
3 days -----	7 days -----	4	11
6 days -----	13 days -----	⁵ 4	302
7 days -----	7 days -----	⁶ 39	⁶ 356
7 days or when hospitalized -----	7 days or when hospitalized -----	5	265
Upon being hospitalized -----	Upon being hospitalized -----	2	38
Other -----		5	43

¹ Based on a study of 300 health and insurance plans under collective bargaining covering approximately 5 million workers.

² Includes 1 plan, covering 2,100 workers, providing for retroactivity to first day if disability lasted for a specified period.

³ Includes 1 plan, covering 4,000 workers, providing for retroactivity to first day if hospitalized during disability period.

⁴ Includes 1 plan, covering 4,000 workers, providing a waiting period for accidents of 3 days or when hospitalized, whichever occurs first and 1 plan, covering 17,300 workers, providing the waiting period of 3 days or when hospitalized whichever occurs first, for both accident and sickness.

⁵ These 4 plans providing for retroactivity of accident benefits to the first day and retroactivity of sickness benefits to the eighth day.

⁶ Includes 1 plan, covering 12,000 workers, providing for retroactivity of benefit payments if disability lasted for a specified period; 1 plan, covering 17,000 workers, providing benefits for hospitalized cases only and providing retroactivity benefit payment to the first day of hospitalization; 1 plan, covering 2,000 workers, providing for retroactivity of accident benefits to first day of disability and 1 plan, covering 6,000 workers, providing for retroactivity of accident and sickness benefits to first day of disability.

NOTE: Because of rounding, sums of individual items may not equal totals.

waiting period or an extended period of illness were provided by some plans. (See footnotes to tables 11 and 12.)

Duration.—All but 1 of the 230 plans studied limited accident and sickness benefit payments to a fixed period. More than 9 out of 10 plans with a nonoccupational benefit provided a maximum number of weekly benefit payments for each disability (table 13). Under these plans, the number of weekly payments a worker previously collected from the plan had no bearing on the number available to him for future disabilities if the disabilities were due to unrelated causes and were separated by a return to work, usually for a specified period. In 15 plans, workers were limited to a certain number of benefit weeks in a year.

TABLE 13. Maximum duration of nonoccupational accident and sickness benefits, fall 1958¹

(Workers in thousands)		
Maximum duration	Plans	Workers
All plans providing nonoccupational accident and sickness benefits -----	230	3,553
Per disability -----	213	3,097
13 weeks -----	61	638
20 weeks -----	8	111
26 weeks -----	131	2,142
39 weeks -----	3	6
52 weeks -----	7	138
Other -----	23	62
Per year -----	15	430
13 weeks -----	35	340
20 weeks -----	4	37
26 weeks -----	5	52
Other -----	1	1
Other -----	2	25

¹ Based on a study of 300 health and insurance plans under collective bargaining covering approximately 5 million workers.

² Includes 1 plan, covering 17,000 workers, that provided benefits for an unlimited period per disability.

³ Includes 3 plans, covering 299,000 workers, that provided separately for 13 weeks per year for accidents and 13 weeks per year for sickness.

⁴ Includes 1 plan, covering 2,500 workers, that provided separately for 20 weeks per year for accidents and 20 weeks per year for sickness.

NOTE: Because of rounding, sums of individual items may not equal totals.

The duration of the accident and sickness benefits under the plans studied was uniform for all covered workers except for certain modifications based on age. (See the following section.) Over half of the plans with a nonoccupational benefit made benefit payments for up to 26 weeks per disability. The next most frequent maximum duration specified was 13 weeks per disability (61 plans). Seven plans covered workers for a full year of disability.

The relationship between benefit levels and maximum duration of benefits, as shown in tables 7 and 9, reveal a marked tendency for longer durations to accompany higher benefit levels.

Reduction of Benefits for Older Workers.—In four out of five plans, the same benefits were available to all eligible workers regardless of age. In 47 plans, however, benefit terms were modified for workers reaching a stipulated age (table 14). In no case were workers under 60 years of age affected.

TABLE 14. Change in basis of weekly nonoccupational accident and sickness benefit payments due to age, fall 1958

(Workers in thousands)		
Provisions	Plans	Workers
All plans studied	300	4,933
All plans providing nonoccupational accident and sickness benefits	230	3,553
All plans providing for a change in basis of payment of nonoccupational accident and sickness benefits at specified age	47	453
Change affects both accident and sickness benefits ----	31	341
<u>Before age 60</u> <u>After age 60</u>		
13 weeks per disability --- 13 weeks per year ----	9	19
26 weeks per disability --- 26 weeks per year ----	17	129
<u>Before age 65</u> <u>After age 65</u>		
15 weeks per disability --- 15 weeks per year ----	1	13
26 weeks per disability --- 26 weeks per year ----	2	57
26 weeks per disability --- Discontinued	1	120
<u>Before age 70</u> <u>After age 70</u>		
20 weeks per disability --- Discontinued	1	3
Change affects sickness benefit only	16	112
<u>Before age 60</u> <u>After age 60</u>		
13 weeks per disability --- 13 weeks per year ----	7	67
26 weeks per disability --- 26 weeks per year ----	9	46

NOTE: Because of rounding, sums of individual items may not equal totals.

