DOCUMENT RESUME

ED 051 809 JC 710 183

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TITLE	Benefit Plans in Junior Colleges.
INSTITUTION	American Association of Junior Colleges, Washington, D.C.; Teachers Insurance and Annuity Association, New York, N.Y.
PUB DATE	71
NOTE	643p.
AVAILABLE FROM	American Association of Junior Colleges, One Dupont Circle, N.W., Washington, D.C. 20036 ($6.00)
EDRS PRICE	EDRS Price MF-$0.65 HC-$23.03
DESCRIPTORS	*College Faculty, *Fringe Benefits, Health Insurance, *Insurance Programs, *Junior Colleges, Retirement, *Teacher Retirement, Workmans Compensation

ABSTRACT

This study describes the present status of benefit planning in the junior colleges, discusses the principles governing benefit plans, and raises questions regarding the development of sound benefit plans in light of the needs of individual faculty and staff as well as of the goals of the institution. The base of the study was a questionnaire filled out by junior college presidents, business officers, personnel officers, and directors of institutional research. The following types of benefits are discussed: group life, health, long- and short-term disability income insurances, retirement systems, retirement plan participation, and federal social security. The study could be of interest to administrators and individual plan participants. (CA)

BENEFIT PLANS IN JUNIOR COLLEGES

by Francis P. King

American Association of Junior Colleges
TEACHERS INSURANCE AND ANNUITY ASSOCIATION

Price: $6.00

Printed in U.S.A.

FOREWORD

This book fills a great need. As the recent Carnegie Commission on Higher Education report "The Open Door Colleges" notes, "Community colleges are the fastest growing segment of higher education in the United States." The report also notes that "perhaps because community colleges have grown so rapidly in the last decade, there has been a serious lag between their development and the availability of adequate information about them. Statistics on community colleges are highly inadequate. . . ."[1] This book does much to fill the information gap in one important area of community and junior college operations: benefit plans.

But this is not merely a statistical study. The facts, it is true, are there, but they are combined with sensible recommendations about particular benefit programs and—of particular importance to developing colleges—a sensitive discussion of the interplay of the various benefit plans.

It is estimated that nearly 200,000 new teachers, including replacements, will be needed in two-year colleges by 1980. Attracting such a large number of talented people is no easy matter. But careful and thoughtful construction of a sound benefit environment certainly facilitates the task.

I cannot recommend too highly to my colleagues the importance of mobility. As community and junior college systems develop and grow throughout our fifty states, it becomes increasingly important that those

[1] Carnegie Commission on Higher Education, "The Open Door Colleges," p. 46.

with experience and skills be able to move freely throughout the nation to the betterment of themselves and the systems they will serve. The sensitivity of the author to the concept of academic mobility is commendable. I can only hope that those who read and use this book will devote themselves to implementing programs which will permit mobility for the betterment of all.

This book appears at a milestone in the history of the American Association of Junior Colleges: now fifty years old. Certainly, it is an appropriate time to take stock. This book enables us to do so in the benefit plan area. It is also an outstanding guide to where we, hopefully, will go in the future.

EDMUND J. GLEAZER, JR.
Executive Director
American Association of Junior Colleges

Washington, D.C.
September 15, 1970

ACKNOWLEDGMENTS

Without the splendid cooperation of hundreds of junior college presidents, business officers, personnel officers, and directors of institutional research, this study could not have been made. Sincere thanks are due to them and to their patience in accepting and filling out the twelve-page questionnaire that forms the base of this study. Extra thanks are due to the officers of some fifty junior colleges who did double duty by filling out and commenting on the earlier test questionnaire.

An acknowledgment of the cooperation of the colleges would be incomplete without reference to the secretaries and other members of office staffs who were so helpful in expediting the passage of the questionnaire to the right respondent, and in seeing to its return. Our work with all of those people who so conscientiously serve American higher education in the junior colleges was indeed a pleasure.

This study, the first of its kind in the junior colleges, was made possible by the financial support of the Esso Education Foundation, with the aim of providing the two-year institutions with basic information for decision-making in the staff benefit area. Our thanks go especially to George M. Buckingham and Frederick deW. Bolman for their early interest in the project, and for their confidence and encouragement.

The study is the joint effort of the American Association of Junior Colleges and Teachers Insurance and Annuity Association. Particular acknowledgment is due to Edmund J. Gleazer, Jr., Executive Director of the AAJC, for his continuing support of the idea of this study, and to his associates Jack C. Gernhart, Assistant to the Executive Director, James W. White, Director of Finance and Administration, and Roger Yarrington, Director of Publications, for their cooperation in helping to carry it out.

A heavy burden was carried by colleagues at TIAA. William C. Greenough, Donald S. Willard, and Thomas F. Cuite read each draft of the report and devoted many hours to discussions that contributed immeasurably to its scope and depth. James G. MacDonald, joined by Ronald P. McPhee, Bruce L. Boyd, and Martin Lapidus, lent their professional knowledge of group life, health, and disability income insurance to those chapters, and patiently answered question after question concerning the group coverages.

The study owes much to Harry E. Allan and Thomas G. Walsh for providing numerous actuarial calculations and for their many constructive comments on the chapters on retirement systems, and to Robert C. Beetham for his analysis of economic data for the section on variable annuities.

Robert J. Myers, F.S.A., formerly Chief Actuary of the Social Security Administration and now Professor of Actuarial Science, Temple University, was kind enough to read the chapter on the federal Social Security system. The report has benefited greatly from his comments.

Appreciation is also extended to the executive officers of 77 public retirement systems who supplied pension plan information and who verified our summaries of their plans.

This project was carried out through the facilities of the Educational Research Department of TIAA, William T. Slater, Director of Research. Many thanks are due to its members. Jo Ann Mahoney supervised the administration of the questionnaire, the study record systems, and the preparation of the chapters from initial drafts to final copy. In addition, Mrs. Mahoney prepared the tables for the chapters, and kept a watchful and accurate eye on the budget. Her assistance has been invaluable, and has aided the study immensely. The typing of successive drafts was carried out by Carol DiPuma, with the assistance of Janet Pfeifer and Janet Szalus. Elizabeth Lowe supervised the preparation of the Appendix material of the report, and admirably accomplished the task of transforming the often lengthy and complex descriptions of public retirement systems into the closely-worded summaries that appear as Appendix C. Vivien Chesley provided the basic records for the descriptions of public retirement systems and supervised the preparation of the summaries of the TIAA-CREF plans in Appendix D.

For data processing of the questionnaire responses we must thank Mary Toulis, of The dataStation Corporation, New York Data Center-

QUIP, who produced programs and tables almost as soon as we delivered the punched cards. At TIAA, our thanks go to Robert J. Cook, Data Processing Officer, to Sarah Coratello and her staff, and Gerald Doherty.

Although the present study is the first to cover two-year colleges, it is the fifth in a series of national studies of benefit plans in higher education. The first such study was prepared in 1940 by Rainard B. Robbins and covered retirement plans in higher education. A 1948 study by William C. Greenough covered retirement and group life insurance plans in the four-year colleges and universities, and 1959 and 1969 studies by William C. Greenough and the present author extended the studies to include health insurance and short- and long-term disability income plans.

In carrying out this study, as in earlier ones, the author is deeply indebted to William C. Greenough, Chairman of TIAA and CREF. His encouragement of studies of this kind, his numerous and substantial contributions in the field of pension planning and group insurance for educational institutions, and our association of nearly twenty years at Teachers Insurance and Annuity Association, have provided the richest of resources upon which to draw.

FRANCIS P. KING

New York, N. Y.
September 15, 1970

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1 INTRODUCTION

PURPOSE

This study has several purposes. First, it aims to describe the present status of benefit planning in the junior colleges: the types of plans in effect and the principal provisions of those plans. Second, it offers a brief background for the understanding of various benefit provisions and alternatives through a discussion of the annuity, pension, and insurance principles governing benefit plans. Finally, it raises the questions which confront college administrators, faculty, and other employees, and trustees and legislators, in the development of sound benefit plans in the light of the needs of the individual faculty and staff members on the one hand, and the goals of educational institutions on the other. In summary, this study aims to help the junior colleges answer the question: "Where have we been and where should we go from here?" It is hoped that the study will be used as a working document, not as a collection of statistics to be perused and put on a shelf.

It is generally recognized that sound educational management requires solid data and a firm grasp of fundamentals if decisions are satisfactorily to meet educational objectives. This is as applicable in the benefit planning area as in any other aspect of college affairs. As educational costs mount, greater pressures are exerted to get the most from the educational dollar. Yet too seldom have college benefit plans been subject to the kind of analysis that can so often help the institution and its employees get the best results for their money. Apart from the rapid growth of the colleges themselves, one reason for the somewhat random growth to date of benefit plans in junior colleges is that they have not had readily available in one comprehensive source the basic information required for sound policy decisions.

This report by no means is solely for the use of policy-makers and administrators. Discussion of basic benefit principles inevitably leads to discussion of how specific benefit plans work, how plans that appear similar may differ in their effects, or how alternative approaches may produce more or less advantageous cost-benefit relationships. All this should be of interest to individual plan participants as well as administrators.

Understanding of college benefit plans is important to each individual faculty and staff member. Benefit plans are (or should be) designed to dovetail with the employees' own arrangements for savings for old age, life insurance, and so on, and of course with Social Security benefits if available. Simply from the standpoint of effective individual money management, a review of the way a benefit plan operates can often lead to more intelligent individual use of the plan. At times, plan participants do not feel qualified to ask the right questions about the operation of their benefit plans. This study, it is hoped, will lead to a greater degree of sophistication on the part of benefit plan participants.

Some benefit plans do a better job than others, and individual staff members have an obligation in advising the employer as to the effectiveness of existing plans in meeting real needs. On its part, the college is aided by listening to informed feedback as it approaches revision of benefit plans.

Improved understanding of how benefit plans work usually begins with examination of underlying features. In pension planning, for instance, there is much discussion about vesting, portability, benefit levels, retirement ages, and the like. But the two basic starting points in pension funding, the *defined contribution* approach and the *defined benefit* approach, are not so often brought into focus. Yet they strongly influence benefit patterns and differ markedly in their capacity to generate retirement benefits for participants whose careers include work for more than just one employer under one pension system. Chapter 2 describes the differences between the two fundamental approaches to the provision of retirement income. Other chapters bring out similar basic considerations. Chapter 5, for instance, includes a review of choices in the selection of group life insurance benefits, and notes that some plans provide the lowest insurance amounts for those who need insurance the most, and vice versa. In Chapter 6, practical differences between the various approaches to health insurance are discussed.

The report has attempted to avoid the technical and legalistic language that is often used in describing benefit plans. When dealing with theoretical and operating aspects of benefit plans, it is sometimes difficult to eschew such language altogether, but generally the aim has been a report as free as possible of technical jargon.

BACKGROUND OF STUDY

During the last decade, as the junior colleges experienced unprecedented growth in numbers and enrollment, and established their distinct place in the American educational system, it became clear that need was increasing for basic data for junior college planning. This study is a product of that need in the area of faculty and staff benefit planning.

The study was financed by a grant to the American Association of Junior Colleges (AAJC) and Teachers Insurance and Annuity Association (TIAA) from the Esso Education Foundation. The Foundation has long been concerned with the effective employment of college resources. As a part of staff compensation, benefit plans represent a substantial part of a college's total compensation dollar. Taxpayer money is heavily involved in the educational commitment of the public junior colleges. The Foundation's support of the study has the purpose of aiding all junior colleges, public and private, in making the best use of available funds by developing a handbook for the review of benefit plans and the formulation of sound institutional policy regarding such plans.

It is hoped that this report—the first such in-depth study of junior colleges on a national scale—will reduce the need for smaller surveys and questionnaires, and will form the base point for regular future surveys of trends in benefit planning in the junior colleges.

COVERAGE

The report covers the four principal staff benefit areas: (1) retirement benefits, (2) benefits for survivors in the event of the death of the college staff member, (3) benefits to cover medical expenses resulting from illness or injury of the staff member or members of his family, and (4) income benefits during periods a staff member is unable to work because of disability, short or long in duration.

UNIVERSE

The study group, totaling 1,007 junior colleges, is composed of the public and private junior and community colleges listed in the 1969 AAJC Junior College Directory, plus junior colleges newly opened during 1969. A small number of listed junior colleges employing only religious faculty (priests, members of orders) were not included in the survey. Throughout the study report the phrase junior colleges includes community colleges.

Because eligibility for benefit plans and the provisions of plans sometimes differ according to employment classification, the questionnaire data were collected separately for the three major personnel categories: (1) faculty, (2) administrative staff and other professional (nonfaculty) personnel, and (3) clerical, secretarial, maintenance, and service employees. Faculty includes all full-time personnel who teach 50 per cent or more of the time. The administrative group includes administrative officers, their assistants, supervisors, and other professional nonteaching personnel. The administrative group is usually referred to in the report simply as "administrative personnel" or "administrators," and the nonacademic and nonadministrative group as "clerical-service" employees. The three employee categories used in the survey are necessarily broad and of course encompass numerous institutional variations in employee terminology and classification.

In the tables in the body of the report and in Appendix B, the survey data are distributed by institutional control, public and private, and by numbers of employees in reporting institutions. The employee columns, headed EEs, provide in effect a weighting of responses by size of institution.

Preparation for the study began in early 1969 with the development of study objectives in consultation with officers of the AAJC and TIAA, and the Esso Education Foundation. For the collection of the basic data, a test questionnaire was designed and distributed to a selected cross-section of 50 public and private junior colleges in mid-1969. The test questionnaire was based in part on a questionnaire used in a 1968 study of benefit plans in the four-year colleges and universities.[1] Final preparations and plans for data processing were completed at the end of 1969.

The survey questionnaire was mailed on January 1, 1970, to presidents of public and private junior colleges, or to central administrative offices in the case of multicampus institutions or institutions centrally administered or coordinated as branches, district units, or state junior college systems. Presidents were asked to direct the questionnaire to the administrative officer in charge of benefit plans, usually the business or personnel officer. In some of the responding individual institutions, and in most of the groups of centrally administered colleges, the director of institutional research prepared or coordinated the reply. Data in questionnaires returned after March 18, 1970, are not included in the study.

[1] William C. Greenough and Francis P. King, *Benefit Plans in American Colleges*, (New York: Columbia University Press, 1969).

RESPONSE

Eighty-nine per cent of the 1,007 junior colleges in the survey responded to the survey questionnaire. By control, 92 per cent of public junior colleges and 78 per cent of private junior colleges responded.

Measured by numbers of employees, responses were received from public junior colleges employing 95 per cent of persons employed by public junior colleges, and from private junior colleges employing 84 per cent of employees of this group of two-year institutions.

Table 1–1 details the response to the survey questionnaire.

Questionnaires mean extra work for responding administrators, and they are not always welcome. But if certain kinds of information are to be assembled, questionnaires are required. Our aim as we developed the survey instrument was to keep the number of questions down to an essential minimum, to ask for no information that could be obtained from other sources (enrollment, control, etc.), to pretest the questionnaire to help make sure it met real situations, and to provide a printed questionnaire laid out for easy reading. Still, the questionnaire weighed in at twelve pages. The willingness of so many college officers to provide answers to our questions is testimony to their patience and cooperation, as well as a reflection of a high current interest level in data in the field of college benefit planning.

FINDINGS

Overall, the results of the current study indicate that benefit plans in each coverage area but one are reported by a large majority of the junior colleges, with the private junior colleges somewhat behind the public institutions. The one exception area is group insurance plans for long-term total disability.

The simple statement that a benefit plan is in effect is not especially informative in an age of widespread staff benefits, with wide choices of benefit provisions available. A count of benefit plans is a starting point, the term *benefit plan* a label. The label may signify wine, but the decanter may hold anything from table wine to fine vintage. Attention turns at once to the question of quality, to the elements of the plans themselves. This study aims to offer qualitative guides as well as summary data on extent of plans.

Extent of Benefit Plans. The study brings out the extent of benefit plans in the junior colleges. Table 1–2 on page 7 summarizes the data.

- Higher proportions of public junior colleges report benefit plans than private junior colleges, except for participation in the federal Social Security program.

TABLE 1-1: *SUMMARY OF SURVEY RESPONSE*

	All Institutions		*Public*		*Private*		*Public—Enrollment*				*Private—Enrollment*			
	Insts	*EEs*	*Insts*	*EEs*	*Insts*	*EEs*	*Total*	*Less than 1,000*	*1,000–1,999*	*2,000 or More*	*Total*	*Less than 1,000*	*1,000–1,999*	*2,000 or More*
Total Survey Group	1,007	123,717	774	107,883	233	15,834	774	315	206	253	233	203	20	10
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Responded to Survey	893	115,372	712	102,002	181	13,370	712	282	193	237	181	155	17	9
	89%	93%	92%	95%	78%	84%	92%	90%	94%	94%	78%	76%	85%	90%
Did Not Respond	114	8,345[a]	62	5,881	52	2,464	62	33	13	16	52	48	3	1
	11%	7%	8%	5%	22%	16%	8%	10%	6%	6%	22%	24%	15%	10%

[a] Data on numbers of faculty and administrative personnel from 1969 AAJC *Junior College Directory*. The number of clerical-service employees in nonresponding institutions is estimated, and is based on the ratio of faculty and administrative personnel in responding institutions to the number of reported clerical-service personnel.

TABLE I–2: BENEFIT PLANS REPORTED BY JUNIOR COLLEGES, 1970

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N=* 893	*N=* 59,383	*N=* 712	*N=* 53,948	*N=* 181	*N=* 5,435
Retirement Plan	94.3	98.4	99.3	99.3	74.6	89.1
Social Security	76.5	68.4	71.6	65.3	95.5	99.1
Group Life Insurance	70.2	78.3	73.5	78.8	57.5	73.9
Health Insurance	95.5	98.6	97.8	98.8	86.7	96.8
Short-Term Disability Income Plan	90.9	95.4	94.4	96.7	77.3	82.5
Long-Term Disability Income Plan						
Group Insurance	35.4	45.2	36.8	45.3	29.8	44.9
Part of Public Retirement System	70.2	81.2	88.1	90.0	—	—
Administrators	*N=* 893	*N=* 13,103	*N=* 712	*N=* 11,061	*N=* 181	*N=* 2,042
Retirement Plan	94.1	97.6	99.3	99.4	73.5	87.9
Social Security	77.3	78.0	72.5	74.1	96.1	99.1
Group Life Insurance	70.2	76.7	73.5	77.5	57.5	72.4
Health Insurance	95.5	98.1	97.6	98.4	87.3	96.2
Short-Term Disability Income Plan	91.0	93.9	94.7	96.2	76.8	81.1
Long-Term Disability Income Plan						
Group Insurance	35.3	47.7	36.7	48.1	29.8	45.5
Part of Public Retirement System	70.5	73.7	88.4	87.4	—	—
Clerical-Service Employees	*N=* 893	*N=* 42,886	*N=* 712	*N=* 36,993	*N=* 181	*N=* 5,893
Retirement Plan	88.1	94.6	96.8	98.5	54.1	70.3
Social Security	85.4	88.1	82.6	86.3	96.6	99.3
Group Life Insurance	66.5	74.3	70.5	75.5	50.8	66.9
Health Insurance	95.2	98.6	97.6	99.2	85.6	95.1
Short-Term Disability Income Plan	91.5	95.3	94.8	97.2	78.5	83.4
Long-Term Disability Income Plan						
Group Insurance	27.4	36.9	28.8	37.6	22.1	31.9
Part of Public Retirement System	69.3	78.7	86.9	91.2	—	—

- The most frequently reported benefit plans are retirement plans.
- Among public junior colleges, 99 per cent report retirement plan coverage for faculty, administrators, and clerical-service employees.
- Among private junior colleges, 75 per cent report retirement plan coverage for faculty and administrators, and 55 per cent report retirement plan coverage for clerical-service employees.

- Health insurance plans are reported by 98 per cent of public junior colleges and by 85 per cent of private junior colleges. There are no significant differences among employee classifications (faculty, administrative, clerical-service) in health insurance coverage reported.
- Sick-pay plans for income during short-term disabilities are in effect in 95 per cent of the public junior colleges and in just under 80 per cent of the private junior colleges.
- Group life insurance plans are reported by about three-fourths of the public junior colleges. In private junior colleges, group life insurance plans are reported by just under 60 per cent for faculty and administrators, and by 50 per cent for clerical-service employees.
- Insured plans for the provision of long-term total disability income have been available only since the late 1950's, but they constitute the fastest growing area of staff benefit protection. Over a third of the public junior colleges, and about 30 per cent of private junior colleges, report an insured long-term disability income plan for faculty and administrators. About 30 per cent of public junior colleges, and 20 per cent of private, report an insured long-term disability income plan for clerical-service employees.
- About 90 per cent of public junior colleges report coverage under the disability income provisions of public retirement systems. Under many systems, however, lengthy waiting periods exclude from coverage substantial portions of plan members. Benefits, except for persons disabled close to retirement, are often low.

Observations. The study brings out these general observations regarding the benefit plans reported:

- Pension portability across state lines is less extensive among junior colleges than among four-year colleges and universities. In the majority of public retirement systems in which junior college faculty and other employees participate, accrued retirement benefits are automatically forfeited by employees leaving employment covered by the system unless a service requirement, as much as ten or twenty years in some systems, has been met. In only 2 of 77 public retirement systems, the TIAA-CREF regular or optional retirement plans, and 5 church pension plans, are accrued benefits retained by terminating employees without a service requirement.
- Some of the retirement plans covering junior college faculty and other employees still provide relatively low benefit levels for a career of service. Among them are the public retirement systems which set limits on the salary on which benefits are to be calculated, and systems

in which the benefit formula percentage factor is less than 1½ per cent (of final average salary) per year of service.