With two exceptions, the basis of payment was modified for workers upon the attainment of the specified age. In most of these plans, a change from a "per disability" to a "per year" basis took effect when the worker reached age 60. Both the accident and sickness benefits were affected in about 2 out of 3 of the 47 plans; in the other plans, only the sickness benefit was involved. In addition to changing the basis of payment at age 60, one plan reduced the benefit amount for workers at age 65. Benefit payments were discontinued under 2 of the 47 plans; under one of these plans, workers were not eligible for benefits after age 65, and under the other, after age 70.

Occupational Accident and Sickness Benefits

An increasing number of health and insurance plans now provide accident and sickness benefits for occupational disabilities, a practice designed to eliminate differentials between benefits payable under a private plan for nonoccupational disabilities and the workmen's compensation benefit for occupational disabilities payable according to State law. More than a fourth of the plans with an accident and sickness benefit (65) provided coverage for on-the-job disabilities

(table 3).⁹ All except two plans also covered nonoccupational disabilities. In late 1955, only 52 of the plans studied covered occupational disabilities.

Generally, the benefit payable for occupational disabilities was the difference between the workmen's compensation benefit and the amount provided for nonoccupational cases (table 15 and 16). For example, under a plan providing a \$40 weekly benefit for nonoccupational disabilities, an injured worker eligible for a \$25 weekly workmen's compensation benefit would receive \$15 from the private plan. The relationships between the weekly nonoccupational and occupational benefits are shown below.

<u>Amount of weekly occupational benefit</u>	<u>Plans</u>	<u>Workers (in thou- sands)</u>
All plans providing nonoccupational and occupational accident and sickness benefits	63	1, 623
Difference between workmen's compensation benefit and nonoccupational benefits	¹ 49	1, 433
Same as nonoccupational benefit for entire benefit period	4	51
Same as nonoccupational benefit for 1st week of benefit period; thereafter, percentage of nonoccupational benefit	² 3	37
50 percent of nonoccupational benefit	1	53
40 percent of nonoccupational benefit	2	32
36 percent of nonoccupational benefit	1	3
22 percent of nonoccupational benefit	2	5
Other	1	10

¹ Under 1 plan, the maximum amount payable for an occupational disability was 50 percent of the maximum payable for a nonoccupational disability.

² 2 plans paid 50 percent and 1 plan paid 46 percent of the nonoccupational benefit during all except the first week of the benefit period.

NOTE: Because of rounding, sums of individual items may not equal totals.

With few exceptions, the waiting period and the duration for occupational benefits were the same as for nonoccupational benefits. Two plans covering 57,000 workers provided a longer waiting period for occupational accident benefits than for nonoccupational accident benefits; another plan covering 3,000 workers specified a longer waiting period for both occupational accident and sickness benefits than for nonoccupational benefits.

The duration of occupational benefits differed from the duration of nonoccupational benefits in only 2 plans covering 21,000 workers. One of these plans provided occupational benefits for only 1 week (waiting period for workmen's compensation benefit); the other provided for up to 13 weeks per disability. Both of these plans provided nonoccupational benefits for up to 26 weeks

⁹ Six of these plans covered only occupational disabilities.

TABLE 15. Distribution of plans providing flat amount of occupational accident and sickness benefits by amount provided, fall 1958¹

(Workers in thousands)

Amount of weekly occupational benefit	Plans	Workers
All plans providing flat amount -----	² 25	218
In addition to workmen's compensation—		
\$10 -----	2	5
\$17.50 -----	1	53
\$18 -----	1	3
\$20 -----	2	12
\$30 -----	1	1
Difference between workmen's compensation benefit and—		
\$35 -----	1	3
\$40 -----	2	35
\$45 -----	3	8
\$46 -----	1	4
\$46.50 -----	8	83
\$50 -----	3	12

¹ Based on a study of 300 health and insurance plans under collective bargaining covering approximately 5 million workers; of these, 65 plans, covering 1,637,000 workers, provided occupational accident and sickness benefits.