- Questions of benefit adequacy arise under formula-type retirement plans for mobile faculty and staff members who have met service requirements for retention of accrued retirement benefits. Benefits are based on the average salary at termination of employment, usually quite low compared with salaries just preceding retirement. For the mobile staff member who works under several retirement systems, the resulting retirement benefits will be lower than if the individual continued under one plan until retirement.
- Increasing numbers of retirement systems have taken steps to meet the erosive effects of inflation on retirement income. Colleges were first to use the variable annuity, introduced by TIAA in 1952. More recently, a number of public retirement systems have adopted variable annuity plans. In addition, automatic price-index related plans, automatic annual percentage increases in benefits, and other methods of helping adjust to changing living costs have been put into effect.
- Between 25 and 30 per cent of public junior colleges do not provide for the coverage of faculty and administrators under federal Social Security, and about a fifth do not include their clerical-service employees. Some public retirement systems whose members are not covered by Social Security have attempted to provide roughly equivalent survivor, disability, and retirement benefits. But no state retirement system has been able to keep up with the Congress as it improves Social Security benefits. For instance, the Hospital Insurance portion of the Social Security Medicare program is open only to persons becoming eligible for Social Security retirement benefits. So far, no state has duplicated Medicare for its retired employees. Nor is the portability of Social Security benefits matched by public retirement systems.
- At present, many junior college life insurance plans offer modest flat amounts of life insurance or salary-related insurance amounts. Too often the plans provide only a token insurance amount or result in the highest amounts of insurance for those who need it least. Family responsibilities—and therefore insurance needs—tend to be greater at the younger ages when children are growing up and outstanding mortgage amounts are high. This suggests the desirability of an insurance benefit pattern of one times salary to provide a transition fund for survivors, plus a pattern of graded insurance providing greater amounts at the younger ages and lesser amounts later on as needs diminish and as insurance costs rise.
- Indemnity health insurance plans with inside dollar limits should be

subject to periodic review and updating. For instance, in basic hospital-surgical-medical plans in which the benefit for daily hospital room and board is a specified cash amount, the benefit provided is often the amount selected when the plan was installed, perhaps many years ago, and well below today's daily hospital rates.

- About 90 per cent of the junior colleges report major medical expense insurance coverage as part of their total health insurance plan. Developed in the mid- and late fifties, major medical plans are relatively new on the scene. Some still incorporate earlier experimental features. Many could improve their capacity to meet the heavy financial burden of serious injury or illness. Among questions for the evaluation of the current responsiveness of a major medical plan are these:

  Is the maximum benefit amount adequate to meet truly heavy and prolonged medical expense? The earlier $10,000 or $15,000 maximums have been succeeded in many plans by $25,000 or $50,000.

  Is the plan operating on a *per cause* or *all cause* basis? Per cause plans, reported by about 15 per cent of junior colleges with major medical plans, establish their benefit periods by cause of illness and require new deductibles if there are to be benefit payments under another cause. Per cause plans mean less insurance protection against medical expenses.

  Do benefits cut off at the end of the calendar year whether or not high medical expense levels continue? Longer benefit periods may better meet staff needs.

- As insured plans for the provision of long-term total disability income are introduced, adequate levels of disability income become feasible at relatively low cost and without long waiting periods for eligibility. An insured long-term disability income plan requires coordination with the retirement plan, however, if there is to be lifetime income protection. Accrued retirement benefits must be retained, and retirement benefits must continue to build up during the period of disability, so that the retirement income can take over when the disability income ceases, usually at age 65. If the regular retirement system cannot be coordinated with the insured program, a supplementary retirement plan may be used to build retirement protection.
- Plans that provide sick-pay during short-term absences from work should be coordinated with long-term disability income plans, when established. For those eligible for the long-term plan, benefits from the short-term plan should span the "elimination period," usually the first six months of disability.
- In about one out of four group insurance plans in the junior colleges

—life, health, and long-term total disability income—the entire cost of the plan is paid for by the employee. An indicated improvement in these plans is the assumption by the employer of at least a part of the cost.

- Benefit plans should be fully understood by participants if the plans are to be properly used and evaluated. It is worthwhile to spend a little time with the booklets describing staff benefit plans. Knowledge of what not to expect can be as valuable to individual financial planning as knowledge of what benefits are provided.
- Booklets describing benefit plans should be straightforward and lucid. Occasionally a group insurance booklet will read more like an advertising brochure than a guide to plan use, but most descriptions are clearly and simply written. Information regarding retirement plans is often in less satisfactory form. Some public retirement systems, such as Ohio and Wisconsin, do an outstanding job in explaining benefits and answering the questions that differing individual circumstances may raise. However, many public systems have devoted too little time and talent to descriptive material, and the resulting plan descriptions are labyrinths of technical language, rich with cross references.

APPENDIX B TABLE RELATED TO CHAPTER 1:

Table

2 RETIREMENT SYSTEMS

This chapter describes the extent of retirement plan coverage of junior college employees, the types of plans providing the coverage, the principal approaches used by retirement systems in providing benefits, and the funding methods employed.

The retirement plan is by far the most significant employee benefit plan. Each plan is important, but the retirement plan has a more pronounced long-range influence on an educational institution than the other plans—on its ability to attract the level of talent it needs to attain its educational objectives, on its reputation as a good place to work, and on the morale of its faculty and staff.

Because a retirement plan aims at replacing earned income at the end of the working years, it costs much more than the other plans. In the total compensation budget the retirement plan normally stands second only to salary. In a sense, the retirement system becomes a surrogate employer, providing regular income when there is no longer an employer to do so. A retirement plan will have a substantial economic effect on the lives of staff members who leave an employer before retiring as well as on those who stay until they retire; many individuals will participate in several plans during their thirty or forty working years.

Succeeding chapters will bring out the manner in which provisions of a retirement plan influence other benefit plans whose purpose is also to provide income, but under other circumstances: survivor income in the event the employee dies prematurely, and long-term disability income in case an employee becomes totally disabled and can no longer earn an income.

Because of the retirement plan's heavy and long-term financial obligations, its provisions require careful and critical examination in order to assure that it is indeed capable of doing all it must for income security in old age, and that it coordinates properly with other plans. For these reasons, a substantial part of this study is devoted to retirement planning in the junior and community colleges.

EXTENT OF RETIREMENT PLAN COVERAGE

Over 99 per cent of the 712 publicly supported junior colleges responding to the survey report retirement plan coverage for faculty and administrators, and nearly 97 per cent report a plan for clerical-service employees. Table 2–1 details the survey response on retirement coverage. As indicated in the "EEs" columns of the table, the institutions reporting retirement plans employ over 99 per cent of faculty and administrators, and over 98 per cent of clerical-service employees, in the responding public junior colleges.[1]

[1] The five public junior colleges reporting no retirement plan for faculty and administrators include two community colleges in Iowa, one city college in California, and one

TABLE 2–1: RETIREMENT PLAN COVERAGE REPORTED BY JUNIOR COLLEGES, 1970

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N=* 893	*N=* 59,383	*N=* 712	*N=* 53,948	*N=* 181	*N=* 5,435
Total	100.0	100.0	100.0	100.0	100.0	100.0
Retirement Plan(s) in Effect	94.3	98.4	99.3	99.3	74.6	89.1
No Retirement Plan	5.7	1.6	.7	.7	25.4	10.9
Administrators	*N=* 893	*N=* 13,103	*N=* 712	*N=* 11,061	*N=* 181	*N=* 2,042
Total	100.0	100.0	100.0	100.0	100.0	100.0
Retirement Plan(s) in Effect	94.1	97.6	99.3	99.4	73.5	87.9
No Retirement Plan	5.9	2.4	.7	.6	26.5	12.1
Clerical-Service	*N=* 893	*N=* 42,886	*N=* 712	*N=* 36,993	*N=* 181	*N=* 5,893
Total	100.0	100.0	100.0	100.0	100.0	100.0
Retirement Plan(s) in Effect	88.1	94.6	96.8	98.5	54.1	70.3
No Retirement Plan	11.9	5.4	3.2	1.5	45.9	29.7

Reported retirement plan coverage in the 181 privately supported junior colleges responding to the survey does not match in extent the coverage of the public institutions. For faculty and administrators, about three-fourths of the responding private junior colleges, employing about 90 per cent of these professional employees in private junior colleges, report a retirement plan. Ten years ago, about 60 per cent of the private junior colleges reported a retirement plan for faculty and administrators.[2] For clerical-service employees, just over half the responding private colleges, employing 70 per cent of this nonprofessional employee group in the private colleges, report a retirement plan. Junior colleges with student enrollments of less than 1,000 constitute the majority of the private institutions without a retirement plan.

TYPES OF RETIREMENT PLANS IN JUNIOR COLLEGES

Table 2–2 indicates the types of retirement plans in effect for faculty, administrators, and clerical-service employees in the junior colleges. It should be noted that more than one retirement plan is in effect in a number of the colleges, so that totals of plans reported exceed the total number of reporting institutions. The excess is principally accounted for by (1) optional alternative retirement plans available in a number of the colleges and (2) concurrent retirement plan participation in some colleges.[3]

The retirement plans reported fall into five major groups: (1) various types of public retirement systems, including single state retirement systems covering teachers and other state employees, state teacher retirement systems, public employee retirement systems, and city, county, or school district retirement systems; (2) TIAA-CREF retirement plans provided by educational institutions through the nonprofit Teachers

state college in each of Alabama and Mississippi. These five colleges and eighteen other public junior colleges do not cover clerical-service employees. All employee groups without retirement plan coverage in public junior colleges are covered under federal Social Security.

[2] Francis P. King, "Insured Staff Benefit Plans in the Junior Colleges," *Junior College Journal*, Vol. 31, No. 1, September 1960, p. 4.

[3] In community colleges in the State of New York, for example, three retirement plans are reported. A new faculty member or administrative officer joining the staff has the option of joining the New York State Teachers' Retirement System, the New York State Employees' Retirement System, or the TIAA-CREF system. The institutions thus report three retirement systems for faculty and administrative personnel, although an individual is normally covered by only one plan. An example of concurrent participation is provided by the West Virginia publicly supported institutions. The West Virginia State Teachers Retirement System is supplemented by a TIAA-CREF plan for which all employees earning over $4,800 are eligible. In the community colleges in the States of Washington and Pennsylvania, employees coming to the colleges from other positions in the state covered by the State Teachers Retirement System or the State Employees System remain in those plans, while other new employees, and those coming to the college with TIAA-CREF annuity contracts started elsewhere, join the TIAA-CREF plan.

TABLE 2–2: TYPES OF RETIREMENT PLANS REPORTED BY JUNIOR COLLEGES, 1970

	All Institutions		Public		Private	
	Per Cent Insts	Per Cent EEs	Per Cent Insts	Per Cent EEs	Per Cent Insts	Per Cent EEs
Faculty	N= 842	N= 58,427	N= 707	N= 53,585	N= 135	N= 4,842
Total	100.0	100.0	100.0	100.0	100.0	100.0
Single State Retirement System for Teachers and Other State Employees	24.5	19.7	29.1	21.4	—	—
State Teacher Retirement System	49.8	62.5	59.1	68.1	.7	.2
State Public Employee Retirement System	16.5	18.2	19.7	19.9	—	—
City, County or District Retirement System	2.4	7.5	2.8	8.2	—	—
TIAA-CREF	25.7	27.8	19.7	24.7	57.0	62.3
Self-Administered or Trusteed Plan	2.5	1.5	1.1	.9	9.6	8.1
Church Pension Plan	3.4	1.3	—	—	21.5	15.7
Insurance Company	6.2	5.4	3.3	4.0	21.5	21.1
Other	.2	.2	—	—	1.5	2.4
Administrators	N= 840	N= 12,790	N= 707	N= 10,996	N= 133	N= 1,794
Total	100.0	100.0	100.0	100.0	100.0	100.0
Single State Retirement System for Teachers and Other State Employees	24.5	20.0	29.1	23.2	—	—
State Teacher Retiremnet System	46.3	51.9	54.9	60.4	.8	.1
State Public Employee Retirement System	21.7	27.0	25.7	31.3	—	—
City, County or District Retirement System	2.1	4.0	2.5	4.7	—	—
TIAA-CREF	24.3	33.2	18.2	27.9	56.4	65.9
Self-Administered or Trusteed Plan	4.4	2.8	3.3	1.7	10.5	9.7
Church Pension Plan	3.7	2.2	—	—	23.3	15.9
Insurance Company	6.0	5.6	3.0	3.1	21.8	21.0
Other	.2	.4	—	—	1.5	2.6

TABLE 2–2: TYPES OF RETIREMENT PLANS REPORTED BY JUNIOR COLLEGES, 1970—Continued

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Clerical-Service	N= 787	N= 40,583	N= 689	N= 36,441	N= 98	N= 4,142
Total	100.0	100.0	100.0	100.0	100.0	100.0
Single State Retirement System for Teachers and Other State Employees	26.3	15.3	30.0	17.0	—	—
State Teacher Retirement System	19.4	17.6	22.1	19.6	1.0	.1
State Public Employee Retirement System	42.7	56.3	48.8	62.8	—	—
City, County or District Retirement System	1.4	3.9	1.6	4.3	—	—
TIAA-CREF	10.2	8.7	5.8	4.0	40.8	50.3
Self-Administered or Trusteed Plan	5.2	4.0	3.5	2.2	17.3	20.2
Church Pension Plan	3.0	1.3	—	—	24.5	12.4
Insurance Company	4.1	3.4	1.2	1.0	24.5	24.0
Other	.3	.3	.1	.3	1.0	.4

Note: Because many institutions report two or more plans, separate percentages add to more than 100.

Insurance and Annuity Association and College Retirement Equities Fund; (3) self-administered or trusteed retirement plans; (4) commercial insurance company plans; and (5) church pension plans provided for church-related colleges.

Public Junior Colleges. Most faculty in public junior colleges are covered under state teacher retirement systems; about 60 per cent of responding public colleges report a state teacher system. About 30 per cent report a single state system for teachers and other public employees. Twenty per cent of public junior colleges report faculty coverage under a public employee retirement system, and about 20 per cent report faculty coverage under a TIAA-CREF plan. City, county, or district retirement systems are reported by about 3 per cent of public junior colleges, insurance company plans by about 3 per cent, and self-administered plans by 1 per cent.

Reported retirement system coverage for administrators in public junior colleges is similar to that for faculty, except that there is a slightly higher proportion of institutions reporting administrators' participation in public employee systems and a somewhat lower proportion of participation in state teacher systems.

For clerical-service employees in public junior colleges, nearly half of the institutions (49 per cent) report a public employee retirement system, 30 per cent report participation in a single state system for teachers and other state employees, and 22 per cent report participation in a state teacher retirement system. TIAA-CREF plans for clerical-service employees are reported by about 5 per cent of responding public junior colleges; self-administered plans by about 3 per cent; city, county, or district systems by just under 2 per cent; and insurance company plans by about 1 per cent.

Private Junior Colleges. In the privately supported junior colleges reporting retirement plans for faculty and administrators, TIAA-CREF plans account for the majority, about 60 per cent. Church plans and insurance company plans are reported by about a fifth of the colleges, respectively, and self-administered plans by about a tenth.

For retirement coverage of clerical-service employees, TIAA-CREF plans are reported by 40 per cent of the private junior colleges. Insurance company plans and church pension plans are each reported by about a fourth of the private junior colleges; self-administered plans are reported by 17 per cent. As in the public colleges, alternative or supplementary plans bring total numbers of plans above the total of reporting institutions.

OBJECTIVES OF RETIREMENT PLANNING

A college retirement plan can help or hinder the achievement of the institution's educational objectives. If the plan is to help, it must be based on principles consistent with the educational aims of the institution; it must meet the needs of the people who teach, administer, and otherwise serve the institution. As the years go by and changes take place it must continue to meet changing needs. To make certain that the retirement plan makes a positive contribution to educational objectives, those responsible for institutional policy must have a clear understanding of what a retirement plan can accomplish for the institution, for its faculty and other staff members, and for education as a whole.

College faculty representatives, administrators, and members of governing boards indicate that a well-designed retirement plan helps them achieve vital objectives shared by the college and the individual:

(1) The orderly retirement of employees with an income sufficient to meet their future needs.
(2) The attraction of promising new talent.
(3) The retention of valued professional and nonprofessional personnel.
(4) An equitable means of parting with staff members before retirement, including those who are not measuring up to the college's standards.

Retirement plans differ considerably in their capacity to meet effectively these objectives; this should be kept in mind as the provisions of a specific retirement plan come under review.

Orderly Retirement. The manner in which a college helps its staff members look forward to security in retirement influences their effectiveness during their working years. Everyone seeks, and ought to have, independence in old age—freedom from financial worries, freedom from economic dependence on other people, freedom to throw off the demands of work when infirmities make it burdensome, and freedom to pursue other interests. A retirement plan should be constructed so as to assure the individual that for each year of employment there will be, without condition, an increment of retirement income to begin at some future date.

Retention of teachers and administrators beyond the time they can perform their work competently is detrimental to the students and to the institution's educational effectiveness. It may well lead to the dissatisfaction or departure of younger staff members who see that promotions do not become available as they should. A means for the orderly retirement of superannuated employees is essential, although policies may reasonably differ as to just what the age of retirement will be. The institution, as well as the individual, gains from the presence of a systematic method of replacing earnings with retirement income.

On the other hand, it is wasteful and uneconomic if large numbers of teachers or other employees "retire" well before their capacities have waned. Valuable human experience and skills are withdrawn from the educational world too soon, and it is exceedingly costly to taxpayers and institutions to provide full retirement benefits beginning as early as age 55, for example, or at other ages well under 60 or 65 when a specified period of service is the only test for retirement. The few retirement systems doing so already face steeply rising costs.

Attracting and Holding Able People. In seeking able men and women for teaching, administrative, and other positions, junior colleges are in constant competition not only with other educational institutions, but with business and industrial organizations and with government. The monetary returns from professional employment in education are still not great compared with many other employments, yet colleges have the services of many outstanding men and women. Educational institutions were among the earliest employers to offer retirement plans so that an educational employee could look forward to reasonable security throughout his life. Some of the most constructive work in the development and improvement of retirement systems has centered around the efforts of colleges and universities to provide faculty and staff with soundly based retirement benefits.

Parting Before Retirement. After a few years of service or after many, an employee may want to take advantage of a job opportunity at another institution, perhaps in another state. Or, for any one of a variety of reasons a promising new employee may not work out well: opportunities for advancement in the institution may be limited, curriculum or other changes may alter the need for service in a particular field, or differences in goals or personalities may interfere. Whatever the circumstances, it is at times mutually advantageous for the individual and the employer to part company. In such situations, the retirement plan should be neutral; it should not impose a penalty of forfeited future retirement income on termination of employment. If the retirement plan does incorporate forfeiture provisions, individuals often say quite frankly that they cannot afford at their age to sacrifice their accrued retirement benefits by leaving the college. So their only alternative is to serve out their time, well aware that a change would have been better for both themselves and the college. No individual and no college wants this if it can be avoided.

Income Goals. Implicit in the general objectives of retirement planning is the provision of adequate income during retirement. A judgment of what is a reasonable level of retirement income, and how it is to be assured, is essential for every retirement plan. Benefit goals and the interrelation of costs and benefits are discussed in Chapter 3.

Principles of Retirement Planning

VESTING OF RETIREMENT BENEFITS

As the junior colleges have come of age, they have found themselves competing in broader markets for academic talent and depending more and more, therefore, on geographic areas wider than the boundaries of a particular state. In this wider market, barriers to employee mobility take on a more serious meaning. As a result, greater attention has turned to the vesting provisions of the retirement systems covering junior college personnel. Vesting occurs when promised future benefits are no longer subject to forfeiture when the individual changes employers. In past decades, personnel transfers generally took place among schools or colleges belonging to the same state retirement system. Delays in vesting, therefore, were less harmful; the transferring members did not forfeit accrued benefits because they remained within the system. Today, movement across state lines is frequently involved in new job opportunities. Lengthy service requirements for the vesting of retirement benefits tend to block this desirable interstate movement, or else to result in losses of future retirement benefits when job changes do take place. As the educational impact of the two-year colleges continues to grow, and as new institutions are started up, the effects of geographic and economic barriers on properly staffing the colleges are more easily recognized. Consequently, the adverse effects of delays in the vesting of future retirement benefits are being more widely discussed than ever before.

Delays in the vesting of retirement benefits result in real losses to individuals and to society at large. An individual sustains an economic loss whenever future retirement benefits are forfeited; he also sustains a loss in professional development, and perhaps earning power as well, if he stays in a position to avoid forfeiture of future retirement benefits. For society, the economic and social loss is represented by the underutilization of teachers and the obstacles that delays in vesting offer to the free flow of able personnel among educational institutions.

Many faculty and other staff members remain with one employer for their entire career. But free choice in the matter is important, even for the individuals who, in fact, do not change jobs. The freedom to move is as important as movement itself. Over the years colleges and individuals change. No individual can be certain that he will not want to change employers in the future. As for the idea that delays in the vesting of retirement benefits hold personnel in their jobs, experience indicates that delayed vesting actually tends to encourage good staff members to "get out while the getting is good." What delayed vesting often does is to influence the less productive staff member to stay until vesting occurs, even though both he and the college would be better off if he could leave sooner and without forfeiture of accumulated retirement benefits. Furthermore, college teachers are becoming more knowledgeable about vesting and its meaning and increasingly hesitant to take the risk of membership in retirement systems with delayed vesting.

Both the junior colleges and their staff members benefit from interchange of professional personnel among institutions. If good teachers are poorly placed, the whole system of higher education pays a penalty. Barriers increase the cost of staffing and diminish available choices. As noted by David G. Brown in his study of academic job changes, the labor market for professionals in higher education is defined by high training costs, high skill levels, and high experience levels. As a result, this labor market is dependent on a broad mobility. "Whereas the local labor market concept has meaning for occupations where retraining workers is cheaper and faster than relocating, in the professions the costs of training and the benefits of experience dictate that employers draw boundaries that are related to what a man can do instead of how convenient it is for him to come." [4]

Because of the effects on individuals of delays in the vesting of retirement plans, and on the income profile of aged persons generally, in-

[4] David G. Brown, *The Mobile Professors*, (Washington, D.C.: American Council on Education, 1967), p. 169.

creasing official attention has been given to needs for reduction or elimination of vesting delays. Two public bodies which have expressed concern are the Advisory Commission on Intergovernmental Relations and The President's Committee on Corporate Pensions and Other Private Retirement and Welfare Programs. Recent hearings of the Senate Special Committee on Aging are among a number of Congressional inquiries considering vesting provisions of pensions in the light of the development of appropriate government policy.

Advisory Commission. The negative effects of delays in vesting have drawn the serious attention of the Advisory Commission on Intergovernmental Relations. Immobilization of public employees in a mobile society was early identified by the Commission as a special problem, and a 1963 report of the Commission noted that "many public administrators and agencies are finding the serious lack of provision for intergovernmental transferability of retirement rights to be a hindrance to personnel recruitment." [5]

The 1963 Commission report concluded that "provision should be made for an employee to change jobs without suffering any major loss of retirement credits . . . . In the long run, public employers and employees at all levels of government—Federal, State, and local—will benefit from a better program for the preservation of retirement credits of employees who transfer from one governmental unit to another." [6] The Commission placed its hopes for improvement in a recommendation that "the employee's benefits be vested when he has completed a period of service of not more than five years in the system . . . ." [7] This, the Commission concluded, is the most practicable means of relaxing the grip of interstate immobility on public employees.[8] If carried out, the recommendation for five-year vesting in public plans would represent an important step toward an ultimate goal of immediate full vesting.