² Excludes 2 plans, covering 19,000 workers, under which the weekly benefit provided during the first week of the benefit period and 1 plan, covering 6,000 workers, under which the benefit for the first week was lower than the benefit for the rest of benefit period.

NOTE: Because of rounding, sums of individual items may not equal totals.

per disability. As shown in the accompanying tabulation, 26 weeks per disability was the maximum duration provided in almost three-fourths of the plans with an occupational benefit.

Maximum duration of occupational benefit period	Plans	Workers (in thousands)
All plans providing occupational accident and sickness benefits -----	65	1,637
13 weeks per disability -----	8	113
26 weeks per disability -----	46	1,397
52 weeks per disability -----	4	81
15 weeks per year -----	3	27
Other -----	4	19

NOTE: Because of rounding, sums of individual items may not equal totals.

Maternity Benefits

Partial compensation for income losses resulting from disabilities caused by pregnancies was provided women workers in almost three-fourths (168) of the plans with weekly accident and sickness benefits. Under most of these plans (162), weekly benefits were payable; the remainder provided a general lump-sum allowance in lieu of weekly accident and sickness benefits and other plan benefits.

TABLE 16. Distribution of plans providing graduated amount of occupational accident and sickness benefits by amount provided workers earning \$4,000 yearly, fall 1958¹

(Workers in thousands)

Amount of weekly occupational benefit for \$4,000-a-year-worker ²	Plans	Workers
All plans graduating the amount according to earnings alone -----	³ 33	1,311
In addition to workmen's compensation benefit—		
\$16 -----	1	21
\$42 -----	1	13
\$76.42 -----	2	14
Difference between workmen's compensation benefit and—		
\$35 -----	1	4
\$38.40 -----	3	120
\$38.75 -----	1	8
\$40 -----	1	8
\$42 -----	6	367
\$42.50 -----	1	16
\$45 -----	4	490
\$46.15 -----	1	8
\$48 -----	2	135
\$49 -----	3	52
\$50 -----	2	29
\$51.28 -----	2	9
\$53.84 -----	1	7
\$56 -----	1	10

¹ Based on a study of 300 health and insurance plans under collective bargaining covering approximately 5 million workers; of these, 65 plans, covering 1,637,000 workers, provided occupational accident and sickness benefits.

² Weekly equivalent—\$76.92.

³ Excludes 3 plans, covering 48,000 workers, under which the weekly benefit during the first week of the benefit period was higher than that provided during the remainder of the benefit period.

NOTE: Because of rounding, sums of individual items may not equal totals.

TABLE 17. Availability of accident and sickness benefits to newly insured workers for disability resulting from pregnancy, fall 1958¹

(Workers in thousands)

Availability of benefit	Plans	Workers ²
All plans providing benefits for disability due to pregnancy -----	168	2,628
Benefits become available immediately -----	47	638
If pregnancy commences while insured -----	76	1,474
After being insured for—		
6 months -----	2	15
8 months -----	2	51
9 months -----	36	404
10 months -----	3	33
11 months -----	1	1
12 months -----	1	12

¹ Based on a study of 300 health and insurance plans under collective bargaining covering approximately 5 million workers; of these, 230 plans, covering 3,553,000 workers, provided a weekly non-occupational accident and sickness benefit.

² Number of workers covered by plan may not reflect an indication of use of benefits since proportion of women covered varied considerably among plans.

NOTE: Because of rounding, sums of individual items may not equal totals.

In addition to the eligibility requirements previously discussed, newly insured women workers, under 121 of the 168 plans, had to meet additional qualification requirements for maternity benefits. Forty-seven plans made pregnancy disability benefits available immediately (table 17). Benefits were payable under 76 plans for disabilities caused by pregnancies which began after women workers became insured. Coverage for a predetermined period, generally 9 months, was required by the remaining 45 plans before benefits became payable.

Weekly Maternity Benefits.—The weekly maternity benefit payment provided in 160 of the plans was the same as the amount specified for nonoccupational disabilities. Two plans paid a lower weekly amount for maternity than for nonmaternity disabilities. In one of these, the benefit was \$5 less than that provided for nonmaternity cases and, in the other, \$6 less.

A uniform or flat weekly benefit, ranging from \$9 to \$55 a week, was allowed for pregnancy disabilities in 87 plans (table 18). Most frequently it was \$30 (22 plans). The median flat plan provided \$35 a week.

TABLE 18. Distribution of plans providing flat amount of accident and sickness benefits for disability resulting from pregnancy by amount provided, fall 1958¹

(Workers in thousands)		
Amount of weekly maternity benefit	Plans	Workers ²
All plans providing a flat amount -----	87	689
Under \$ 15 -----	2	43
\$ 15 -----	2	18
\$ 20 -----	2	16
\$20.01 but less than \$25 -----	1	4
\$ 25 -----	8	57
\$25.01 but less than \$30 -----	1	35
\$ 30 -----	22	179
\$30.01 but less than \$35 -----	4	39
\$ 35 -----	7	45
\$35.01 but less than \$40 -----	2	3
\$ 40 -----	12	112
\$40.01 but less than \$45 -----	1	4
\$ 45 -----	6	18
\$45.01 but less than \$50 -----	12	101
\$ 50 -----	4	14
\$ 55 -----	1	1

¹ Based on a study of 300 health and insurance plans under collective bargaining covering approximately 5 million workers; of these, 162 plans, covering 2,351,000 workers, provided weekly accident and sickness benefits for maternity cases.

² Number of workers covered by plan may not reflect an indication of use of benefits since proportion of women covered varied considerably among plans.

NOTE: Because of rounding, sums of individual items may not equal totals.

Plans graduating the weekly benefit according to earnings alone paid women workers earning \$3,000 yearly¹⁰ (an arbitrarily selected earnings level) an amount ranging from \$10 to \$48, if the disability was caused by pregnancy

¹⁰ Weekly equivalent—\$57.70.

(table 19). Under 18 plans, \$35 a week, or 60 percent of the gross weekly wage, was paid. This was also the amount paid by the median plan.

TABLE 19. Distribution of plans providing graduated amount of accident and sickness benefits for disability resulting from pregnancy by amount provided women workers earning \$3,000 yearly, fall 1958¹

(Workers in thousands)		
Amount of weekly maternity benefits for women earning \$3,000 a year ²	Plans	Workers ³
All plans graduating the amount according to earnings alone -----	74	1,517
Under \$15 -----	1	5
\$20.01 but less than \$25 -----	2	4
\$25 -----	2	9
\$25.01 but less than \$30 -----	12	93
\$30 -----	7	38
\$30.01 but less than \$35 -----	6	78
\$35 -----	18	157
\$35.01 but less than \$40 -----	9	77
\$40 -----	4	61
\$40.01 but less than \$45 -----	10	432
\$45 -----	2	444
\$45.01 but less than \$50 -----	1	120

¹ Based on a study of 300 health and insurance plans under collective bargaining covering approximately 5 million workers; of these, 162 plans, covering 2,351,000 workers, provided weekly accident and sickness benefits for maternity cases.

² Weekly equivalent—\$57.70.

³ Number of workers covered by plans may not reflect an indication of use of benefit since proportion of women covered varied substantially among plans.

NOTE: Because of rounding, sums of individual items may not equal totals.

All except 1 of the 162 plans provided weekly benefits for a shorter duration for disabilities resulting from pregnancy than for other types of disabilities. With four exceptions, these benefits were paid for a maximum period of 6 weeks, as shown below.

Duration of weekly maternity benefits	Plans	Workers (in thousands)
All plans providing weekly benefits for disability resulting from pregnancy -----	162	2,351
4 weeks -----	1	5
6 weeks -----	158	2,332
8 weeks -----	2	11
26 weeks -----	1	3

NOTE: Because of rounding, sums of individual items may not equal totals.

General Lump-Sum Allowance.—Six plans provided a lump-sum maternity allowance as partial compensation for loss of income and for hospital and medical expenses incurred. As shown below, three of these plans paid women workers \$150.

<u>General lump-sum allowance</u>	<u>Plans</u>	<u>Workers (in thou- sands)</u>
All plans providing a general lump-sum maternity allowance in lieu of weekly accident and sickness and other plan benefits	6	277
\$ 75	1	12
\$ 100	1	20
\$ 150	3	244
\$ 200	1	1

NOTE: Because of rounding, sums of individual items may not equal totals.

Recent Publications of the Bureau of Labor Statistics on Employee Benefit Plans

Health and insurance plans

Digest of One-Hundred Selected Health and Insurance Plans Under Collective Bargaining, Early 1958. BLS Bull. 1236. October 1958. Price \$1.25. 253 pp.

Changes in Selected Health and Insurance Plans, 1954-58. Monthly Labor Review, November 1958. Reprint 2301.

Analysis of Health and Insurance Plans Under Collective Bargaining, Late 1955. BLS Bull. 1221. November 1957. Price 50 cents. 87 pp.

Pension plans

Digest of One-Hundred Selected Pension Plans Under Collective Bargaining, Winter 1957-58. BLS Bull. 1232. May 1958. Price 45 cents. 71 pp.

Characteristics of Pension Plans. Monthly Labor Review, August 1958. Reprint 2288.