President's Committee. A conclusion of the 1965 President's Committee on Corporate Pensions and Other Private Retirement and Welfare Programs is as applicable to the pension systems of state and local governments as to private employers' pension plans. The Committee's

[5] Advisory Commission on Intergovernmental Relations, "Transferability of Public Employee Retirement Credits Among Units of Government," *Report A-16,* (Washington, D.C.: U.S. Government Printing Office, 1963), p. 5.

[6] *Ibid.,* p. 50.

[7] *Ibid.,* p. 53.

[8] Five-year vesting is also a goal of the NEA National Council on Teacher Retirement. National Education Association, National Council on Teacher Retirement, *Proceedings of the 43rd Annual Meeting,* October, 1965, p. 67. See also, *NEA, Guidelines to Fringe Benefits for Members of the Teaching Profession,* (Washington, D.C.: NEA, 1969), p. 15. *The Prototype Master Agreement* recently prepared by the National Faculty Association of Community and Junior Colleges (n.d.) recommends immediate vesting of employer contributions through participation in TIAA-CREF, with contributions of 5 per cent of salary by the employee and 10 per cent by the employer.

report states that "there is cause for concern in the selective impediments to mobility now erected by private pension plans and in the possibility that such plans in the future will not permit a rate of mobility among mature workers sufficient to accommodate a rapid rate of technological change." [9]

Special Committee on Aging. Through a series of hearings and working papers, the U.S. Senate Special Committee on Aging has recently carried out extensive studies of the economic security of the elderly population. A working paper prepared in early 1970 focused the Committee's study specifically on the pension aspects of the economics of aging, and offered these comments on the effects of delay in the vesting of retirement benefits: [10]

> . . . . In too many cases flexibility [in eligibility for participation and vesting] means differential treatment between the employee who works for one firm as against the employee who works for several during his career. In the absence of vesting requirements, the latter is likely to end up with no protection or with pieces of protection that are far below what the career employee receives by staying on the job. This discrimination against highly mobile workers is also at odds with the oft-asserted allegiance paid in our society to the desirability of labor mobility as an essential ingredient of a productive and efficient economy. The prospective loss of valuable pension rights through stringent eligibility and vesting requirements tends to keep able and skilled workers tied to a declining industry or firm and inhibits the freedom of long-service workers, particularly among executive, professional, clerical, and skilled groups, voluntarily to shift to other companies.

THE ANNUITY CONCEPT

Retirement systems should be easy to understand and uncomplicated. Too often they are couched in laborious language and are themselves overly complex. A funded retirement plan is simply a savings process followed by a lifetime pay-out period. During working years, funds are gradually accumulated by setting aside and investing employer and employee contributions. This process is referred to as "funding." At retirement the accumulated contributions and their investment earnings become the basis for the retirement annuity, a payment mechanism assur-

[9] President's Committee on Corporate Pension Funds and Other Private Retirement and Welfare Programs, *Public Policy and Private Pension Programs: A Report to the President on Private Employee Retirement Plans,* (Washington, D.C.: U.S. Government Printing Office, 1965), pp. viii–ix.

[10] U.S. Senate Special Committee on Aging. "Pension Aspects of the Economics of Aging: Present and Future Roles of Private Pensions." 91st Congress, 2nd Session (Washington, D.C.: U.S. Government Printing Office, 1970), p. 45.

ing the maximum possible income for life from the funds credited to the annuitants.[11]

An annuity is based on a pooling of resources by many people in order that each may be protected against the financial risk of "living too long." Without annuities, retired persons might try to live on only the interest earned by their life savings, keeping the principal intact but receiving a relatively small income; or they might draw on both principal and interest, apprehensive that they may live too long and use up all the principal prematurely. An annuity or pension fund can use average life span figures for thousands of annuitants so as to spread both principal and interest over the lifetime of retired persons no matter how long they live. This assures each participant a much larger income than could be received from interest earnings alone, and assures its continuation for life.

Use of annuity principles also makes it possible to provide a lifetime income for a couple, important when a retiring employee wishes to make sure that a lifetime income continues to his widow after his death. Hence the *income options* offered by virtually all retirement systems.

ACCUMULATING RETIREMENT FUNDS

To provide adequate benefits, regular contributions to a retirement plan, normally by both employer and employee, should begin as early as practicable in the working career. If participation begins not later than age 30, and retirement is at age 65, this permits thirty-five years of fund accumulation to provide a retirement income over a period that must on the average span about sixteen years for a man and about twenty years for a woman.

A timely start with adequate regular contributions is important. To produce a reasonable benefit amount, accumulation periods of less than thirty or so years require disproportionately large contributions because of the shorter period of contribution payments and of investment earnings accumulation. Interruptions in plan participation and forfeitures of accumulated benefits of course have an adverse effect on ultimate retirement benefits.

The method of defining pension rights—whether in terms of the *input* (contributions as a percentage of salary) or of the *output* (benefits as a percentage of salary)—has an important effect on the plan's funding pattern, that is, how much money is to be paid or credited on behalf of each participant, and when. The funding pattern, in turn, strongly influences the distribution of total compensation among individuals par-

[11] The term pension appears frequently in governmental retirement plans and when used in a technical sense usually refers to that part of the retirement income based on the contributions or benefit promise of the state or other public employer.

ticipating in the plan, the overall cost of the plan, and the degree of budgetary control over accumulating pension liabilities.

The two principal approaches to defining pension rights are *defined benefit* (unit benefit) and *defined contribution* (money purchase). The defined benefit approach fixes benefits in advance as a percentage of salary for each year of service, or occasionally (for a minimum or alternative benefit) as a flat dollar amount per year of service. The defined contribution approach, on the other hand, fixes contributions in advance as a percentage of each person's salary.

Defined Benefit Approach. This approach establishes benefits as a predetermined percentage of salary for each year of service. The amount of salary can be expressed either as the average salary over the period of plan participation, the "career average," or as the average salary over a designated period of service just preceding retirement, usually called the "final average," such as the five years preceding retirement or the highest five years' average salary. For example, the benefit formula might provide for a retirement benefit at age 65 equal to 1½ per cent of a person's "final-five" average salary times years of service. After 35 years of service for one employer, this formula would provide an employee a retirement income starting at age 65 equal to 52.5 per cent of the average salary he earned from age 60 to age 65.

Most of the public retirement systems covering junior colleges use the defined benefit approach in whole or in part.

Under the defined benefit approach, the participant can accurately predict by application of the benefit formula the *ratio* of retirement benefits to final average salary, although of course he cannot predict the exact number of dollars of annuity income he will receive during retirement unless his salary schedule before retirement is known to him. The investment experience of defined benefit plans affects the employer's cost, but not normally the amount of the individual's benefit.

Nearly all defined benefit plans covering junior colleges are contributory, with employee contributions a fixed percentage of current salary, withheld and deposited in the employee's annuity account to help purchase the formula benefit. If the plan is currently funded, employer contributions are made in whatever amounts are considered necessary, usually on recommendation of the plan's actuary, to purchase the portion of the prospective formula benefits not purchased by employee contributions. Since the price of a given amount of deferred annuity benefit increases as the period remaining until retirement shortens, the employer's contributions on behalf of each individual increase rapidly with age.

In any particular year under defined benefit plans, the total employer contribution required for current service is the sum of the dollar amounts (less any employee contributions) that are necessary to purchase the retirement income benefits that the participants as a group are to be credited for that year's service.[12] If the benefit is expressed as a percentage of final average salary, as in most defined benefit plans, additional amounts will be needed later to pay for the increases in deferred benefits resulting from rising salaries, unless future salaries have been accurately forecast and level funding methods used. The total employer contribution is usually stated as a percentage of payroll, but since it is an average, it does not represent the percentage of each member's salary that is being credited to his pension account.

Defined Contribution Approach. This approach establishes employer and employee contributions as a percentage of current salary, deposits them each month on behalf of the participants, and credits the earnings of the accumulating funds to the participants' accounts. For example, a plan might call for a total contribution of 12 per cent of salary, 5 per cent contributed by the employee and 7 per cent by the employer. The employer's contribution on behalf of any one employee is in the same proportion as on behalf of any other.

Nearly all TIAA-CREF plans in higher education use the defined contribution approach, as do many of the church pension systems and insurance company plans. Three of the 77 public retirement systems covering junior colleges use the defined contribution approach exclusively, and nine of the systems provide for a defined contribution approach as an alternative to a defined benefit.[13]

Under the defined contribution approach, a specified and known amount of employer money becomes a clearly identifiable part of an employee's total compensation when paid each month to a fully vested deferred annuity. Investment earnings are credited to the individual's annuity rather than used to reduce employer costs. The retirement benefit is the income amount that can be purchased by the total of employer and employee contributions and by credited investment earnings.

Full funding of current service benefits, under the defined contribution approach, normally occurs at the time the service is rendered. Salary increases do not raise pension costs for service rendered prior to the increase, as is automatically the case under final-average defined benefit arrangements. Budgeting and forecasting of operating costs are simple: the employer cost is the employer contribution rate multiplied by the salaries of plan participants.

[12] In some plans, amounts required of the employer to support future benefits may not be currently funded, leading to increasing accrued unfunded liabilities. In calculating the amounts required to support future benefits in plans that do not vest benefits immediately, discounts are incorporated for turnover and deaths during the period of delayed vesting. Discounts are made for voluntary forfeitures of vested benefits in plans permitting the latter. Funding is discussed later on in this chapter.

[13] In addition, thirteen of the public retirement systems covering junior colleges provide for a defined contribution annuity from employee contributions and for a formula benefit (defined benefit) from employer contributions.

CONTRASTING DEFINED BENEFIT AND DEFINED CONTRIBUTION APPROACHES

The best way to illustrate the differences between the two basic approaches in their contribution patterns, funding, and levels of vested benefits at any given point, is to take a stated retirement benefit and see how it is financed by the two approaches through employer and employee contributions during the working years. Table 2–3 shows the percentage of salary needed at various ages, starting at age 30 and an $8,000 salary, to purchase an annuity at age 65 that will equal 1½ per cent of final-five average salary (52.5 per cent of final-five average salary) for a person who stays in the plan throughout the 35-year period. The table compares the defined benefit and defined contribution approaches. The employee is assumed to contribute 5 per cent of his salary at all ages under either plan, a typical employee contribution rate. The illustration uses the same actuarial and investment earnings factors for both approaches, including an assumption that salary increases at a rate of 5 per cent a year.

Under the defined contribution approach, a level percentage employer contribution of 8.6 per cent of salary at all ages is needed, in addition to the 5 per cent employee contribution, to purchase the benefit. Using this approach, the staff member in a vested plan has a right to a deferred benefit purchased by 8.6 per cent additional compensation each year. The employer contribution is the same proportion of salary for everyone in the plan regardless of age. The amount of accumulated funds to the credit of the individual is larger at all points in time prior to retirement, very substantially so in early years, than in defined benefit plans. The investment earnings generated by the contribution pattern of a defined contribution plan pay for a substantial part of the retirement benefit and thus reduce the total of employer contributions required.

Under the defined benefit approach the "real" employer contributions range from "minus 2.17 per cent" at age 30 (no employer contribution) to more than 30 per cent of salary at age 64, as shown in column 3. Table 2–3 illustrates that under the defined benefit approach the younger employee's own contributions in a given year more than cover the cost of the deferred benefit promised him based on that year's service. In fact, at ages below 45, necessary employer contributions are relatively small, so that at the earlier ages, when job decisions are being made, the retirement plan adds little or nothing in terms of compensation. If benefits are vested, an individual changing employment takes with him a right to future benefits related to his five-year average salary just before leaving, not to his five-year average salary immediately preceding retirement, and the employer's part in purchasing the benefits is relatively minor.

As the individual's age advances, employer contributions under the

TABLE 2–3: COMPARISON OF DEFINED BENEFIT AND DEFINED CONTRIBUTION APPROACHES

(Contribution Rates at Quinquennial Ages to Purchase the Same Final Benefit[a])

	Contribution Rate as Per Cent of Salary			*Contribution Amount in Dollars*		
		Employer Contributions			*Employer Contributions*	
Employee's Attained Age (Male)	*Employee Contributions, Either Approach 1*	*Defined Contribution Approach 2*	*Defined Benefit Approach 3*	*Employee Contributions, Either Approach 4*	*Defined Contribution Approach 5*	*Defined Benefit Approach 6*
30	5%	8.6%	−2.17%	$ 400	$ 688	$ −174
35	5	8.6	−.93	511	878	−95
40	5	8.6	1.20	652	1,121	156
45	5	8.6	4.20	832	1,430	699
50	5	8.6	8.37	1,061	1,826	1,777
55	5	8.6	14.14	1,355	2,330	3,831
60	5	8.6	22.08	1,729	2,974	7,635
64	5	8.6	30.51	2,101	3,614	12,823

[a] Final retirement benefit under both approaches equals 52.5 per cent of final-five average salary (1½ per cent of final average salary times 35 years of service, single life annuity). Death benefits reflect accumulated contributions to date under each plan and thus are higher throughout in the defined contribution approach. The same actuarial and investment earnings factors are assumed for both approaches. For dollar amounts of contribution a starting salary of $8,000 is assumed, commencing at age 30 (male), increasing 5 per cent a year to $38,212 as the final-five average salary.

final-average defined benefit approach must rise in order to fund each year: (1) the additional cost of the current year's benefits at the higher age, and (2) if salary has been increased that year, the cost of funding the higher average salary formula benefit for all previous years. Thus, at the older ages larger contributions are necessary to buy a given benefit at retirement, as well as to fund the "catchup" for increases in benefits based on prior years' service. For persons close to retirement, employer contributions may reach a quarter or third of salary. Yet the greater dollar input in the earlier years under the defined contribution approach, and accompanying investment earnings, results in benefit accruals that exceed those under the defined benefit approach in each year up to retirement, at which time they become equal.

Columns 4, 5, and 6 of Table 2–3 present the dollar amounts of contribution necessary (in the quinquennial years shown) to fund the same final benefit objective under the two approaches. These amounts result from the multiplication of the contribution rates shown in columns 1, 2, and 3 of the illustration by the salary in effect at age shown. Under both approaches the employee's contribution of 5 per cent of salary results in annual dollar contributions that rise, as salary increases, from $400 a year at age 30 to $2,101 at age 64. Under the defined contribution approach the employer contribution of 8.6 per cent of salary throughout results in dollar amounts paid by the employer increasing in direct proportion to the individual's increasing contributions as salary increases, ranging from $688 to $3,614. Under the defined benefit approach, application of the increasing rates of employer contributions necessary for funding the final benefit results in employer contributions that range from zero at age 30 to $12,825 at age 64.[14] In the illustration, the defined benefit plan requires a total of $95,950 of employer contributions for the employee participating from age 30 to age 65, while under the defined contribution approach the higher investment earnings result in a lower employer cost of $62,140 for the same retirement benefit.

Figure 2–4 presents graphically the data shown in Table 2–3.

A defined benefit plan may select almost any funding curve it wishes. Some public systems do no funding and gain nothing from investment earnings, others fund partially, and some use the level funding pattern of the defined contribution approach and offer a defined contribution alternative to participants. Figure 2–4, based on the data in Table 2–3,

[14] The President's 1965 cabinet-level committee on pensions commented on plans incorporating high costs for older employees: "Employers should be encouraged to adopt more widely those types of pension plans which do not involve significantly higher costs for older workers, in preference to those types which involve greater differences in cost between new employees in different age groups." President's Committee on Corporate Pension Funds and Other Private Retirement and Welfare Programs, *Public Policy and Private Pension Programs: A Report to the President on Private Employee Retirement Plans* (Washington, D.C.: U.S. Government Printing Office, 1965), pp. viii-ix.

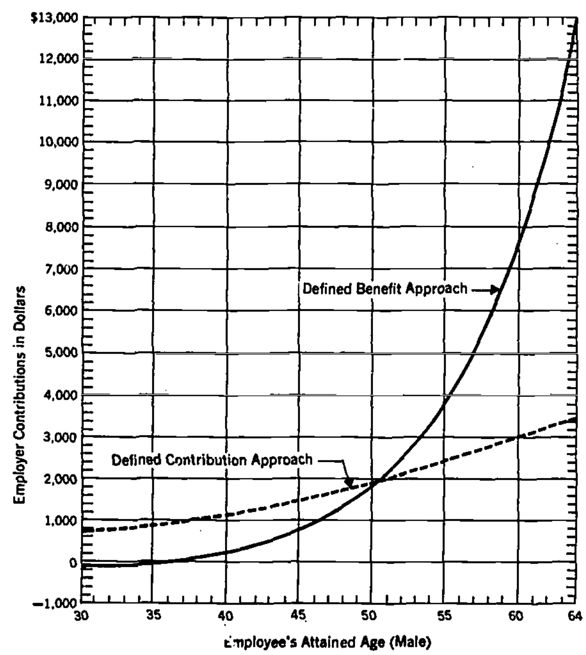


Figure 2–4: COMPARISON OF DEFINED BENEFIT AND DEFINED CONTRIBUTION APPROACHES

shows a common approach among the public retirement systems. Use of a flatter curve than that shown in Figure 2–4, higher at the younger ages and lower at the later ages, would raise the capacity of the fund to generate investment return, average out employer costs, and reduce the need to provide additional "catch up" funds when salary increases raise prior service obligations.

Defined Benefit and Defined Contribution as Alternatives in a Single System. A few public retirement systems covering junior colleges (9 out of 77) do fund their retirement benefits so as to be able to give terminating or retiring employees a choice of the defined benefit provided under the system or, if higher, to receive benefits based on the defined contribution approach. The deferred benefits for terminating employees are available only if vested, of course, and only if the employee leaves his own contributions on deposit in the system. If the employer contribution is set at reasonable levels at the younger ages, a defined contribution option can do much to overcome the otherwise low benefits a defined benefit plan normally provides vested employees who change employers at the younger ages when the "final average salary" is far from what it will be just before retirement. The choice between defined benefit and defined contribution in individual cases may differ because of the variety of individual circumstances affecting retirement plan benefits, including salary history, period of plan membership, age of initial plan participation, contribution rates, and so on.

If a defined contribution alternative is to be provided under a defined benefit plan, employer contributions on behalf of each participant must be made at a level more closely corresponding to the employee's own contributions than is presently the case in most defined benefit plans.

In discussing the two basic approaches, it is important to remember that if the retirement plan is to include a variable annuity partly or wholly based on contributions made by the employer, a relatively level contribution pattern is essential if there is to be effective long-term participation in equity investment experience. The small employer contributions in the early years and heavier concentration in later years which characterize many public defined benefit retirement systems (see Figure 2–4) automatically introduce a short-term speculative factor. This results from the investment of a substantial proportion of total funds over a relatively short period of time in the later years of service. Under a defined contribution approach, employer contributions toward a variable annuity can be more amply and evenly distributed throughout an individual's years of participation so as to encompass longer-term equity market trends.

FUNDING

To assess financial soundness it is important to examine the degree of funding that stands behind current retirement obligations. Some plans are fully funded; others only partially funded; some are not funded at all.

Fully Funded Plans. A fully funded plan can be defined as one which, if it had to be closed out at any time, would already have enough money in it to meet, with future investment earnings, all obligations for benefits accrued under the plan from its inception to its termination. Under fully funded plans, for each portion of service rendered to the institution by the employee, a sum of money that is sufficient to provide future retirement income is concurrently set aside.

A fully funded plan obviously derives more from investment earnings than an unfunded or partially funded plan. For example, at 5 per cent interest compounded annually, a $100 deposit made at a participant's age 35 will have increased to $432 by the time he has reached age 65. Thus, if benefits are not funded until retirement, the employer must produce at retirement over four times what it would have cost to fund a benefit in advance. A fully funded plan makes full use of the investment earnings capacity of a pension program and helps reduce the ultimate number of employer or employee dollars needed to provide retirement benefits.

Full funding assures an institution and its staff members that all obligations to participants are currently and fully secured as service is rendered. From an accounting standpoint, the full cost of "production" (i.e., of the pension obligation) is charged to the period when the "production" occurred. Each individual knows that funds are actually in being to support deferred benefits, and that retirement benefits will be forthcoming without a need for emergency measures or special appropriations.

Underfunded Plans. These plans range from the virtually unfunded to those that are close to being fully funded. A few plans use terminal funding; that is, rather than accumulating funds before retirement, a single sum purchase of an annuity is made at the time each individual retires. Without the help of prior investment earnings, terminal funding confronts the employer or the retirement system with the problem of the very large lump sums required to finance benefits. Substantial variations in the number of employees reaching retirement age in any given year result in extreme variations in the amount of funds required to purchase benefits.

"Final-average" plans face a continuing concern in maintaining adequate funding levels, since benefits are defined as a percentage of salary levels toward the end of a career, but contributions are normally related to salary year by year. As salary levels rise, and as individuals move upward on the compensation scale, underfunding develops unless there are annual upward funding adjustments. Increases in benefit levels or the removal of ceilings on the amount of salary on which benefits are calculated may also lead to increased unfunded liabilities.

In unfunded retirement plans neither the individual nor the employer makes contributions toward the individual's future benefits during the period in which he renders service to the institution.[15] During retirement the needed funds are provided on a "pay-as-you-go" basis, or on a "pay-*after*-you-go" basis, as one writer aptly describes it. This is done from current budget, through special money-raising efforts, and perhaps at the salary expense of the younger people on the faculty and staff. As there is no prior financing, there are no accumulated investment earnings or capital gains on invested retirement funds to help finance the benefits, nor are there any accumulated funds based on employee contributions.

[15] A plan in which an individual's current contribution is used to pay benefits for persons already retired, as under the Connecticut State Employees' Retirement System, must also be regarded as nonfunded, since no reserve is being established for future payments on the current employees' behalf.

Public Retirement Systems Covering Junior Colleges

Over 2,100 separate retirement systems cover state and local government employees; 140 of them cover about 90 per cent of total participants.[16] Seventy-seven public retirement systems cover one or more classes of employees in the publicly supported junior colleges responding to the present survey. The principal characteristics of the 77 public plans are outlined in this section. A relatively small proportion of total members of these systems is employed by colleges; most participants are of course employees of units of local and state government.

Of the 77 public retirement systems covering junior colleges, 61 systems use the defined benefit approach in providing retirement benefits, and 9 of these provide for a defined contribution alternative. In 13 systems the total benefit is composed of an annuity based on the employee's own defined contributions plus a pension from employer contributions expressed as a defined benefit. Three systems use the defined contribution approach exclusively.

DEFINED BENEFIT PLANS

When a formula is used to state part or all of the retirement benefit, as in defined benefit plans, it includes the years of membership in the system (service credit), the average salary over a stated period of membership (final average or career average salary), and a percentage factor or factors.

The result of the benefit formula calculation is the amount of single life annuity payable to the retiring staff member. If, instead of the single life annuity, the individual desires an income option which will continue lifetime benefits to a survivor, conversion tables provided by the retirement system give information on the various options and the income amounts provided.

The full amount of the benefit as determined by formula is payable at the normal retirement age, or later. As a rule, when benefits are begun earlier a reduction is made in the benefit amount to take into account the longer period, on the average, over which it may be expected to be paid. Defined benefit plans do not normally provide for an actuarial increase in benefits, however, if retirement is delayed beyond the stated normal retirement age, except that continued service will increase the "years of service" factor of the benefit formula. Table 2–5 shows the percentage of normal retirement age (65) income payable on early retirement at various ages under one public retirement system.

Salary Factor. The average salary element of the benefit formula

[16] U.S. Bureau of the Census, 1967 Census of Governments: *Employee-Retirement Systems of State and Local Governments*, Vol. 6, p. 2.

TABLE 2–5: ILLUSTRATION OF ACTUARIAL FACTORS APPLIED FOR EARLY RETIREMENT, NORMAL RETIREMENT AGE OF 65

Retirement Age	*Early Age Retirement Factor*
55	46%
58	57%
60	66%
61	72%
62	78%
63	84%
64	92%
65 and after	100%

Source: Wisconsin Retirement Fund, *Handbook*, June 1967, p. 22.

calculation in public retirement plans normally takes the form of a "final average" over a stated period that usually encompasses the years of highest salary. The most frequently stated averaging period is five years (42 out of the 74 defined benefit systems) and it is usually stated as "the highest consecutive five years' average salary," or "the highest five years' average salary." Seventeen of the systems use a three-year averaging period, and five state a ten-year period. The two New York City systems recently changed the averaging period from three years to the final year of salary or the highest three years, if higher. There has been a strong trend among public retirement systems in recent years toward the reduction of the length of the stated averaging period. Table 2–6 summarizes the salary averaging periods in the 77 public retirement systems covering junior colleges.

Percentage Factor. In the systems in which the entire benefit is stated by formula, the percentage factors generally range between 1 and 2 per cent. Thirty of the 74 defined benefit systems apply a single percentage factor in the benefit formula; among these systems three-fourths state a percentage of 1.50 or above. Table 2–7 indicates the percentage factors in use.

Ten of the systems apply two successive percentages to steps of final average salary times years of service. One percentage is applied to a lower part of salary, and one to the balance. The dividing line is often a present or a former OASDHI earnings base. One plan, for example, applies 1 per cent to final average salary up to \$4,800, and 2 per cent to final average salary above. Here the benefit formula would appear as:

$$\text{Benefit} = 1\% \times \$4{,}800 \times \text{yrs of service} + 2\% \times \text{bal of final avg sal} \times \text{yrs of service}$$

Eleven of the 74 defined benefit systems apply different percentages to different segments of service; as many as four percentages may be

TABLE 2–6: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. SALARY AVERAGING PERIODS IN DEFINED BENEFIT PLANS

Salary Averaging Period in Benefit Formula [a]		*Number of Systems*
Final Annual Salary (1 Year)		2[b]
Highest 2 Consecutive Years		2
Highest 3 years		17
Highest 3 Consecutive:	10	
Highest 3:	5	
Highest 3 out of Last 10:	1	
Highest 3 Consecutive out of Last 10:	1	
Highest 4 Consecutive Years		1
Highest 5 Years		42
Highest 5 Consecutive:	18	
Highest 5:	12	
Highest 5 out of Last 10:	8	
Highest 5 Consecutive out of Last 10:	3	
Highest 5 out of Last 15:	1	
Highest 10 Years		5
Highest 10:	2	
Highest 10 Consecutive:	1	
Highest 10 out of Last 15:	2	
Career Average		5[c]
Defined Contribution Systems		3
Total Systems		77

[a] Includes defined benefit plans in which part of the benefit is based on a defined contribution approach, or in which a defined benefit is an alternative to a defined contribution option.

[b] In two of these plans the highest 3 years' average salary is an alternative.

[c] In two of the career average plans successively increasing percentage factors are incorporated in the benefit formula for each 10 years of service.

used under a single system. Under one "successive service" plan the benefit formula for an employee with 35 years of service would appear as:

$$\text{Benefit} = 0.625\% \times \text{final avg sal} \times 10 + 1.4\% \times \text{final avg sal} \times 10 + 1.9\% \times \text{final avg sal} \times 10 + 2.45\% \times \text{final avg sal} \times 5$$

In the 13 systems in which the benefit is composed of a defined contribution *annuity* based on employee contributions and a defined benefit *pension* from employer contributions, the formula percentage for the pension is normally smaller than the percentages used in defined benefit plans which express the entire benefit by formula. As Table 2–7 indicates, in three out of four systems of this type the formula percentage is 1 per cent or less. A typical benefit statement is "A pension of 1/120 of final average salary multiplied by each year of service, plus an annuity that is the money purchase [defined contribution] equivalent of employee contributions to the plan."

Years of Service Factor. In stating the years of service to be included in the benefit formula of a defined benefit plan, 65 of the 74 defined

TABLE 2–7: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. FORMULA PERCENTAGE FACTORS IN DEFINED BENEFIT PLANS

		Number of Systems
A. *Entire Benefit Based on Defined Benefit Formula Calculation*		
(1) Single Percentage of Final Average Salary [a]		40
2.50%	1	
2.00%	11 [b]	
1.90%	3	
1.75%	2	
1.66% (1/60)	8	
1.50%	5	
1.45%	2 [c]	
1.25%	5 [d]	
1.00%	3 [e]	
(2) Two Percentage Factors Applied to Steps of Final Average Salary		10
1.00% × 1st \$4,200 + 1.50% × bal	1	
1.00% × 1st \$4,800 + 1.50% × bal	1	
1.00% × 1st \$4,800 + 2.00% × bal	1 [f]	
1.11% × 1st \$4,800 + 1.66% × bal	1	
1.125% × OASDHI base + 1.75% × bal	2	
1.25% × 1st \$5,600 + 1.50% × bal	1	
1.50% × 1st \$6,600 + 1.00% × bal	1	
0.857% (6/7%) × OASDHI base + 1.285% (9/7%) × bal	2 [g]	
(3) Two or More Percentage Factors Applied to Successive Periods of Service		11
a. Successive 10-Year Periods [h]		
1.00%, 1.50%, 2.00%	1	
2.00%, 2.50%, 3.00%	1	
1.00%, 1.30%, 2.00%, 2.50%	1 [i]	
0.625%, 1.40%, 1.90%, 2.45%	1 [i]	
1.70%, 1.90%, 2.40%	1	
1.67%, 1.90%, 2.10%, 2.30%	1 [j]	
b. First 20 Years, Followed by Subsequent Service		
1.875%, 1.70%	1	
2.50%, 1.00%	1	
2.50%, 1.50%	1 [k]	
c. First 25 Years, Followed by Subsequent Service		
2.20%, 1.70%	1	
d. Two 5-Year Periods, Followed by Subsequent Service		
1.50%, 1.75%, 2.00%	1	
B. *Benefit Composed of Defined (Employee) Contribution Annuity Plus Defined Benefit Pension, Single Percentage Factor of Final Average Salary*		13
2.00%	1	
1.66% (1/60)	1	
1.10%	1	
1.00%	2	
0.83% (1/120)	5	
0.71% (1/140)	2	
0.67%	1	
C. *Defined Contribution Systems*		3
Total Systems		77

TABLE 2–8: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. YEARS OF PLAN MEMBERSHIP APPLIED IN DEFINED BENEFIT PLANS

			Number of Systems
All Years of Service Counted			65 [a]
Limit Stated			9
Years of Service Included	*Formula Percentage*		
40 Years	(2%) (1.67× 1st 10 yrs+1.9× 2nd 10 yrs+2.10×3rd 10 yrs+ 2.30×4th 10 yrs)	2	
38 Years	(1.7%×1st 10 yrs+1.9%×2nd 10 yrs+2.4%×yrs over 20)	1	
36 Years	(2%)	1	
35 Years	(Annuity+1/140) (Annuity+1/140)	2 [b]	
30 Years	(2.5%×1st 20 yrs+1.5%×next 10 yrs) (Annuity+0.67%)	2	
25 Years	(2%)	1 [c]	
Defined Contribution Systems			3
Total Systems			77

[a] Includes one plan stating a 20-year limit in application of a higher alternative benefit formula for participants with less than 25 years of service, and three plans limiting the years of service multiple for a flat benefit minimum.

[b] Includes one plan in which service after age 60 may be added to the maximum.

[c] Flat annual benefit of $100 per year of service for each year of service over 25.

benefit public retirement systems covering junior colleges include all years of membership service. In the nine systems stating limits, the range of includable service is from 25 to 40 years, as shown in Table 2–8. Three of the nine systems provide for an annuity from employee contributions plus a defined benefit from employer contributions which incorporates a formula percentage of less than 1 per cent; three of the systems incorporate a 2 per cent formula factor, and three a series of percentages applied to successive segments of service. The applicable formula percentage factors are shown in Table 2–8.

[a] Includes six plans providing defined contribution alternative.

[b] Includes one plan with final average salary limited to $16,000, one with final average salary limited to $4,800, and one with career average salary. For service under 25 years, one plan provides alternative of 2.50% limited to 20 years.

[c] Includes one 1/70 plan and one 1.45% plan, with final average salary of the latter limited to $7,800.

[d] In three of the four 1.25% plans, final average salary is limited to $7,800.

[e] Includes one plan with final average salary limited to $15,000.

[f] Career average plan.

[g] The two plans provide a defined contribution alternative.

[h] The final percentage shown applies to any additional 10-year periods.

[i] Career average plan.

[j] Maximum of 40 years counted. Plan provides for defined contribution alternative.

[k] Maximum of 30 years counted.

Defined Flat Benefit. A flat benefit provides a stated dollar amount of retirement income per year of credited service. Flat benefit plans are found principally in industrial retirement plans and are used in only a few public systems covering junior colleges, and then only as minimums, alternative benefits, or supplements.

Defined Contribution Optional Benefit. Nine of the public retirement systems which use defined benefit formulas for the entire benefit state an optional defined contribution benefit. Here the individual may choose whichever provides the greater benefits: the benefit formula, or a retirement benefit based on the annuity that can be provided by the accumulation of combined employee and employer contributions as of the termination date (if benefits have vested) or the retirement date. As noted earlier, a defined contribution alternative may help compensate for the relatively low defined benefit credits earned by participants who leave a plan (with vested benefits) early in their careers, and whose final average salaries for the formula calculations, therefore, remain frozen at the early level. Defined contribution alternatives, particularly when exercised at the retirement age by persons who have held jobs and become vested under two or three different retirement systems, can often make the difference between inadequate and adequate total retirement income from all systems combined.

DEFINED CONTRIBUTION PLANS

The most extensive use of the defined contribution approach in public retirement systems is the provision of a defined contribution annuity based on employee contributions in combination with a defined benefit based on employer contributions. As noted, 13 of the 77 public retirement systems covering junior colleges use the combination approach.

A defined contribution approach is used to provide the entire benefit by 3 of the 77 public systems; to this group should be added the 9 systems in which the funding pattern permits the system to offer terminating or retiring participants the greater of a defined contribution annuity or a defined benefit annuity: deferred for terminating employees, immediate for retiring employees.

EMPLOYEE CONTRIBUTIONS

The great majority of the 77 public retirement systems covering junior college employees provide for a contribution by the employee. Only four of the plans, all in the State of New York, are noncontributory. The employee contribution rates are summarized in Table 2–9.

In 53 of the 77 public retirement systems covering junior colleges, the stated employee contribution rate is a level percentage of salary. The contribution rates under this group of systems vary from 3 per cent

TABLE 2–9: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. EMPLOYEE CONTRIBUTION RATE AS PERCENTAGE OF SALARY

		Number of Systems
Noncontributory		4[a]
Level Percentage of Salary		53
3% or 3½%	6[b]	
4%	11[c]	
5% or 5½%	15[d]	
6%	12[e]	
7%	3	
8%	6[f]	
Step-Rate		10
(3% 1st $4,200–5% bal)	1	
(3% 1st $4,800–6% bal)	1	
(3% OASDHI base–5% bal)	2	
(4% 1st $4,800–6% bal)	1	
(4½% OASDHI base–7% bal)	2	
(4% 1st $6,000, 5% 2nd $6,000, 6% 3rd $6,000, 7% above)	1	
(5% 1st $5,600–6% bal)	1	
(5% OASDHI base–10% bal)	1	
Percentage Varies by Sex and by Age at Entry into System		10[g]
Total Systems		77

[a] In these plans, the employee contribution is reduced by the "Take-Home Pay Reserve" paid for by the employer. In two of the plans, the employee contribution varies by sex and by age of plan entry, and for entrants at the higher ages may exceed the Take-Home Pay Reserve.

[b] Includes three systems with a 3% rate and three with a 3½% rate. One of the latter limits contributions to the 1st $7,800 of salary.

[c] Includes one system with a 4¼% rate and one with a 4½% rate. Includes two plans limiting contributions to the 1st $15,000 of salary, and one which applies the rate to salary over $1,200.

[d] Includes two plans with a 5½% rate and one with a 5¾% rate. Includes plans limiting contributions to a part of salary: one, first $6,000; two, 1st $7,800; one, 1st $8,600; one, salary between $6,000 and $24,000; one, salary over $1,200.

[e] Includes one plan limiting contributions to 1st $4,800 of salary. Includes three plans with rates over 6%: 6.14%, 6.25%, and 6.50%.

[f] Includes three plans with rates slightly less than 8%: 7.7%, 7.8%, 7.9%.

[g] Three of the age-graded plans provide for a lower contribution rate on a present or former Social Security earnings base.

of salary to 8 per cent, but in two-thirds of this group the rate ranges between 4 and 7 per cent, with 5 per cent the most frequent.

A step-rate employee contribution pattern, in which different portions of salary are subject to different rates of contribution, is reported by ten systems. The present or a former Social Security earnings base usually marks the stepping point, with a lower contribution rate applied to the lower portion of salary. All but one of the step-rate plans apply just two rates; one applies four rates.

In ten of the systems the employee contribution rate differs among plan participants according to sex and the age of entry into the plan. For instance, one such plan provides for a contribution rate of 5.54 per cent of salary throughout plan participation for a man who enters the plan at age 25, 7.95 per cent if he joins the plan at age 45, and 9.59 if he joins at age 59 or over. For a woman the rate at an entry age of 25 is 6.16 per cent; for entry at age 45, 9.18 per cent, and for entry at age 59 or over, 11.25. The higher rates for women reflect their longer average life span.

The stated contribution rate (or rates) is applied to all of salary in four out of five of the public systems covering junior colleges. Table 2–10 shows the portion of salary on which employee contributions (and benefits) are based in the public systems. Twelve of the 77 systems state upper limits on the amount of salary on which employee contributions are based. The limits range widely among this group, from the first $4,800 of annual salary to the first $25,000. The effect of a limit, of course, is to hold down the final benefit; there will be a greater spread between retirement benefit levels and prevailing salaries near retirement than under the plans not imposing such limits. In recent years a number of states have succeeded in removing or at least raising these limits.

VESTING

In recent years, a trend has developed among public retirement systems toward the reduction of service requirements for vesting of benefits, and

TABLE 2–10: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. SALARY ON WHICH CONTRIBUTIONS AND BENEFITS ARE BASED

		Number of Systems
Entire Salary		64[a]
Salary to a Specified Level		10
1st $4,800	1	
1st $7,500	1[b]	
1st $7,800	3	
1st $8,600	1	
1st $15,000	2	
1st $16,000	1	
1st $25,000	1	
Salary Above a Specified Level		3
Above $1,200	2	
Above $6,000 up to $24,000	1	
Total Systems		77

[a] Includes 4 noncontributory systems. Includes one system with optional contributions on salary above $7,800.

[b] Alternative of different rate on 1st $3,000 for 1st 8 years, 1st $3,600 for 2nd 8 years, and 1st $3,333 for 3rd 8 years.

the trend promises to continue. Retirement benefits from the employer's contributions are vested only if they remain credited to the employee on leaving the employment covered by the retirement system. Immediate vesting of retirement benefits continues to be rare among public retirement systems. The majority do not yet approach the nearer goal of a five-year vesting delay.

At present, of the 77 public retirement systems covering junior college employees, only two vest their retirement benefits immediately on being earned by the employee. These are the two Wisconsin retirement systems. The California Public Employees' Retirement System requires the accumulation of $500 from employee contributions before benefits vest; this normally results in the early vesting of benefits, usually within one or two years of initial employment, depending on salary.

Seventy-two of the public systems state a service requirement which a terminating employee must have met in order to become entitled to deferred retirement benefits based on both employee and employer contributions. Among these 72 systems, the requirements range from 4 years to 30 years. The most often stated service requirements in this group, in order of frequency, are 10 years (24 systems), 5 years (16 systems), 20 years (12 systems), and 15 years (12 systems). A few of these systems state alternative vesting provisions incorporating an age requirement.

At the far end of the spectrum, along with the systems with high service requirements, are the two systems which vest only if the terminating employee has qualified for early retirement.

Table 2–11 summarizes the vesting provisions of the public retirement systems covering junior colleges.

Taken together, the vesting provisions summarized in Table 2–11, and the prevailing job mobility of teachers, administrators, and other employees, suggest that a considerable proportion of persons who are at any one time "members" of a public retirement system will receive no benefits from the plan when they reach retirement age. For many public junior colleges, the most urgent priority in benefit planning is the improvement of provisions for vesting of retirement benefits.

Voluntary Forfeitures. When benefits are not vested, forfeiture is automatic. As the previous paragraphs have indicated, the terminating employee whose retirement benefits have not yet become vested automatically forfeits his accumulated benefits.[17] His own contributions are

[17] In some plans forfeiture by a terminating employee may be deferred for a specified number of years, after which it is automatic unless the individual has in the meantime been reemployed in a position covered by the same system, in which case past credited service is retained and, along with current service, is counted toward the vesting requirement. In most instances, however, termination of service before vesting takes place means automatic forfeiture.

TABLE 2–11: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. VESTING PROVISIONS [a]

		Number of Systems
Immediate Vesting		2
Accumulation of $500 from Employee Contributions		1
Years of Service Requirement		72
4 Years	3 [b]	
5 Years	16 [c]	
8 Years	2 [c]	
10 Years	24	
12 Years	1	
15 Years	12 [d]	
20 Years	12 [e]	
25 Years	1 [f]	
30 Years	1	
Qualification for Early Retirement		2 [g]
Total Systems		77

[a] Vesting of deferred benefits on termination of employment.

[b] One system provides for 10-year vesting for employees not in an institution of higher education.

[c] One system provides alternative vesting at age 55.

[d] One system vests 75% on completion of 10 years of service, grading to 100% at 15. One system provides alternative vesting at age 55 with 10 years of service.

[e] Three systems grade vesting, two vest 20% after 15 years of service, grading to 100% at 20, and one vests 20% after 3 years of service, grading to 100% at 20. One system provides alternative of 5 years of service including one year after age 55.

[f] Alternative of vesting at age 50 after 10 years of service.

[g] For early retirement one system requires 20 years of service and attainment of age 60, and one requires 10 years of service and attainment of age 55.

returned to him, usually with interest earnings at a stated rate, and usually rather low, and his name goes off the books of the retirement system.

Once benefits are vested, the terminating employee is entitled to all the retirement benefits he has earned to date. However, under most public retirement systems, the vested employee on termination of service is permitted to sacrifice the future benefits he has earned, based on both the employer and employee contributions, and get back the cash represented by only his part of the contributions. Under these circumstances the forfeiture is voluntary. If the terminating employee leaves his money in, he saves the future benefit. If he chooses forfeiture, the result is just the same as if benefits had not vested; his own contributions are returned and his name goes off the books.

Voluntary forfeiture is seldom, if ever, wise. Retirement plans should not allow it. In return for getting his own contributions back in cash, an individual pays a very high price in lost employer contributions and lost future retirement income. Rare indeed is the retired person who can look back on a voluntary forfeiture, say "no regrets," and mean it.

Only three of the public retirement systems covering junior colleges incorporate a degree of control over voluntary forfeitures. More should. The two Wisconsin systems do not permit members terminating employment at age 55 or over to withdraw their own contributions and forfeit benefits, and the Idaho Public Employees Retirement System prohibits voluntary forfeitures after ten years of service and attainment of age 55.

MAINTAINING ANNUITY PURCHASING POWER

A retirement plan and its participants can ill-afford to ignore the effects of inflation, either before or after retirement. In the years before retirement, inflationary patterns may carry responding salary levels to a point somewhat out of proportion to the established benefit levels of the retirement plan. Inflation in the years after retirement can progressively erode an initially adequate benefit. A retirement system must be able to deal effectively with inflation occurring on either side of the retirement date.

Inflation Before Retirement. When retirement income begins, it should bear a reasonable relationship to the salary level prevailing just before retirement. Under defined contribution plans, as a rule, the employer and employee contribution rates are periodically reviewed to assure that prospective benefit levels continue to be adequate, and most defined contribution plans include a variable annuity. Under defined benefit plans, the gradual replacement of career-average salary by "final average" salary in benefit formulas has made possible a closer relation between initial retirement income and the level of earned income just preceding retirement.

Inflation After Retirement. That inflation can quickly undermine a fixed income is well known. Some systematic means of helping retirement incomes adjust to changing living costs is important if a retirement plan is to provide an income that continues to be adequate as the retirement years go by. Just during the last five years (1965 through mid-1970) the cost of living in the United States has increased 23 per cent. In the previous fifteen years, 1950 to 1965, it increased 31 per cent.

Thirty of the 77 public retirement systems covering junior colleges currently report that they incorporate some systematic method designed to help retirement benefits adjust to changing living costs. These methods, described below, are built-in and function automatically. They are: (1) automatic adjustments linked to, but not necessarily equal to, increases in the Consumer Price Index of the Bureau of Labor Statistics, (2) stated automatic annual percentage increases in benefits, (3) variable annuities, (4) changes related to and dependent on the investment experience of the retirement fund, and (5) changes related to increases in the salaries of active state employees. Table 2–12 summarizes the approaches now in use.

Index Related Plans. Eighteen of the public retirement systems covering junior colleges relate postretirement benefit increases to the U.S. Consumer Price Index (CPI). The methods of doing so differ considerably among plans, and most of the systems state limits to the annual increases. Table 2–13 summarizes the main provisions of the index-related group. The potential annual benefit increase ranges among the plans from as low as 1 per cent to as high as the rise in the CPI itself plus 1 per cent. Generally in ascending order of the magnitude of benefit increases provided for, the plans operate as follows:

The Utah system limits its annual benefit increase to 1 per cent, and delays the first increase for five years, at which time a 5 per cent raise is made, provided the CPI has increased 5 per cent. Thereafter, 1 per cent increases are made each year the CPI increases 1 per cent or more.

Seven systems (two Alaska systems, three Ohio systems, and one system each in California and Colorado) provide for an annual increase that is in proportion to the increase in the CPI, but limit any one annual increase to 1½ per cent of the original benefit. In the three Ohio systems the benefit increases do not begin until the third year of retirement.

The Employees' Retirement System of Baltimore County (Maryland) raises benefits in any year by 3 per cent if the CPI increases by at least 3 per cent in the year. Successive annual CPI increases of 2.9 per cent or less, for example, would not result in benefit increases in any year.

The Georgia system provides for an increase every six months in proportion to the increase in the CPI, and limits each six-month increase to 1½ per cent.

The Montgomery County (Maryland) Employees' Retirement System

TABLE 2–12: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. TYPES OF LIVING COST ADJUSTMENT PROVISIONS

	Number of Systems
Change Related to Change in U.S. Consumer Price Index	18
Automatic Annual Percentage Increase	5
Variable Annuity	5[a]
Change Related to Investment Experience of the Retirement System	2[a]
Change Related to Percentage Change in Salaries of Active Employees	1
None	47
Total Systems	77

[a] Includes Minnesota State Teachers' Retirement System.

provides for an annual increase of up to 3 per cent in proportion to the rise in the CPI.

The two Connecticut plans apply their increases every other year and state the increase as the lesser of the percentage increase in the CPI or 6 per cent.

The North Carolina plan provides for a 3 per cent increase whenever the CPI rises 3 per cent in a calendar year. If the CPI increase is less than 3 per cent in a year, the next calendar year index test includes all years elapsing since the previous increase, or since the retirement date. The indicated benefit increases are made only if the resulting pension liabilities do not increase the employer's contributions.

The two New York State plans provide for an annual increase on the first $8,000 of retirement income equal to the percentage increase in the CPI.

The Massachusetts plan provides for an increase equal to the increase in the CPI as soon as the CPI rises more than 3 per cent over its level at the time of the previous increase, or of the initial retirement date.

The federal Civil Service Retirement System provides an increase in benefit as soon as the CPI increases by 3 per cent over the previous increase or the retirement date. The benefit is in proportion to the CPI increase plus 1 per cent.

Automatic Annual Increases. Five public retirement systems covering junior colleges incorporate an automatic annual percentage increase in the retirement benefit. The annual increase in four of the systems is 1½ per cent (Arkansas Teachers Retirement System, Hawaii Employees' Retirement System, the State Universities of Illinois Retirement System, and the Nevada Employees Retirement System). The City of Cincinnati Retirement System provides for a 1 per cent annual increase.

In the Hawaii system the annual percentage increment is applied to the previous year's benefit, as increased, resulting in a compounding effect. In the other plans the annual increase is a percentage increase in the original benefit.

Variable Annuities. In five public retirement systems covering junior colleges, regular plan contributions may be allocated to a public variable annuity fund investing in common stocks.[18] The Wisconsin State Teachers Retirement System and the Wisconsin Retirement Fund for state employees have provided variable annuity programs since 1958. The New York City Teachers' Retirement System and the Public Employees Retirement System of Oregon adopted their variable annuity programs in 1967 to become effective in 1968 and 1970, respectively. The Minne-

[18] The variable annuity, developed by TIAA and introduced in 1952, is described in detail later in this chapter.

TABLE 2-13: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. LIVING COST ADJUSTMENT PROVISIONS—CHANGE RELATED TO CHANGE IN U.S. CONSUMER PRICE INDEX

	(1) *Frequency of Increase*	(2) *Amount of Increase*	(3) *Maximum Increase*	(4) *Increase Applied To*	(5) *Remarks*
Alaska Public Employees Retirement System	Annual	=CPI	1½%	Original benefit	Conditioned on "financial experience" of fund
Alaska Teachers' Retirement System	Annual	=CPI	1½%	Original benefit	Conditioned on "financial experience" of fund
California Public Employees' Retirement System	Annual	=California CPI	1½%	Original benefit	Automatic
Colorado Public Employees' Retirement Association	Annual (May 1)	=CPI	1½%	Original benefit	Automatic
Connecticut Teachers' Retirement System	2 year intervals (July 1, odd years)	=CPI if rise is 1% or more	6%	Original benefit	Automatic
Connecticut State Employees' Retirement System	2 year intervals (July 1, odd years)	=CPI if rise is 1% or more	6%	Original benefit	Automatic
Georgia Teachers' Retirement System	6 months	=CPI	1½%	Original benefit	Automatic
Maryland: Employees' Retirement System of Baltimore County	Annual if CPI rises 3% or more in a calendar year	=CPI	3%	Original benefit	"If reserves are sufficient"
Maryland: Montgomery County Employees' Retirement System	Annual (January 1)	=CPI	3% of 20% of base pension	Original benefit	Automatic

Massachusetts: State Board of Retirement	After CPI rises more than 3% from previous increase	=CPI	=CPI	Benefit as previously increased	Payable as a lump sum. Applies to pensions under $6,000.
New York State Employees' Retirement System	Annual	=CPI	=CPI	Original benefit	Applied to first $8,000 of pension.
New York State Teachers' Retirement System	Annual	=CPI	=CPI	Original benefit	Applied to first $8,000 of pension.
North Carolina Teachers' and State Employees' Retirement System	Annual test	3% when CPI rises 3% during 1 or more years	3%	Benefit as previously increased	Conditioned on increase in liabilities not resulting in an increase of the employer contribution
Ohio Public Employees' Retirement System	Annual starting with 3rd year of retirement	=CPI	1½%	Original benefit	Automatic
Ohio School Employees' Retirement System	Annual starting with 3rd year of retirement	=CPI	1½%	Original benefit	Automatic
Ohio State Teachers Retirement System	Annual starting with 3rd year of retirement	=CPI	1½%	Original benefit	Automatic
U.S. Civil Service Retirement System	After CPI rises 3% from previous increase	=CPI+1%	CPI+1%	Benefit as previously increased	Automatic
Utah State Retirement System	Annual starting with 5th year of retirement	Lesser of 5% or CPI rise at end of 5th year; 1% thereafter	1%	Benefit as previously increased	Automatic

sota State Teachers' Retirement System's variable annuity was inaugurated in 1967.

The Wisconsin State Teachers Retirement System provides that each participant may elect that half of his employee contributions be credited to his account in the System's variable annuity fund. The balance goes to the fixed-dollar fund. If this election is made, state contributions equal to the employee's are credited to his variable annuity account, and the balance goes to the fixed-dollar fund. The Wisconsin system is funded on a defined contribution basis and provides for an alternative benefit calculation on a defined benefit basis. Additional voluntary deposits may be made by the employee to either the fixed or the variable fund. The variable annuity of the Wisconsin Retirement Fund for nonteaching public employees is essentially the same.

Under the variable annuity of the New York City Teachers' Retirement System an employee may allocate half or all of designated employee contributions (included in the "Take-Home Pay Reserve") to the variable annuity.

Unlike the Wisconsin plans, which are managed entirely by public authorities, the New York City plan is administered under contract by a life insurance company and a bank trustee.

Under the Minnesota State Teachers' Retirement System the participant may elect to allocate three-sevenths of total employer and employee contributions to the variable annuity. The balance of contributions is allocated to the fixed-dollar formula benefit. The percentage factor of the formula benefit is correspondingly reduced by three-sevenths. The Minnesota system is funded on a defined contribution basis.

The Oregon Public Employees' Retirement System uses the defined contribution approach for the benefit based on employee contributions and a defined benefit approach for employer contributions. Up to 50 per cent of employee contributions may be allocated to the variable annuity account.

In addition to the above variable annuity provisions of public systems, the Public Employees Retirement System of New Jersey offers a variable annuity to which voluntary additional employee contributions (but not regular contributions) may be made.

Benefit Change Related to Investment Experience of System. Two public retirement systems, the Minnesota State Retirement System and the Minnesota State Teachers' Retirement System, provide for the investment of a portion of reserves for the payment of retirement benefits in a common stock fund. Benefit changes are based on resulting investment experience. The plan provides that whenever the value of the fund averaged over a year is more or less (by 2 per cent or more) than the value of the reserves required to support benefit payments, a proportionate adjustment in benefits becomes effective at the beginning of the next calendar year. The original benefit amount remains as a minimum. This provision is distinct from the separate variable annuity of the Minnesota State Teachers' Retirement System, which also changes according to investment experience.

Benefit Change Linked to Active Employee Salary Changes. Under the Maine State Retirement System, a cost of living benefit equal to the average percentage increase in active employees' salaries becomes effective on the first of any month following the date of adjustment in active employee salary scales.

INVESTMENTS

Public retirement systems have traditionally been circumscribed by legislative provisions regarding the range of their permitted investments. Over the years investment comparisons between public and private retirement systems show that public systems hold substantially larger proportions of the debt obligations of states, municipalities, and other public bodies, including the federal government, than do other pension funds. The lower yields of public issues have been reflected in the lower earnings figures reported by public retirement systems.

In recent years, however, statutory investment limitations have been relaxed in a number of states to permit more creative use of the supporting funds for f ture retirement income. There has been growing recognition that governmental bodies derive little advantage from purchasing tax-exempt public securities. At the same time, the higher yields of corporate bonds, including direct placements, have attracted the attention of managers of public systems. Mortgage investments, guaranteed and conventional, do not yet play a significant part in the portfolios of most public pension plans, although recent years have also recorded an increase in these higher-yield investments. Among the states whose retirement systems have led in the broadening of investment channels are Hawaii, Nebraska, Minnesota, New York, Ohio, and Wisconsin.

The distribution of investments among public retirement systems is shown in Table 2–14. The trend in the reduction in the proportion of federal government obligations, from 39.9 per cent in 1957 to 16.9 per cent in 1967, and in state and local securities from 25.8 per cent in 1957 to 6.2 per cent in 1967, is notable, as is the increase in the proportion of corporate bonds from 26.3 per cent to 51.6 per cent. The proportion of mortgages tripled during the ten-year period. (3.5 per cent to 12.3 per cent), and the proportion of common stocks increased by over four times, from 1.4 per cent to 6.1 per cent.

Dr. Roger F. Murray's report on economic aspects of pensions for the National Bureau of Economic Research, submitted as part of a series

TABLE 2–14: DISTRIBUTION OF RETIREMENT FUND INVESTMENTS, PUBLIC RETIREMENT SYSTEMS, FISCAL YEARS 1967, 1962, 1957

Type of Asset	*1967*	*1962*	*1957*
Cash and Deposits	1.1	1.2	1.7
Federal Securities	16.9	26.2	39.9
State and Local Securities	6.2	17.4	25.8
Corporate Bonds	51.6	40.9	26.3
Corporate Stocks	6.1	3.0	1.4
Mortgages	12.3	8.8	3.5
Other	5.7	2.5	1.4
All Assets	100.0	100.0	100.0

Note: Because of rounding, subtotals may not add to totals.
Source: U.S. Bureau of the Census, *Census of Governments*, 1967. Vol. 6, No. 2, "Employee Retirement Systems of State and Local Governments." U.S. Government Printing Office, Washington, D.C., 1968, p. 11.

of papers for the Subcommittee on Fiscal Policy of the Joint Economic Committee, December, 1967, has summarized some of the factors affecting investment performance of public retirement systems:

> The practice of seeking to secure competent investment advice by competitive bidding, the inability to pay adequate salaries for expert staff, and the apparent unwillingness to lay out even very modest sums for investment management are all factors conspiring to produce uninspired and mediocre portfolio management. Despite the great progress of recent years, few systems have adequate staffs, strong investment advisory arrangements, effective finance committees, and the capability of providing first-rate management. These former sleeping giants of the pension-fund field sometimes appear to be only partially awake.
>
> Under the circumstances, it is doubtful that State and local retirement systems will soon break out of the statutory, accounting, and institutional restraints on their effective management of huge aggregations of capital. While the high cost of pension benefits will create increasing pressure to improve rates of return, it is not likely that the public systems will greatly accelerate the pace at which they follow private funds. Nor is it likely that they will be as flexible in approaching investment opportunities as they occur in the future of a dynamic capital market structure.[19]

Too often, individual members of public retirement systems, and their employing institutions as well, fail to inform themselves concerning the basic policies and the management and investment performance of their retirement system. Yet these systems are trustees of large amounts of

[19] Roger F. Murray, "Economic Aspects of Pensions: A Summary Report," in *Old Age Income Assurance: A Compendium of Papers on Problems and Policy Issues in the Public and Private Pension System*, Part V: *Financial Aspects of Pension Plans*, Joint Economic Committee, Subcommittee on Fiscal Policy, 90th Congress, 1st Session (Washington, D.C.: U.S. Government Printing Office, 1967), p. 103.

capital and are responsible for the provision of adequate future income for many thousands of individuals, and for the present income of thousands of others. A pension system's policies, and the excellence of its management, should be of as much concern to college administrators, faculty members, and staff as they would be if the college were administering the plan itself. It is not necessary to be an actuary to ask intelligent questions about whether the system is providing for advance funding of future obligations, is crediting adequate and equitable levels of contributions to members, and is investing funds for maximum yield.

FUNDING

Most state teacher and public employee systems do not fully fund their benefit liabilities.[20] Employee contributions are, of course, withheld from salary and paid directly to the system, and this provides for a partial funding of total benefits promised. Beyond this, the degree of funding of earned benefits varies considerably among public plans. In at least two systems public appropriations cover only the actual benefits expected to be paid out during the following legislative biennium, so that even the pensions already being paid are not financed beyond the next legislative session. Other plans employ "terminal funding" by bringing benefit obligations up to the fully funded level only as individuals reach retirement age. Still others are working toward higher levels of partial funding, or toward full funding of current service benefits, while gradually reducing unfunded accrued liabilities. Proposals for the improvement of vesting provisions have frequently exposed to public view the need for sounder financial support of the obligations being incurred by a plan.

The readers of the reports of auditors and of actuarial consultants to public plans will note the frequency of recommendations for more adequate levels of funding. The reports repeatedly emphasize the importance to long-range economy and to plan stability of limiting, through sound financial planning, the extent to which future legislatures must be asked to provide funds for benefits promised years before their time. For example, since it was established in 1941, the State Universities Retirement System of Illinois has been accumulating unfunded liabilities. A recent examination of the system by an independent auditor noted that "For the year ended August 31, 1969, employer contributions provided from state appropriations . . . were not sufficient to meet these requirements [current service costs] and the unfunded accrued liabilities in-

[20] A pension system is on a fully funded basis only if reserves representing employee service already performed will completely discharge all accrued benefits, and if amounts being contributed to the fund on behalf of current service are sufficient, according to appropriate interest, mortality, and expense calculations, to discharge newly accruing pension obligations as they mature.

creased from $167,000,000 as of August 31, 1968, to $193,990,000 as of August 31, 1969, according to computations by the Actuary retained by the System." [21]

A 1969 actuarial evaluation of the Louisiana State Employees' Retirement System indicated an unfunded accrued liability of $135,850,000. The report states: "The minimum amount which the state should contribute to offset this unfunded accrued liability is the interest on this sum at the valuation rate of interest. This will amount to $6,113,303 or 2.79% of the members' compensation. If the state should desire to liquidate this unfunded accrued liability over some fixed period, such as twenty (20) years, the employer should contribute $10,443,740 or 4.76% of the members' compensation." [22] At present, under the Louisiana plan only the 2.79 per cent required as current interest on the unfunded liability is being contributed by the state, in addition to its current service contribution of 6.42 per cent of payroll.

Another example of the snowballing effect of underfunding appears in a 1966 actuarial study of the Connecticut State Employees' Retirement System which reported that if the present "pay-as-you-go" program (no advance funding) continues "the projected unfunded accrued liability for prior service of active employees and for the role of pensioners will increase from $279,288,000 as of July 1, 1966 to $627,276,000 on July 1, 1976, to $1,296,403,000 on July 1, 1991 and to $3,203,578,000 on July 1, 2016." [23]

Some of the factors chiefly responsible for underfunding were mentioned earlier: failure to include the full pension costs of current service in the budget; increases in prospective benefits and liberalization of benefit formulas without appropriate provision for required funding revenues; upward salary adjustments to meet changing salary scales and price level increases without corresponding provisions for funding increases under plans tying benefits to final average salary. In addition, other factors contributing to underfunding may include an unduly large proportion of assets invested in state, local, and federal bonds with a consequent sacrifice in earnings; use of obsolete mortality tables; increases in pensions to retired employees without reserve financing; and legislative decision to finance the system on a pay-as-you-go basis.

THE TAXING POWER

The power to tax and the power of legislative bodies to make appropriations to public retirement systems provides a source of funds for

[21] State Universities Retirement System, Illinois, *Annual Report for the Year Ended August 31, 1969*, p. 11.

[22] Louisiana State Employees' Retirement System, 1969 *Annual Report*, p. 4.

[23] State of Connecticut, *Report on the State Government Personnel Study* (1967), Vol. III, "Actuarial Report on the State Retirement System," by Russell O. Hooker and Associates, Consulting Actuaries, p. 1.

support of public pension benefits that is not available to private systems. In those states that meet their obligations as they accrue year by year through advance funding of their retirement plans, a standby taxing ability is an additional source of strength and can occasionally be used to increase benefits to persons already retired without serious implications for the long-term soundness of the pension plans. Difficulties arise when future potential taxing power is used as an excuse to undertax the current generation for its obligations.

TIAA-CREF Retirement Plans

TIAA-CREF retirement plans for faculty and administrators are reported by over half (57 per cent) of the privately supported junior colleges, employing about two-thirds of professional staff in the private college group. For clerical-service employees, 40 per cent of the private junior colleges report a TIAA-CREF retirement plan and they employ about half of this employee category in the private institutions. Among the publicly supported junior colleges, about a fifth of the institutions report a TIAA-CREF plan for faculty and administrators; they employ about a fourth of professional staff in the public institutions. In a number of the reporting public institutions, TIAA-CREF is an optional retirement system for the professional employees. Only about 5 per cent of public institutions report a TIAA-CREF plan for clerical-service employees.

TIAA-CREF is a nationwide retirement system limited to colleges, universities, independent schools, and certain other institutions that are nonprofit and, in addition, are engaged primarily in education or research. Established in 1918, TIAA grew out of a free pension system set up in 1906 by Andrew Carnegie and administered by the Carnegie Foundation for the Advancement of Teaching. In 1906 very few institutions of higher education in the United States had established pension plans. By 1915, 73 colleges and universities had become members of the "associated" institutions for whose faculty retiring allowances would be paid by the Foundation.[24] But as institutions of higher education grew in number and in enrollment, it soon became clear that the resources of the Foundation would be insufficient to carry the burden of a free pension system. Accordingly, a review of the system was inaugurated by the Foundation in 1915 with the cooperation of a Commission on Insurance and Annuities composed of representatives from the American Association of University Professors, the Association of American Universities, the National Association of State Universities, and the Association of American Colleges. A proposed new retirement system, which became

[24] Carnegie Foundation for the Advancement of Teaching, *Bulletin*, No. 9 (1916), p. xvi.

the Teachers Insurance and Annuity Association, was approved by the Commission in its report to the Foundation in 1917.

The new organization was established in 1918 by the Carnegie Foundation as a separately organized association to provide insurance and annuities for college staff members, with the annuity contract issued to the individual and based on regular contributions by the staff member and the employer. The contributions and their earnings would establish fully funded annuity reserves under either the defined contribution or defined benefit approach. The contract would be the property of the staff member who, if he wished, would be able to follow his profession in an educational world free of pension forfeitures. CREF (College Retirement Equities Fund) was established in 1952 as a companion organization to TIAA and has the same nonprofit status and limited eligibility. CREF provides a variable annuity, invented by TIAA as a means of helping to maintain the purchasing power of annuity income through long-term common stock investments. In 1969, about two-thirds of four-year colleges and universities reported a retirement plan for faculty and administrative officers provided through the TIAA-CREF system, and about a third reported a TIAA-CREF plan for clerical-service employees.

Establishing a Plan. Each educational institution's plan in the TIAA-CREF system is established by resolution of its governing authority. In the case of public institutions the plan is established through enabling legislation and subsequent institutional action, or by resolution of a board of higher education or regents. The retirement resolution is the working agreement between the institution, the participants in its plan, and the pension system. The institution or a group of institutions determines for itself, and states in the resolution, the provisions governing employee eligibility, waiting periods for participation, the employer and employee contribution rates, contributions during leaves of absence, prior service benefits, if any, the age of retirement, and extensions of service beyond normal retirement age, if any. The provisions of TIAA-CREF resolutions differ among institutions. The provisions of each TIAA-CREF plan in junior colleges are shown in Appendix D.

THE ANNUITY CONTRACT

The contractual relationship between the participant and the TIAA-CREF retirement system is in the form of individual TIAA and CREF annuity contracts. Uniform throughout the TIAA-CREF system, the contracts detail the immediate vesting of employer and employee contributions and their earnings, the payment of annuity benefits, preretirement death benefits, the income options, the right of the individual to pay additional premiums, the right to change the date for commencing annuity benefits, and other provisions. The contributions for each participant, as determined under each institution's plan, are paid under the provisions of the annuity contracts. Investment of funds, fund accounting, actuarial functions, and payment of benefits are carried out by TIAA and CREF.

Staff Member Owns Contract. The guarantee of immediate full vesting for each participating staff member is one of the most significant features of the retirement plans using TIAA and CREF annuities. From the day the first annuity premium is paid, the staff member assumes full ownership of all retirement and survivor benefits purchased by his own and his employer's contributions. Individual contract ownership assures each participant that funds are actually being set aside to support him during retirement and that no future change of the retirement plan, differences of opinion with an employer, or other circumstances can deprive him of retirement income already set aside on his behalf.

No Cash or Loan Value. The primary purpose of a retirement plan is to assure the individual that funds will be available to finance a future retirement benefit. This assurance applies to employers as well as staff members. Therefore, as a corollary to full vesting, TIAA and CREF annuities do not provide for cash surrender (voluntary forfeiture) or loan values. Employers might well be reluctant to contribute to a fully vested annuity contract that could be turned in for cash or mortgaged at the staff member's request. Full assurance is thus provided that contributed funds will be available solely for their intended purpose, that of providing retirement income or death benefits for the staff member and his family.

Death Benefit. If the policyholder dies before he begins to receive annuity payments, the full accumulation in the contract is payable to the named beneficiary or to the estate; if the former, the policyholder may choose among several income payment methods or may leave this choice to be made by the beneficiary.

Choice of Retirement Date. TIAA-CREF annuity income usually commences, but need not, at the time the individual retires from the college. The policyholder may begin receiving annuity payments on the first of any month, but normally not later than age 71. If the start of annuity payments is delayed, the amount of the annuity is actuarially increased. At age 65, delay of one year in commencing benefits (to age 66) may increase annual income by as much as 7 or 8 per cent. The Association's practice is to allow deferment beyond age 71 if employment continues beyond that age.

Choice of Income Arrangement. At retirement, the policyholder chooses a type of retirement income from among several options. All provide a lifetime income for the retiring participant, and all but the single life annuity and the instalment refund provide a lifetime income for a survivor in the event of the primary annuitant's death. Selection among the income options may be made at any time before income payments begin.

Premium Payments. Each premium (contribution) on a TIAA retirement annuity purchases a definite, guaranteed annuity benefit at the rates in effect when the premium is paid. Dividends, as declared, purchase additional annuity benefits. Each premium on a CREF retirement annuity purchases a definite number of CREF accumulation units. The participant's *pro rata* share of CREF dividend income purchases additional accumulation units. The total annuity premium, including the individual's and the college's contributions, may be applied to a TIAA contract. If applied to a combined TIAA-CREF annuity, not less than 25 per cent nor more than 75 per cent may be allocated to either TIAA or CREF, the balance being allocated to the other organization, subject to the provisions of the participating institution's retirement plan. Policyholders may pay additional annuity premiums to TIAA or to TIAA-CREF on their own within the same allocation rules, either periodically or as additional single premiums.

TIAA INVESTMENTS

Premiums paid to TIAA annuity contracts are invested primarily in the bonds and direct placement obligations of corporations and in mortgages.

For a number of years, mortgage loans have made up slightly more than half of the value of TIAA investments. Mortgages provide relatively high yields and make suitable investments for a retirement fund because of the low liquidity requirements of retirement funds being invested for the long term. Residential properties, with mortgages guaranteed by the Veterans Administration or insured by the Federal Housing Administration, secure just under half of TIAA mortgage loans. The remainder are secured by "conventional" mortgages on property used for income-producing purposes and carry a higher prospective yield than the mortgage loans with government insurance or guarantees.

Bonds comprise a little under 40 per cent of TIAA investments and include debt obligations of governments, public utilities, and business and industrial corporations. Loans made directly to corporations account for a substantial portion of TIAA bond investments; these direct placements usually offer a higher yield than publicly offered bonds available at the time the commitment is made. Remaining investments are in income-yielding real estate and in common stocks.

CREF

Before CREF was established in 1952, pension planning had not produced any satisfactory means of giving a retired person some continuing protection against price inflation, not to mention the opportunity to share in the rising standard of living that is taken almost for granted during working years. But it was clear then, as it is now, that a level amount of income is not enough to give real security during retirement years.

Developed as a response to these problems, the CREF variable annuity provides retirement income based on common stock investments to complement the fixed-dollar retirement income provided by TIAA.[25] The purpose of the combined program is to provide a retirement income that is more responsive to economic change than a fixed-dollar annuity alone and less volatile than a variable annuity alone.

A series of actuarial, legal, and economic studies initiated and directed by Dr. William C. Greenough preceded the establishment of CREF. The study of relevant economic data covered the period 1880 to 1951. The aim was to discover how an individual would have fared during retirement if part of his regular preretirement savings had been invested in equities such as common stocks, and part in fixed-dollar obligations. The various periods of accumulation and pay-out included war, peace, depression, prosperity, inflation, deflation; the study examined short and long working lifetimes, and short and long retirements.[26]

Figure 2–15 illustrates the most difficult years of any of the accumulation and annuity pay-out periods studied. It covers a working career of thirty years from 1900 to 1930 and a retirement period of twenty years beginning in 1930. For illustration, the chart assumes that $100 a year was paid to the retirement plan from 1900 to 1930. The line of fixed-dollar income represents the retirement income resulting from application of the full $100 a year to a fixed-dollar fund only. The combined income line illustrates the combined fixed and variable annuities resulting from $50 a year to a fixed-dollar fund and $50 to an equity fund. The period shown is of special interest because it encompasses the years of the great depression and of World War II. The accumulation bars at the left of the chart show that during the late 1920's the retirement savings of the

[25] To implement a system in which common stock investment could be utilized for the generation and production of retirement income, TIAA constructed a new device, now well known, the variable or unit annuity. The variable annuity incorporates the lifetime income principles of traditional annuities, but, instead of accumulating and paying out funds as a fixed number of dollars, the retirement funds are accumulated and paid out as the current value of units which measure the individual's share of the equity investment portfolio. Cf. Duncan, "A Retirement System Granting Unit Annuities and Investing in Equities," *Transactions of the Society of Actuaries*, IV (1952), pp. 317–44.

[26] William C. Greenough, *A New Approach to Retirement Income* (New York: Teachers Insurance and Annuity Association, 1951).

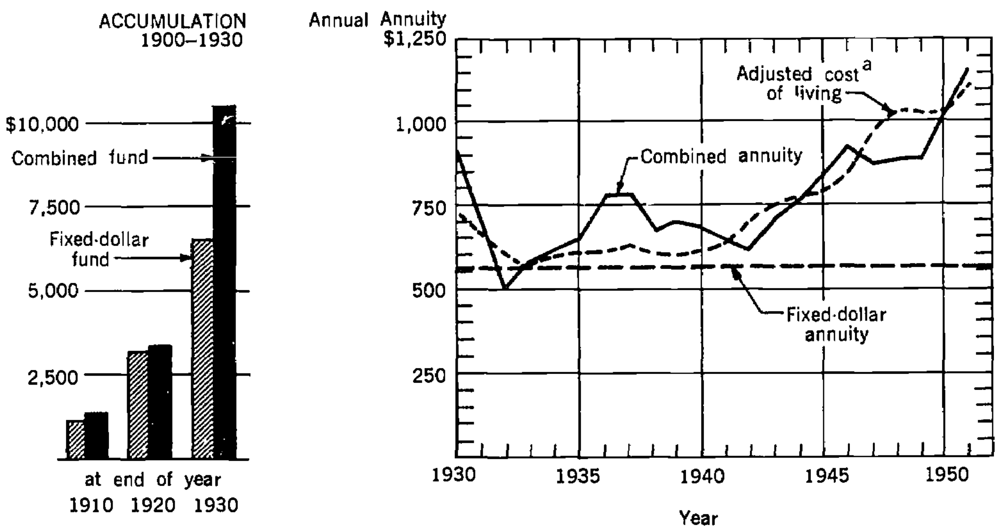


Figure 2–15: AMOUNTS OF ACCUMULATION AND ANNUITY RESULTING FROM INVESTMENTS OF $100 PER YEAR, 1900–1930

[a] Adjusted cost of living shows the amount of annuity necessary each year so that the fixed-dollar annuity would have adjusted to cost of living changes occurring during both the accumulation and the annuity period.

Source: William C. Greenough, *A New Approach to Retirement Income*, (New York: Teachers Insurance and Annuity Association, 1951) pp. 23, 54.

participant in the combined fund increased greatly because of the sharp upswing in common stock prices. At retirement in 1930, the chart shows a rapidly falling annuity for the next two years, a reflection of the rapid decline in common stock price levels. At the low of common stock prices in 1932, however, the combined annuity was only moderately smaller than the fixed-dollar annuity; from that point forward it moved upward over the long-term while experiencing some shorter term declines during the period. Except for a short period during the eye of the depression, the individual with a combined annuity was better off throughout the entire period than if income were based wholly on the fixed-dollar fund.

The economic study reached three major conclusions:

(1) It is unwise to commit *all* of one's retirement savings to dollar obligations, since decreases in the purchasing power of the dollar can seriously reduce the value of a fixed-income annuity. Increases in the purchasing power of the dollar, on the other hand, improve the status of the owner of a fixed income annuity.

(2) It is equally unwise to commit *all* of one's retirement savings to equity investments, since variations in prices of common stocks are much too pronounced to permit full reliance on them for the stable

income needed during retirement. Changes in the value of common stocks and other equities are by no means perfectly correlated with cost of living changes, but they have provided considerably better protection against inflation than have debt obligations.
(3) Contributions to a retirement plan that are invested partly in debt obligations and partly in common stocks through an equities fund providing lifetime unit annuities offer promise of supplying retirement income that is at once reasonably free of violent fluctuations in amount and serious depreciation through price level changes.[27]

Accumulation Units. Payments to CREF purchase "accumulation units" for each participant during working years, each unit in effect being a small share of ownership in every common stock in the CREF portfolio. The number of units bought with each monthly payment depends on the current value of the accumulation unit, determined once each month by dividing the month-end market value of the CREF accumulation fund by the total number of accumulation units outstanding among all participants. The unit value serves a dual purpose: it marks the month-by-month dollar value of all the accumulation units owned by any participant, and it sets the current price for the purchase of an accumulation unit.

Increases in the prices of the equities in the CREF portfolio result in rising accumulation unit values; decreases result in falling unit values. More units are purchased for a given premium amount when the accumulation unit value is lower, fewer units when it is higher.

Dividends received by CREF on the investments are reinvested and apportioned to individual CREF accounts as additional accumulation units. The accumulation unit was valued initially at $10. Table 2–16 shows the year-end accumulation unit values since then.

Annuity Units. At retirement, the individual trades in accumulation units for a lifetime income of "annuity units." The annuity pays an

[27] *Ibid.*, pp. 13–14.

TABLE 2–16: CREF YEAR-END ACCUMULATION UNIT VALUES, 1952–1969

End of Year	*Accumulation Unit Value*	*End of Year*	*Accumulation Unit Value*
1952	$10.52	1961	$31.86
1953	10.37	1962	26.65
1954	14.85	1963	30.83
1955	18.06	1964	33.96
1956	19.19	1965	39.08
1957	17.75	1966	36.33
1958	24.36	1967	43.78
1959	27.11	1968	45.35
1960	27.38	1969	41.78

income that varies year by year as a continuing reflection of the performance of the common stocks in the CREF portfolio. Since the same common stocks support both units, a "high" or "low" market level at the moment of retirement has no effect on the transition from one type of unit to the other.

The annuity calculations are basically the ones actuaries make for a fixed-dollar annuity to determine how many dollars can be paid out each month in order to use up a capital sum and the earnings on it over the lifetimes of large numbers of annuitants of any given age. However, the CREF income is expressed as a fixed number of annuity units payable each month for life, rather than as a fixed number of dollars. Once a year this unchanging number of annuity units is multiplied by the latest value of the annuity unit to determine how much income to pay each month during the CREF fiscal year. The value of the annuity unit for each year since 1952 is shown in Table 2–17. By far the most important factor in the yearly revaluations has been the change in market prices of CREF common stocks. Another significant factor is the level of dividend income CREF receives on its investments. Additional factors include expenses and variations in annuitant longevity.

CREF Investment Philosophy. Regular investment of annuity premiums in selected equities month after month, year after year, puts into effect the investment principle of diversification over time. Under a program of investing premiums regularly over a staff member's working years, the level of common stock prices at any one time becomes relatively unimportant. The investment program permits the participant to

TABLE 2–17: CREF ANNUITY UNIT VALUES, 1952–1970

Annuity Year (May through April)	*Annuity Unit Value*
Initial Value	$10.00
1953–54	9.46
1954–55	10.74
1955–56	14.11
1956–57	18.51
1957–58	16.88
1958–59	16.71
1959–60	22.03
1960–61	22.18
1961–62	26.25
1962–63	26.13
1963–64	22.68
1964–65	26.48
1965–66	28.21
1966–67	30.43
1967–68	31.92
1968–69	29.90
1969–70	32.50

share in the developments in business and industry that span the economic experience of many years, long after any particular deposit is made. This sharing continues throughout retirement (and throughout the life of a survivor as well when the individual selects a survivor annuity option) in much the same manner it did during the accumulation period, except that instead of contributing to the plan the individual is receiving a lifetime income.

An accompanying aspect of variable annuity participation is that portfolio diversification permits college staff members to share in the productivity of many companies that together make up a substantial cross section of American economic life.

The principle of dollar cost averaging, under which the average cost of the common shares purchased is less than the corresponding average market price per share, is made unusually effective in a college retirement program because of the regularity of college employment and salaries, and the resulting regularity of monthly contributions over many years received by the Fund on each individual's behalf.

In addition to regularity of premium investment, another stabilizing factor in the operation of CREF is the absence of cash surrender provisions. Because CREF is a part of a nonforfeitable retirement system, its need for cash is limited to annuities being paid and is therefore predictable and stable. There can be no sudden rush of cash withdrawals to force the sale of securities during periods of market weakness.

Insurance Company Retirement Plans

As in the four-year colleges and universities, the retirement plans of commercial life insurance companies play a minor role in the junior colleges. Table 2–2 indicates that about 3 per cent of public junior colleges report an insurance company retirement plan for faculty and administrators, and about 1 per cent for clerical-service employees. Among private junior colleges reporting a retirement plan, about 20 per cent report an insurance company plan for faculty and administrators, and just under 25 per cent for clerical-service employees.

The principal provisions of the insurance company retirement plans for which information was available are summarized in Appendix F. The retirement plans of commercial insurers are provided mainly through individual policies, group annuity contracts, and group deposit administration contracts. The individual policy plans use *retirement annuity* or *retirement income* contracts as funding instruments; both provide for allocation of contributions to individual employee annuity accounts. Group annuities use the funding instruments of *group annuity* contracts, *group permanent* contracts, or *deposit administration* group contracts. Sometimes a plan will combine two funding instruments: a (noninsured) trusteed fund and an ordinary or endowment life insurance contract. This combination or split plan funds part of the retirement benefits through the cash value of the insurance contract and uses the trusteed fund for the balance.

INDIVIDUAL POLICIES

Retirement plans using individual policies issued by commercial insurance companies normally provide for the designation of a trustee to hold title to the individual contracts issued. The trustee serves as custodian of the contracts, applies for additional contracts, and pays the premiums. The trust function can be performed by a permanent college pension committee established as a trust or by a bank or other corporate fiduciary. The provisions of the plan are usually incorporated in a trust agreement, and the corporate trustee or pension committee is charged with the responsibility of administering the plan according to the rules set forth. This arrangement is often referred to as an individual contract pension trust, or simply as a pension trust. (Self-administered plans may also use trust agreements.)

Retirement Annuity Contracts. Benefits of retirement annuity contracts are normally expressed as units of $10 of monthly income payable at retirement. A predetermined level of benefits is funded through an established level of periodic contributions on behalf of each employee. If increases in the participant's salary are to result in an increase in benefits, additional contracts must be purchased. New contracts providing additional benefits are normally written only in units of $5 or $10 per month of annuity income; salary increases can be recognized for retirement purposes only when they are large enough to entitle the employee to an additional unit of $5 or $10 of monthly retirement income. When there have been enough increases in compensation, an additional contract in the appropriate amount is purchased. Over a period of years a large number of contracts may be acquired for each individual employee.

Retirement Income Contracts. The principal difference between retirement annuity and retirement income contracts is that the latter incorporate a life insurance element at additional cost. Benefits of the retirement income contract are expressed in terms of $1,000 of initial face value of life insurance for each $10 per month of annuity benefit. The contract pays a death benefit before retirement of $1,000 for each $10 unit of monthly income purchased, or the cash value, whichever is larger. Any excess of the death benefit over the cash value represents the insurance element. The employee may have to furnish the insurer with evidence of insurability unless the insurer is willing to waive this requirement. If an employee is uninsurable, retirement annuity contracts may be issued. As under a retirement annuity contract, increases in compensation are normally recognized in a retirement income contract only when they result in the purchase of a minimum increased benefit of $5 or $10.

Other Provisions. The individual contracts just described may be used with either the defined benefit or the defined contribution approach. Annuity rates are generally guaranteed on contracts purchased; future contracts are purchased at rates in effect at the time of purchase. The provisions for vesting of retirement and death benefits are commonly written into the trust agreement.

GROUP INSURED PLANS

A master contract between the insurer and the employer governs all aspects of a group insured pension plan. The employee receives a certificate which summarizes benefits and other provisions. Plans using group annuities do not usually provide for the immediate vesting of retirement benefits, although they are capable of doing so. The principal types of group contracts are group annuity contracts and group deposit administration contracts. Most of the commercially insured retirement plans reported for nonacademic employees are group plans.

Group Annuity Plans. Group annuity plans provide their benefits through a series of deferred annuity credits allocated by the insurance company for the ultimate benefit of the participating employee, provided he qualifies. Benefits of group annuity plans are usually expressed by a defined benefit formula. At retirement, or when vesting requirements have been met, the employee becomes entitled to the income from the allocated series of deferred annuities from which the income equals the benefits expressed by the formula. Occasionally group annuities are used in connection with a defined contribution pattern, in which the benefit is the retirement annuity purchased by regular monthly contributions stated as a level percentage of the employee's monthly compensation.

Deposit Administration Plans. Under group deposit administration contracts, *employer* contributions are not allocated to specific employees until the retirement date. The individual's annuity is purchased with money from the deposit administration fund at the time of retirement, or at the time benefits vest, rather than in separate increments during working years, as under the group annuity.[28] Premiums and investment earnings are credited to the deposit administration fund. The single

[28] At the time that an immediate annuity is purchased under a deposit administration plan, interest and annuity rate guarantees are provided by the insurer, along with the establishment of appropriate contingency funds and methods of dividend allocation. Immediate participation guarantee (IPG) contracts, under which benefit payments are charged directly against an unallocated deposit administration account, do not require contingency reserves and credit actual investment and actuarial experience directly to the deposit administration fund.

premiums required to purchase annuities for retiring participants, or for those whose benefits become vested, are charged against the fund. The fund is also debited for any death or disability benefits.

Under contributory plans the employee contributions are subject to separate accounting. They may be credited to the deposit administration fund, maintained in a separate employee fund, or applied to the purchase of paid-up annuities.

Self-Administered or Trusteed Plans

Self-administered or trusteed retirement plans account for another small segment of junior college retirement planning. For faculty, a self-administered or trusteed plan is reported by about 1 per cent of public junior colleges and about 10 per cent of private junior colleges reporting a retirement plan. For administrators, this type of plan was reported by about 3 per cent of public and about 10 per cent of private junior colleges. Self-administered or trusteed plans were reported by just over 3 per cent of public junior colleges reporting a retirement plan for clerical-service personnel, and by about 17 per cent of private junior colleges. The self-administered plans for which information was available are described in Appendix E.

Under trusteed plans, contributions are normally deposited with a trustee, usually a bank, responsible for the investment of the funds as a separate trust or in a commingled investment fund. (An exception is the individual insurance contract pension trust referred to in the previous section.) The trustee does not guarantee interest rates or assume mortality risks. The employer, or the trustee at the employer's direction, employs a consulting actuary to determine the extent of the plan's obligations according to characteristics of the covered group and actuarial assumptions approved by the employer. The employer pays the charges of the trustee for investment management and the fees for actuarial services.

A trust agreement sets forth definitions of terms, eligibility rules, contribution rates, retirement age provisions, benefits, income options, the employee's rights on termination of employment (vesting provisions), death benefits before and after retirement, and the powers and the responsibilities of the retirement committee or board. The employer is responsible for the establishment of the trust agreement.

The retirement committee or board is charged with the general administration of the plan. Although the trust agreement is primarily concerned with the receipt, investment, and disbursement of funds under the plan, it usually states in detail the duties and responsibilities of the retirement committee and the method of succession of individual members of this body. Under its authority is the maintenance of plan records, the determination of levels of contributions, the designation of actuarial consultants, the approval of standards used in actuarial calculations, the employment of accounting and legal services, and the preparation of published material regarding the plan.

Benefit payments are normally made directly from the trust fund to plan participants. Some trusteed plans provide for the purchase from an insurer of an immediate annuity for each retiring employee.

Church Pension Systems

Participation of faculty and administrators in a church pension plan is reported by about a fifth of the private junior colleges reporting a retirement plan. Participation of clerical-service employees is reported by about a fourth of the private junior colleges having retirement plan coverage for these groups. The institutions reporting church pension plans represent about 15 per cent of total personnel in private junior colleges reporting retirement plans. Table 2–2 shows the extent of participation in church pension systems. The pension systems are described in Appendix G.

Church plans are generally administered by organizations created by authority of a parent church and operated in association with it. Except in theological training schools, a frequent coverage pattern is one in which ordained ministers serving as teachers or administrators participate in the church plan, while other faculty and employees are covered by a TIAA-CREF plan or by a self-administered or commercially insured plan.

Fourteen pension systems provide the church plans reported by private junior colleges. Seven of the systems use the defined contribution approach in providing benefits; one of these provides a variable annuity based on total employer and employee contributions. The other seven systems use a defined benefit approach, one of which provides for a defined contribution alternative.

Immediate full vesting of benefits is provided under five of the fourteen church pension systems covering junior college employees. One system vests benefits as soon as the employee's contributions amount to $500. In one other system, benefits vest as soon as the employee's contributions amount to $500 for lay employees and to $1,000 for clergy. Vesting of benefits after five years of service is provided in three systems, and after ten years of service in one system. One system requires ten years of service and attainment of age 55 for vesting of benefits. One system vests benefits when the employee has completed fifteen years of service, and one vests benefits on completion of twenty years of service.

In seven of the church systems the employer pays the whole cost of the retirement benefit; four of these are among the systems which vest benefits immediately. In the seven contributory systems, the employee contribution rate is 2½ or 3 per cent of total salary in four of the systems, 4 per cent in two systems, and 5 per cent in one system.

Church plans frequently incorporate packages of benefits including retirement and death benefits, health insurance, long-term disability benefits, and survivor benefits.

APPENDIX B TABLES RELATED TO CHAPTER 2:

Table

3 RETIREMENT PLAN PARTICIPATION

All retirement plans incorporate decisions as to (1) who participates, (2) when participation begins, (3) how much benefits will be, and (4) when retirement takes place. For the many public junior colleges belonging to public retirement systems, some or all of these provisions may be determined independently of the college, since other public employee groups are involved. In other public junior colleges, and in private colleges, the college itself makes or influences the decisions that define its regular (or optional) plan.

Decisions regarding the span of retirement plan participation, the retention of service credits earned, and the level of future benefits affect a college's ability to attract an able faculty and staff and to part on reasonable financial terms with those who go on to service elsewhere, with those who do not measure up, or with those who are retiring. The welfare of individuals is of course vitally affected. On review, a college may find that one or more provisions of its retirement plan do not wholly meet its needs or the needs of the people who serve it. A choice of retirement plan may not currently be open to the college and immediate changes in the existing plan may not be practicable. Nevertheless, it is important that all who are concerned with institutional policy consider the relation of the retirement plan to the institution's educational goals and come to some conclusion as to whether or not the retirement plan is a positive force in helping the college meet its responsibilities. Such consideration is essential to the goal of assuring a satisfactory retirement income. It is also essential to the broader objective of contributing to the welfare of the college, the faculty and staff, and the students. Too often the retirement plan is regarded as something apart.

INCOME GOALS

Each retirement plan states a conclusion, in effect, as to what is a reasonable level of retirement income. A career of service under the plan is normally assumed in stating the benefit, although in practice perhaps only a minority of retiring participants will have spent their entire working lifetime at one institution or under one retirement plan. Working careers of course vary in length; most plans assume about 35 years, with entry into the plan by at least age 30 and retirement at 65. Early or late retirements, early or late entries into plans, benefit forfeitures on termination occasioned by delayed vesting in one or more plans, will all have their effect on individual retirement benefits. Such individual variations help explain why the "average" monthly benefit paid out by a retirement system is not valid as a measure of the adequacy of individual incomes received.

What *should* be a retirement plan's income goal for a career of service? For 35 years of service, some of the typical benefit formulas in defined benefit plans in the junior colleges (see Table 2–7, Chapter 2) provide these illustrated percentages of a plan's definition of final average salary:

Formula Percentage	×	*Years of Service*	=	*Benefit as Per Cent of Final Average Salary* [a]
1¼		35		43.75
1½		35		52.50
1¾		35		61.25

[a] The percentages in this column show the single life annuity benefit. The percentage will be somewhat lower if the annuitant chooses an income option to continue benefits to a widow.

The income goal incorporated in a retirement plan applies equally to all participants, and a reasonable benefit level, plus Social Security benefits, should meet normal income standards for persons retiring after a career of service. But individuals will differ considerably in their requirements for income during retirement; a retirement plan cannot expect to be able to take these personal differences into account, nor should it. For those who desire frequent travel, a higher living standard, or have special financial obligations, planning for the retirement years will necessarily include the accumulation of individual savings to provide an extra source of funds.

Disposable Income Guide. The recommendation of the Statement of

Principles of the American Association of University Professors and the Association of American Colleges (AAUP-AAC) offers a widely used guideline of income goals for college plans. The Statement recommends that the retirement plan and the Social Security program together provide the long-term participant an after tax retirement income "equivalent in purchasing power to approximately two-thirds of the yearly disposable income realized from his salary after taxes and other mandatory deductions during his last few years of full-time employment." It is also recommended that there be provision for continuing more than half of this level of retirement income to a surviving spouse.

By stating its recommendation in terms of *disposable* retirement income compared with *disposable* income just before retirement, the AAUP-AAC Statement offers perhaps a more realistic measure of retirement income adequacy than a gross pre- and postretirement income comparison. This newer approach takes into specific account the different impact that personal income taxes and other deductions from salary have on retirement income versus preretirement salary.

Several important changes in income patterns take place at retirement. Taxes as a percentage of income are usually lower during retirement than during working years because gross income is normally lower. In addition, persons age 65 or over are entitled to a double income tax exemption. The part of total retirement income comprised of Social Security benefits is not subject to income tax, nor is that portion of the retirement annuity based on the employee's own contributions. Furthermore, income is no longer subject to the former payroll deductions made for annuity contributions, Social Security taxes, certain other benefit plan contributions, and association dues, etc.

Changes in spending patterns take place. Many of the demands that consume preretirement pay decline during retirement. For example, educational expenses for children are usually over and they have usually become financially independent. The home mortgage may be paid off, or nearly so. Retirement is usually a time to ease up on personal savings, or to start dissaving. Certain expenses connected with work or professional expenses are decreased. A lower level of contributions to charitable activities and churches is expected from older people. All of these factors combine to make "two-thirds of disposable income" a viable goal.

MAINTAINING PURCHASING POWER

The AAUP-AAC retirement income objective is stated in terms of an income that is capable of maintaining *purchasing power*. While the cost of living can go up or down, it has generally gone up during the last third of a century, at times quite rapidly. Working people feel the shock of inflation even though their salaries or wages may be increasing at the time; retired people on fixed incomes are far more sensitive to inflationary erosions. For them, one of the great needs is a means of at least maintaining the original purchasing power of retirement income.

Extent of Purchasing Power Change. Past experiences with fixed incomes provide telling instances of periods of loss of purchasing power. Most periods of severe inflation, like the 1940's, the early 1950's, and the late 1960's, have occurred during or soon after U. S. wars. But price advances occur during other periods as well. The average increase of 1.3 per cent per year between 1960 and 1965, for example, preceded the economic pressures connected with the Viet Nam-Indo China War, but still resulted in a decrease in the purchasing power of a fixed income by nearly 7 per cent in that five-year period. Even if price increases could be held to this moderate rate during the more than twenty years of annuity payments expected for a husband and wife on retirement at age 65, the purchasing power of a fixed income would decline about 25 per cent during their retirement years. In the next five-year period, 1965 to 1970 (June), purchasing power declined by 23 per cent; at that higher rate, an annual average of over 4 per cent, the decline over twenty years would reduce the purchasing power of each $100 of original income to $35. Figure 3–1 shows the changes in the purchasing power of the dollar since 1950.

Maintaining Living Standards. Living *standards,* as well as living *costs,* change and also tend to rise. The U. S. economy has increased its

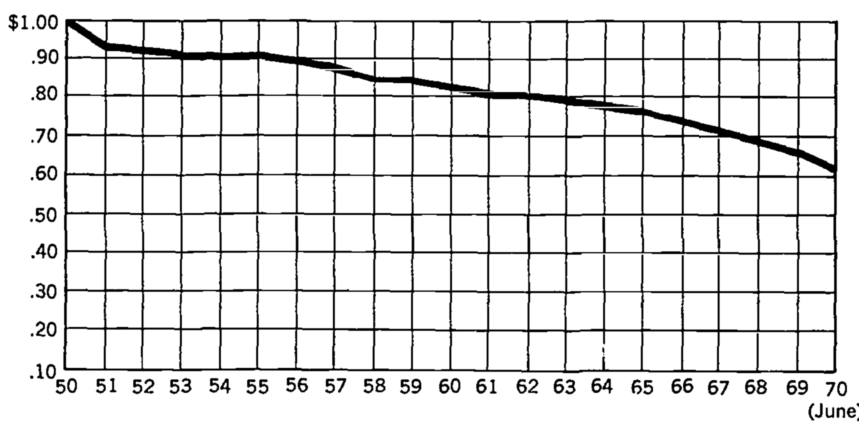


Figure 3–1: PURCHASING POWER OF THE U.S. DOLLAR, 1950–1970

Source: U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, all items, adjusted to 1950=100.

output of goods and services, measured in dollars of constant purchasing power, at an average rate of slightly over 3 per cent a year for the past century or more. During the past twenty years the rate has averaged nearly 4 per cent, although the rate has declined somewhat in the 1969–1970 period.[1] This growth has permitted most Americans to live better, or at least to consume more. Figure 3–2 illustrates by use of personal consumption expenditures per capita the changes in living standard that have taken place since 1940. The broken line measures expenditures per capita in current prices and illustrates the rising number of dollars needed each year to keep up with both rising living standards and increasing prices. The solid line measures expenditures per capita in terms of 1940 prices (constant dollars) and thus suggests how average con-

[1] Annual Report of the Council of Economic Advisers, *Economic Report of the President* (1970), pp. 178, 180. U.S. Department of Commerce, Bureau of the Census, *Business Conditions Digest*, June, 1970, p. 5.

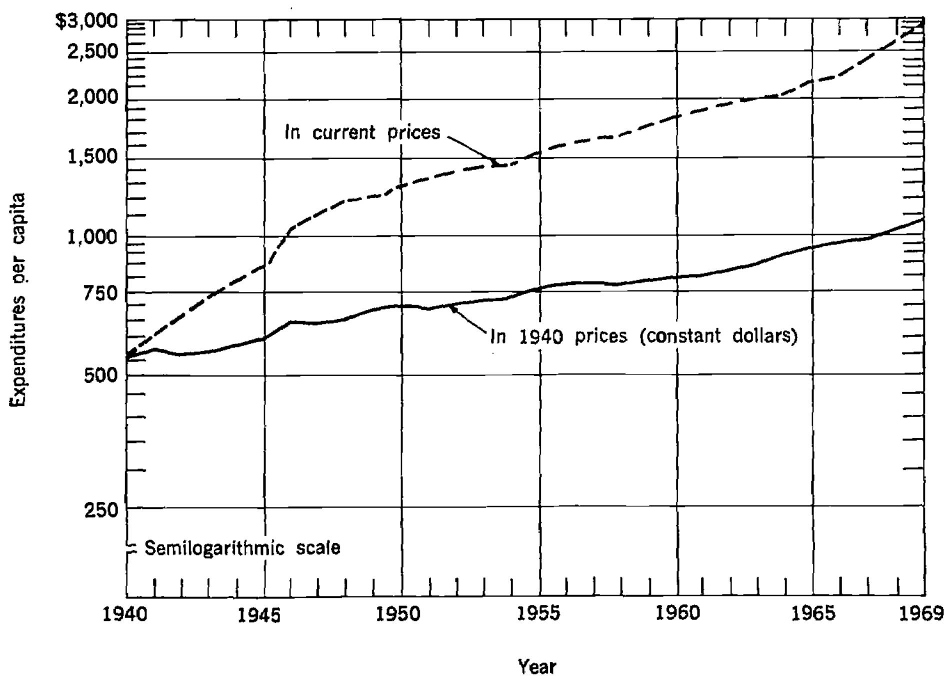


Figure 3–2: A MEASURE OF A RISING LIVING STANDARD—PERSONAL CONSUMPTION EXPENDITURES PER CAPITA SINCE 1940 IN CONSTANT DOLLARS AND IN CURRENT PRICES

Source: U.S. Department of Commerce and Council of Economic Advisers data, *Economic Report of the President* (February, 1970), pp. 180, 195.

sumption of goods and services, not distorted by price changes, has risen during the period.

Methods of Adjustment. Active employees normally benefit from salary increases as a means of sharing in increases in national productivity and of adjusting to rising prices. This is not possible for retired employees. Since the development of the variable annuity in 1952, a combination of fixed and variable retirement income offers one method of linking retirement income with the longer term course of the economy. This and other methods of adjusting income for the purpose of meeting living cost changes are described in Chapter 2. At present, about 40 per cent of the public retirement systems covering junior colleges have adopted some formal means of helping to adjust purchasing power over the retirement years.

RETIREMENT PLAN PARTICIPATION

Classes of Employees Covered. There is every reason to provide retirement plan coverage for all employee categories—faculty, administrators, and clerical-service employees. No matter what the individual's job has been, when he reaches an age at which the work is best carried on by someone else, regular earnings must be replaced by retirement income. In the majority of colleges, Social Security participation will provide an income base for faculty and staff, but even for relatively low wage employees, Social Security benefits alone do not do the whole job. The benefits of an employer-employee retirement plan should bring total retirement income up to an acceptable level. For many, a third layer of income protection will be provided through savings the individual has been able to put aside on his own.

Practically all publicly supported junior colleges report that all employee classes are provided participation in a retirement plan. Over 99 per cent report plan participation for faculty and administrators, and about 97 per cent for clerical-service personnel. Only 5 out of 712 publicly supported junior colleges report no employer-sponsored retirement plan for faculty and administrative officers; 23 report no plan for clerical-service employees.

Among private junior colleges, three out of four report retirement plan participation for faculty and administrators, and about three out of five for clerical-service groups. The smaller private institutions, in general, are those without retirement coverage; nine out of ten faculty and administrators are employed by the private colleges reporting a retirement plan, as are seven out of ten clerical-service employees.

The data on retirement plan coverage by employee classification are given in Chapter 2, Table 2–1.

All permanent, full-time employees in eligible classes are normally included in the retirement plan. Temporary, seasonal, or part-time employees are normally excluded, except that in some plans part-time faculty and other employees are eligible to participate if their work load meets a stated requirement. The retirement plans of private junior colleges sometimes outline eligibility in more detail than do the public retirement systems encompassing broad groups of public employees. Some examples of statements of retirement plan eligibility are the following:

PUBLIC RETIREMENT SYSTEMS

* * *

Members of the System include all state employees and the employees of a political subdivision which has become a participant in the System. The only persons who are excluded are those whose positions, if filled for a year, would require less than 1,200 hours of service per year, elective officers who fail to give written notice of desire to be a member within 30 days of eligibility, and persons whose salary for one full month of employment would be less than $150 per month. The word "member" also includes the public employer. The employee is required to participate following the first 90 consecutive days of employment, and will have a choice as to participating or not participating during the first 90 consecutive days of employment.

* * *

Membership in the Teachers' Retirement System is compulsory for all eligible teachers, principals, supervisors, and superintendents contracted on a full-time basis in the public schools of the State. The Commissioner of Education and professional supervisors within the Department of Education are covered by the System. A teacher is eligible to participate if he can complete at least 15 years of creditable service, 10 of which are in membership service in the State by the first of July following his 65th birthday.

* * *

Participation in the TIAA/CREF plan shall be required of all eligible new employees immediately upon employment except for such new employees who at the time of employment are active members of the State Teachers' Retirement System (STRS) or the Public Employees' Retirement System (PERS) and who elect to retain such membership. Classes of employees eligible to participate in the TIAA/CREF plan are (1) all employees of community college districts holding probationary or tenured faculty appointments, (2) all employees of community college districts holding administrative appointments, (3) the president of any community college or community college district, (4) the State Director for Community College Education and any members of his staff that he may designate. A full-time employee shall be defined as one who is employed for at least 80 per cent of the normal work period for this class of employee.

* * *

NONPUBLIC RETIREMENT SYSTEMS

* * *

Participation in the college's TIAA-CREF retirement plan is required for full-time faculty, administrative officers, and clerical staff after two years of service and attainment of age 30. The waiting period is waived for employees coming to the college from another TIAA-CREF plan. The plan is voluntary for full-time maintenance and service employees after two years of service and attainment of age 30.

* * *

You are eligible to become a participant on the [trusteed] plan's anniversary date of November 15 in any year, provided on such date you: (1) Are a full-time member of Administration, Faculty, or Staff. (Part-time members in any category not included.) (2) Have completed 5 years of continuous service. (3) Have not attained the age of 60 years and 6 months.

* * *

A retirement plan . . . is hereby established for all permanent employees of the College. Participation of eligible employees shall be: (a) Voluntary immediately; and (b) Required after completion of three years of service and attainment of age 30.

* * *

Compulsory and Voluntary Participation. In order to assure future retirement income, participation in a retirement plan should be a condition of employment during a major portion of an individual's working years. Consequently, the great majority of retirement plans require participation, with or without an initial waiting period.

Of the 77 public retirement systems covering junior colleges, 71 require participation immediately upon employment; the remaining six require participation after a stated period of time: three months (one system), six months (three systems), one year (one system), and three years (one system).

A few of the private junior colleges report that retirement plan participation is wholly voluntary, about 15 per cent for faculty and administrators, and 20 for clerical-service employees.

Voluntary retirement plans have proved far from satisfactory. The experience of colleges with a voluntary plan (or with no retirement plan) has shown that it is wishful thinking to believe that all or even a substantial portion of college staff members will make adequate provisions for their old age if left to their own devices. Few people realize the large sums of money that must be accumulated during working years in order to provide an adequate income during the rather considerable number of retirement years that lie ahead. The frequently repeated statement that the life span *from birth* in America is now about 67 years for men and 74 years for women perhaps tends to obscure the fact that men who have *already reached* age 65 have a life expectancy of some sixteen years beyond that age, women about twenty years, and that either can live to well over age 90. Providing financial support for that long a period is a major task.

An employing institution has a strong interest in requiring its staff members to participate in the retirement plan. Under a voluntary plan, a college may make substantial annuity contributions for those who join and yet not meet its overall retirement objectives, since there will be persons retiring from the college without the prospect of an adequate income. It is not merely speculative to say that the very persons who lack the capacity to save are among the ones who will not join a voluntary plan. Staff members who may be the most valuable to the college during their productive years, highly regarded by students and colleagues, may reach retirement age without funds. The college may find itself accused of cruelty if it parts with them at retirement without provision for income during their remaining years. Yet to keep a staff member in service after he should be retired does not enhance the educational program and is unfair to those who do participate in the plan and are retired at the expected age. If a free pension is granted to a staff member on an emergency basis, it may relieve his problems but it is unfair to persons who have over the years shared the cost of their retirement benefits with the college, and it establishes an unfortunate precedent. Requiring a signed waiver from those who fail to participate in a voluntary plan does little to protect the college when the staff member ultimately comes to retirement without an adequate income.

When a new or supplementary plan is installed, or when eligibility is extended under an existing plan, it may be impractical to require participation of employees who have worked at the college for some years and whose employment understanding has not included participation in the plan. Consequently, participation is sometimes made voluntary until a certain stated future date, usually one or two years after the inauguration or extension of the plan, after which all eligible persons must participate. Or, participation may not be required until an eligible individual receives an increase in salary or rank. If prior service benefits are being provided, they are normally made contingent on participation in the new plan.

Waiting Periods. In junior colleges reporting public retirement systems, newly hired employees, with the few exceptions noted in the previous section, are required to join the plan immediately as a condition of employment. Many of the other retirement plans reported by the colleges specify a waiting period before participation begins. In the TIAA-CREF plans, for example, there is frequently a provision that the individual is not required to participate until he has attained the age of 30. Where waiting periods are provided, it is important that the specified delay in participation is not extended so far as to curb the capacity of the retirement plan to generate at reasonable cost an adequate future retirement income.

In public retirement systems, the problem of an adequate future income is not so much that employee participation in the plan is delayed, but that vesting of benefits is so often delayed; *participation* is usually immediate, as noted, but the common delays in *vesting* can frequently rob participation of its meaning.

Where a waiting period is provided for, the aim of the retirement plan is to bring participants in at a point early enough in the individual's career to assure an adequate benefit at retirement. A waiting period allows for the fact that the first year or two of employment, or the years before age 30, cover a period when newly hired faculty and staff are making some initial decisions regarding future career directions and the type of employer they may wish to work for. The employer, on the other hand, may reasonably regard the initial employment years of younger individuals as a probationary period. Employees hired after age 30, however, should be brought into the retirement plan with little or no delay; for this group each successive year should be making its contributions toward a future retirement income. Anybody over 30 should be sure that he is participating in a retirement plan.[2]

Some institutions permit voluntary participation in the retirement plan before the individual has completed the waiting period for required participation. An opportunity for early voluntary participation seems to result generally in participation by those who have a professional attitude toward college employment and a farsighted one regarding their own affairs. They are likely to be the persons the employer is most anxious to encourage.

RETIREMENT PLAN CONTRIBUTIONS

One of the basic questions in establishing or modifying a retirement plan is whether the employer pays the whole cost, the employer and employee share the cost, or the employee pays the whole cost.

[2] The AAUP-AAC Statement of Principles recommends that the retirement plan "Require participation after not more than one year of service by all full-time faculty members and administrators who have attained a specified age, not later than 30." If retirement is at age 65 or later, this entry age permits a span of participation of 35 years or more, long enough to build up an adequate benefit within the bounds of reasonable cost.

Table 3–3 shows the role of employers and employees in paying for the retirement plans covering junior college personnel. Among publicly supported junior colleges, the vast majority—95 per cent—report that their retirement plan provides for a sharing of contributions between the employer and employee. The same sharing provisions normally cover faculty, administrators, and clerical-service employees. In the remaining 5 per cent of public junior colleges, the retirement plan is noncontributory, the full cost being paid by the employer. All the institutions reporting a noncontributory retirement plan are community colleges in the State of New York.

Among private junior colleges a larger percentage of retirement plans are paid for wholly by the employer: 23 per cent of plans for faculty and administrators, and about 32 per cent for clerical-service employees. Sharing of costs is reported by three-fourths of private colleges for faculty and administrators, and by 65 per cent of plans for clerical-

TABLE 3–3: RETIREMENT PLANS IN JUNIOR COLLEGES, 1970. EMPLOYER-EMPLOYEE SHARING OF COST

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N=* 842	*N=* 58,427	*N=* 707	*N=* 53,585	*N=* 135	*N=* 4,842
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.1	.1	—	—	.7	1.4
Employer Pays Full Cost	7.7	8.1	4.8	7.0	23.0	19.7
Employer and Employee Share Cost	92.1	91.8	95.2	93.0	75.6	78.8
Employee Pays Full Cost	.1	*	—	—	.7	.1
Administrators	*N=* 840	*N=* 12,790	*N=* 707	*N=* 10,996	*N=* 133	*N=* 1,794
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.1	.1	—	—	.8	1.0
Employer Pays Full Cost	7.7	12.3	4.8	10.9	23.3	20.6
Employer and Employee Share Cost	92.0	87.5	95.2	89.1	74.4	77.8
Employee Pays Full Cost	.2	.1	—	—	1.5	.6
Clerical-Service	*N=* 787	*N=* 40,583	*N=* 689	*N=* 36,441	*N=* 98	*N=* 4,142
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.3	.1	—	—	2.0	1.4
Employer Pays Full Cost	8.0	10.6	4.6	8.6	31.6	28.4
Employer and Employee Share Cost	91.6	89.3	95.4	91.4	65.4	70.0
Employee Pays Full Cost	.1	*	—	—	1.0	.2

* Less than .1 per cent.

service personnel. One junior college reports an employee-pay-all retirement plan for faculty and clerical-service employees; two report an employee-pay-all plan for administrators. Since any employee of a junior college can purchase an annuity on his own through periodic or lump sum contributions, it may be stretching a point to classify an employee-pay-all retirement arrangement as an institutional retirement plan.

Contribution Rates in Defined Benefit Plans. Among the public retirement systems using the defined benefit approach, about two-thirds state the employee contribution as a level percentage of all of salary. In these plans the employee contribution ranges from 3 per cent of salary to 8 per cent, with 5 per cent the most frequently stated rate (see Table 2–9, Chapter 2). The remaining third of defined benefit public systems are about equally divided between (1) systems stating a step-rate employee contribution pattern, usually a lower percentage on a present or former OASDHI earnings base and a higher percentage above, and (2) systems in which the employee contribution rate varies according to sex and age of entry into the system. Both age and sex have an important influence on the cost of benefits; in age-graded systems one employee's rate may differ substantially from another's.

Under the defined benefit approach, the employer contribution is represented by the additional amount required, beyond employee contributions and investment earnings, to purchase the formula benefit. The amounts actually being paid in by the employer under a defined benefit retirement system may vary from year to year, and may or may not equal the amounts required to fund accruing obligations (cf. Chapter 2). The actual amounts contributed are usually published in the annual financial report of the retirement system.

Contribution Rates in Defined Contribution Plans. In the three public retirement systems covering junior colleges in which the defined contribution approach is used to provide the total benefit, the employee contribution rates are 4 per cent in one system and 5 per cent in two systems. In the nine defined benefit systems offering a defined contribution alternative, seven provide for level employee contributions on all of salary, ranging from 3½ per cent to 8 per cent; two incorporate a step-rate pattern of 4½ per cent on the OASDHI earnings base and 7 per cent on the balance.

The defined contribution approach is used in a larger proportion of the private junior colleges than in the public institutions, and includes all of the TIAA-CREF plans reported by the junior colleges, public and private. About half of the TIAA-CREF plans provide for a level contribution rate on all of salary, and half use the step-rate approach. Among the level percentage group, a 10 per cent contribution rate, shared equally by the employee and employer, is the most frequently reported.

Among the step-rate plans, the most frequently stated contribution rate is 10 per cent on the first $7,800 of salary and 15 per cent above, with the employee contributing 5 per cent on all of salary and the employer contributing 5 per cent on the first step and 10 per cent on the second.

RELATION OF CONTRIBUTIONS AND BENEFITS

In studying retirement plans, it is evident that there are many variations in contribution patterns, benefit patterns, approaches to the funding of benefits, investment results, and so on. And since benefits are normally related to service and to salary history, yet other variables enter the picture; service periods and salaries differ and salary scales change.

Benefit Illustrations. Although many individual variations are likely, some means of generally illustrating the relation of costs and benefits is desirable. This is normally done by the use of sets of reasonable assumptions which permit the illustration of relative levels of benefits and contributions under a variety of situations. The illustrations offered below are based on the defined contribution approach, since it provides for higher levels of advance funding and maximum investment gain, and consequently lower net total cost, as well as for easy identification of the joint employer and employee roles in paying the cost.

The illustrations use three different salary scales, starting at $4,000, $8,000, and $12,000 at age 30, each increasing at an annual rate of 5 per cent a year to reflect promotions and assumed future changes in general levels of compensation in junior colleges. Five per cent is not intended as a prediction of future salaries, of course, but as a growth rate it approximates the annual rate of increase experienced by junior college faculty salaries over the last fifteen years or so.[3] The salary scales are detailed in Table 3–4.

For each of the three salary scales, the illustrations in Figure 3–5 show the disposable retirement income resulting from three different contribution patterns, a 10 per cent level plan, a 10–15 per cent step-rate plan, and a 15 per cent level plan. It is assumed that the individual participates in the plan continuously from age 30 (in 1970) to retirement at age 65 (variations in benefits from this norm are shown in Table 3–6). The benefit illustration is based on the allocation of all contributions under TIAA 1970 deferred annuity rates and 1970 dividend scale (not guaranteed). In figuring disposable retirement income as a percentage of disposable preretirement income, the net preretirement income is assumed to be gross income less the following: Social Security taxes as

[3] National Education Association, *Salaries in Higher Education, 1967–68.* Research Report 1968–R7 (Washington, D.C.: NEA, 1968), p. 64.

TABLE 3–4: SALARY SCALES FOR BENEFIT ILLUSTRATIONS

Average Annual Earnings During 5-Year Periods
(Based on Assumed 5% Annual Increase)

Age	*Salary Scale A*	*Salary Scale B*	*Salary Scale C*
(Starting salary at age 30)	($4,000)	($8,000)	($12,000)
30–34	$4,400	$8,800	$13,300
35–39	5,600	11,300	16,900
40–44	7,200	14,400	21,600
45–49	9,200	18,400	27,600
50–54	11,700	23,500	35,200
55–59	15,000	29,900	44,900
60–64	19,100	38,200	57,300
	Final 5-Year Average Annual DISPOSABLE Income		
	$13,617	$23,216	$30,970

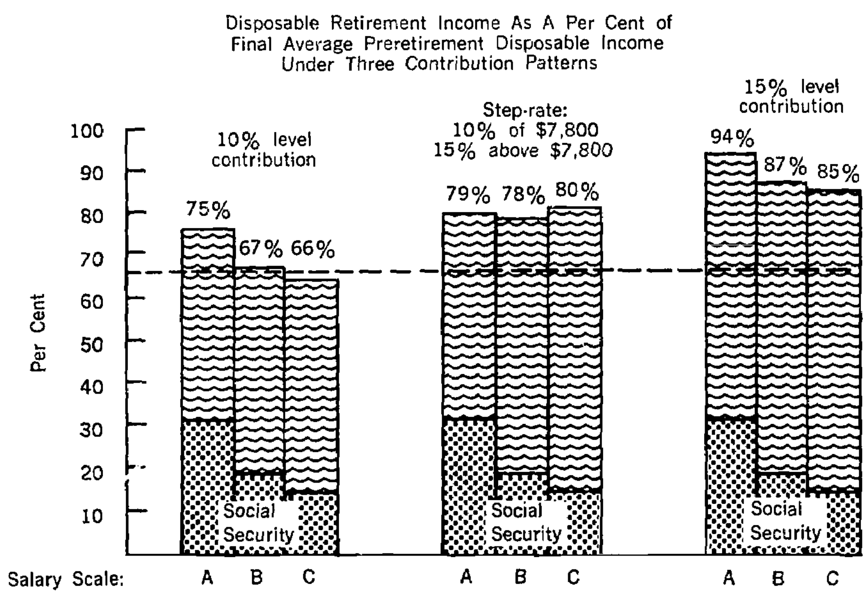
scheduled, a 5 per cent contribution to the retirement plan, and 1970 federal and state (New York) income taxes (husband and wife joint return). The disposable retirement income is the annuity benefit under a joint and two-thirds to survivor income option plus the husband and wife Social Security benefit, less federal and state income taxes as applied to retirement income. In determining the annuity benefit under the joint and two-thirds to survivor option, the participant's wife is assumed to be two years younger.

The bar graph illustration of resulting benefits indicates that the step-rate plan produces benefits that are a fairly uniform percentage of earnings among the three salary scales, and comes closest to meeting a benefit objective of two-thirds of final average disposable income. Superior benefits for all three scales are provided by the 15 per cent level contribution plan, but it of course requires the highest contributions of the three patterns.

Benefit Variations. Substantial alterations in the illustrated retirement costs and benefits result from the following changes: (1) the age at which contributions begin, (2) the age at which annuity payments begin, and (3) the level of contributions (the contribution rate). The participant himself may at times have a choice in exercising one or more of these benefit controls. Some of the differences resulting from specific changes are shown in Table 3–6. Some of the effects are the following:

(1) Delaying the start of plan participation by a person who is in his early thirties decreases the retirement benefit at age 65 by about 3 per cent a year (depending on salary scale), and by 4 per cent or more for each year's delay in a person's forties. To assure adequate benefits at a reasonable contribution level, it is evident that participation in the retirement plan should begin at age 30 or soon thereafter.

(2) The postponement of retirement after age 65 increases the retirement benefit by about 8 per cent for each year's delay for a person who



Final Average Preretirement Disposable Income: A-$13,600

B-$23,200

C-$31,000

Figure 3–5: RETIREMENT INCOME ILLUSTRATION

Entry Age 30 (Male), Retirement At Age 65 (Joint and Two-Thirds Annuity Option)

began participation in his thirties or forties. Delaying the retirement age has this powerful effect on benefits because interest accumulates on the total fund for a longer period, contributions are continued for a longer period, and the larger accumulation is spread over a shorter assumed life span when payments to the annuitant begin.

(3) The contribution rate itself has a direct influence on the size of the benefits. Contributions equal to 15 per cent of salary at a given age will purchase benefits one and one-half times as large as those resulting from contributions equal to 10 per cent of salary.

As the figures in Table 3–6 indicate, the higher the retirement age, the greater will be the benefits from a given level of contributions. But, in considering setting a higher retirement age, the institution must balance the larger annuity benefits thereby obtained, and the longer service of its staff members, against the likelihood of having to keep older

TABLE 3–6: VARIATIONS IN DISPOSABLE RETIREMENT INCOME ACCORDING TO AGE OF ENTRY, RETIREMENT AGE, AND CONTRIBUTION RATE

(Salary Scale B, Joint and Two-Thirds Annuity Option)

	Retirement at Age 65		Retirement at Age 70	
Entry Age	*Disposable Retirement Income*	*% of Final Average Pre-retirement Disposable Income*	*Disposable Retirement Income*	*% of Final Average Pre-retirement Disposable Income*
	10 Per Cent Contribution Rate plus Social Security			
30	$15,555	67	$22,159	80
35	14,082	61	20,319	73
40	12,596	54	18,398	66
	10–15 Per Cent Step-Rate Contribution plus Social Security			
30	$18,068	78	$25,875	93
35	16,621	72	24,138	87
40	14,943	64	22,114	80
	15 Per Cent Contribution Rate plus Social Security			
30	$20,185	87	$28,463	103
35	18,264	79	26,223	95
40	16,217	70	23,765	86

staff members on full salary after their capacities may have diminished, and against the effect of a high retirement age on the attitudes and opportunities of younger staff members.

The selection of the level of contributions, the retirement age, and the entry age of a retirement plan usually represents a balancing of factors. There is no ideal retirement age or size of retirement benefit that will meet all needs of all individuals.

Contributory or Noncontributory. Despite the relatively small proportion of retirement plans in which the employer pays the whole cost, the subject of contributory versus noncontributory plans should be carefully considered for its effect on the participants, the institution, and the level of benefits that can be provided.

Some of the reasons advanced in favor of noncontributory retirement plans are:

(1) The favorable tax treatment accorded employer contributions. Under present federal income tax laws an employee's contributions to a retirement plan are included in his taxable income (unless made under Section 403(b), Internal Revenue Code, described later in this chapter),

but employer contributions are not. Later, the employee is taxed on the portion of his annuity income resulting from employer contributions and investment earnings at a time when his taxable income is presumably less.

(2) Simpler administration of a noncontributory plan. No salary deductions are required in a noncontributory plan, and no records are required to distinguish employer from employee contributions for tax purposes. Accounting costs are therefore reduced.

(3) Avoidance of situations in which departing participants may ask for the return of employee contributions made through salary withholding, despite provisions for vesting of retirement benefits. A noncontributory feature tends to strengthen the capacity of a plan to assure future retirement income based on each segment of employment, since the employee is not tempted to forfeit deferred benefits on termination of employment in order to obtain the return of his own contributions.

(4) The high degree of employee approval associated with a noncontributory plan. Employees appreciate an employer's willingness to assume the full cost of a retirement plan as a part of employee compensation. They recognize the tax advantages of an employer-pay-all plan.

Some of the reasons advanced in favor of contributory retirement plans are:

(1) Employee contributions play an important role in building future benefits. Unless the institution or retirement system is confident that it can maintain the necessary level of annuity contributions without employee money, it probably should not become noncontributory. Once a noncontributory plan has been established, it is not easy to change back to a contributory basis. In some of the public retirement systems covering college employees, the employee contributions represent the only funded portion of retirement plan obligations; without the employee contribution, unfunded accrued liabilities would be even higher.

(2) If benefits vest immediately in the individual participant, and are nonforfeitable, it seems reasonable for an employee to share in the cost of such benefits.

(3) Contributory retirement plans seem to promote more interest and understanding of the plan among participants. Each regular salary deduction is a reminder of plan costs and benefits. Employees often feel that they have more of a voice in the provisions of the plan when they pay part of its cost.

(4) Provided its retirement system meets Treasury requirements, an institution can retain the sharing principle of a contributory plan, yet give each participant the tax treatment of a noncontributory plan through

the use of the salary reduction provisions of Section 403(b) of the Internal Revenue Code, described later in this chapter.

As noted earlier, some of the private junior colleges with contributory plans for faculty and administrators have established noncontributory plans for clerical-service employees. Some of the reasons for the difference are these:

(1) At the lower salary levels every take-home dollar counts more. It is a relatively heavier burden for the clerical and service employees to have part of their earnings deducted than it is for the higher-paid employees.

(2) Experience shows that when lower-paid employees have contributed to the retirement plan, occasions are frequent in which the employee seeks the return or loan of his contributions for other uses. In plans under which employee contributions are returned to the employee if he leaves, the potential refund may be an encouragement for employees to leave in order to obtain cash. A noncontributory plan does not raise this question.

(3) Because of the relatively greater weight of Social Security benefits for those at the lower wage levels, a lower contribution to the annuity can support a good level of total benefits and perhaps help make feasible a noncontributory plan.

TAXATION OF ANNUITY CONTRIBUTIONS

To give college employees tax treatment similar to that provided under "qualified" pension plans of business and industrial organizations, the Bureau of Internal Revenue held in the early 1930's that a college's contributions toward annuities for its employees were not currently taxable income to the employee.[4] This treatment was added to the Internal Revenue Code in the 1942 amendments and was continued in the 1954 Code. In 1958 Congress enacted for educational institutions a specific "substitute" for the "qualification" required of industrial plans.[5] The 1958 legislation referred only to the educational, charitable, and religious institutions described in Section 501(c)(3) of the Internal Revenue Code, but a 1961 amendment clarified the original Con-

[4] Pension plans in business and industry must "qualify" under standards set forth in the Internal Revenue Code and Treasury regulations in order to be entitled to: (1) deductibility of employer contributions as a business expense; (2) corporate tax exemption of pension fund earnings and appreciation; and (3) employee exemption from current income tax on employer contributions. The qualification requirements have little meaning when applied to tax-exempt or public institutions, who as employers are not subject to corporate taxation and who finance their pension commitments in 100-cent dollars.

[5] U.S. Congress, Senate, Committee on Finance, Technical Amendments Act of 1958, *Special Report 1983*, 85th Congress, 2nd Session, 1958, p. 38.

gressional intent by extending the act to annuities purchased for employees of public schools and other public educational institutions. The substitute treatment is Section 403(b) of the Code, which sets a uniform limit, or "exclusion allowance," within which employer contributions to nonforfeitable (fully vested) annuity contracts are not taxed currently to the employee, but are taxed instead during his retirement years.

Exclusion Allowance. An employee's exclusion allowance is 20 per cent of the "includable compensation" (taxable income) the college pays him for the current calendar year, multiplied by his years of employment by the college, less all past retirement contributions made by the college (or other employing authority) and not included in his taxable income in prior years. This "20 per cent rule" generally accommodates the needs of college retirement plans for adequate contribution rates and benefits, including the purchase of current service and prior service benefits.

Under defined contribution plans, the actual amounts of employer contribution for each employee are definitely established as a stated percentage of salary and are easily applied to the calculation of the exclusion allowance. Under defined benefit plans, however, the actual amounts of employer contribution for any particular employee may not be stated (see Chapter 2); where this is the case, Treasury Regulations prescribe the use of a Treasury formula for the determination of employer contributions, or such other formula as is consistent with plan provisions and recognized actuarial principles.[6]

Extra Annuity Contributions Through Salary Reduction. The 1958 legislation and subsequent regulations made it possible for an employee of a school or college voluntarily to take a limited reduction in salary in order to release extra funds for the institution to deposit in an annuity contract as before-tax employer contributions. The employer must establish a policy permitting such salary reduction. The reduction in salary is permissible only to the extent that the institution's regular pension plan costs for the individual fall short of the employee's exclusion allowance. The extra annuity contribution may be made to the institution's regular retirement system if both the system and the employer permit and if the system provides nonforfeitable, nonassignable annuities, and meets other Treasury requirements. If a public retirement system or existing annuities issued under a private institution's retirement plan do not meet the nonforfeitable, nontransferable requirements, the additional contributions can be made to separate annuity contracts that do. The extra contributions may be made to TIAA-CREF annuity contracts, since they do meet Treasury requirements and to any commercial insurance company annuity contracts meeting Treasury requirements.

[6] Treasury Department, *Income Tax Regulations,* Section 1.403(b)–1(d)(4).

Use of the salary-or-annuity option offers a systematic, tax-deferred method of setting aside additional funds for retirement income over and above the regular employee contributions to the retirement plan.[7] If the staff member takes a reduction in salary under the option, the resulting annuity contributions by the institution within the limits of his exclusion allowance are not taxed to him currently. Instead, the compensation being deferred to the retirement years will be taxable as he receives it in the form of annuity income, at a time when he is likely to be in a lower tax bracket.

Treasury regulations set forth the requirements for the agreement that must be entered into between employer and employee: [8]

> . . . the exclusion . . . is applicable to amounts contributed by an employer for an annuity contract as a result of an agreement with an employee to take a reduction in salary, or to forego an increase in salary, but only to the extent such amounts are earned by the employee after the agreement becomes effective. Such an agreement must be legally binding and irrevocable with respect to amounts earned while the agreement is in effect. The employee must not be permitted to make more than one agreement with the same employer during any taxable year of such employee beginning after December 31, 1963; the exclusion provided by this paragraph shall not apply to any amounts which are contributed under any further agreement made by such employee during the same taxable year beginning after such date. However, the employee may be permitted to terminate the entire agreement with respect to amounts not yet earned.

Use of Salary-or-Annuity Option in Junior Colleges. The majority of junior colleges permit staff members voluntarily to reduce their salaries, within the limits of the 20 per cent rule, in order to purchase supplemental annuity benefits on a tax-deferred basis. As Table 3–7 indicates, three out of four of the publicly supported junior colleges make such provision for faculty and administrators, and about seven out of ten make the provision for clerical-service employees. Among the private junior colleges, about six out of ten institutions report use of the provision.

Regular Annuity Contributions Through Salary Reduction. Depending on the type of retirement plan in operation, some colleges make specific provision for the use of the salary-or-annuity option in connection with regular employee retirement plan contributions. This gives participants in a contributory annuity plan the choice of making their required contributions by salary *reduction*, rather than *deduction*, thus deferring taxes on these contributions until the retirement years. The sharing principle

[7] Other terms sometimes used to describe the salary-or-annuity option are *tax-deferred annuity* and the inaccurate and misleading term, *tax-sheltered annuity*.
[8] Treasury Department, *Income Tax Regulations, Section* 1.403(b)–1(b)(3).

TABLE 3–7: PROVISIONS FOR SUPPLEMENTAL ANNUITY CONTRIBUTIONS BY SALARY-OR-ANNUITY OPTION (TAX-DEFERRED ANNUITY) IN JUNIOR COLLEGES, 1970

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N*= 842	*N*= 58,427	*N*= 707	*N*= 53,585	*N*= 135	*N*= 4,842
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.9	2.4	2.0	2.6	1.5	.7
Permitted by Institution	73.8	76.7	76.5	78.2	59.2	59.7
Not Permitted by Institution	24.3	20.9	21.5	19.2	39.3	39.6
Administrators	*N*= 840	*N*= 12,790	*N*= 707	*N*= 10,996	*N*= 133	*N*= 1,794
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	2.3	2.2	2.3	2.3	2.3	1.6
Permitted by Institution	73.4	75.0	75.9	77.7	60.1	58.7
Not Permitted by Institution	24.3	22.8	21.8	20.0	37.6	39.7
Clerical-Service	*N*= 787	*N*= 40,583	*N*= 689	*N*= 36,441	*N*= 98	*N*= 4,142
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	2.5	2.9	2.8	3.1	1.0	1.3
Permitted by Institution	66.2	70.4	67.6	72.5	56.1	51.8
Not Permitted by Institution	31.3	26.7	29.6	24.4	42.9	46.9

of a contributory plan is retained, but at the same time each participant is free to choose the tax treatment of a noncontributory plan if he wishes.

Under public retirement systems, the salary-or-annuity option may be used for extra annuity contributions unrelated to the basic system benefits, but not for regular employee contributions.[9]

Summary. The salary-or-annuity option is available for a dual purpose: (a) to enable staff members to purchase additional annuity benefits on a tax-deferred basis, no matter what kind of basic retirement plan the institution has, and (b) if the institution's basic retirement plan provides for nonforfeitable, nonassignable annuities, and meets other requirements, to give participants the choice of making their regular contributions on a tax-deferred basis.

PRIOR SERVICE AND SUPPLEMENTARY BENEFITS

As Table 2–1 indicates, very few junior colleges do not have a retirement plan. Almost all of the public junior colleges report a retirement

[9] Cf., Revenue Ruling 67–387, 1967–2, *Cumulative Bulletin* 153.

plan; the coverage gap is among the private junior colleges. Here, about a quarter of the colleges report no retirement plan for faculty and administrators. In actual numbers this represents just under 50 colleges employing about 850 full-time professional people.

A larger proportion of the private colleges report no retirement plan for clerical-service employees, about 45 per cent. They employ 30 per cent of the clerical-service personnel in all responding private junior colleges, representing about 1,750 people.

Although relatively few people are employed by junior colleges without retirement plans, coverage is nonetheless important. It should be made a matter of high priority both for the good of the institution and for the economic security of the employees.

In setting up a retirement plan, the coverage of future service is usually the immediate objective. But attention also needs to be paid to prior service benefits, that is, benefits for persons with substantial service when the plan begins and whose remaining years to retirement are too few to permit normal contributions for future service benefits to produce a satisfactory retirement income. The cost of prior service benefits is only transitional, but its presence has led some colleges to delay establishment of any retirement plan. They have not seen their way clear to meeting the cost of both future and prior service benefits at the same time. Yet the problem must be faced. The fact should not be overlooked that the situation only gets worse by waiting and that something will have to be done for long-service people in any event, such as keeping them in service, paying a "salary" during retirement, or buying an immediate annuity later on when they retire.

Determining Prior Service Benefits. If prior service benefits are to be provided, the colleges should choose a uniform method of determining the level. Otherwise the governing board is likely to run into difficult problems requiring arbitrary decisions and perhaps leading to greater liberality in some cases than in others just as deserving.

In determining such benefits, a defined benefit formula is frequently used. Credited prior service is usually expressed as years of service preceding the effective date of the new plan, less the waiting period, if any, before participation in the new plan is required (such as service before age 30). A 1 per cent prior service benefit, for instance, would be expressed by the following formula:

$$\text{Monthly prior service benefit} = 1\% \times \tfrac{1}{12}\text{ annual salary on effective date of plan} \times \text{years of credited prior service}$$

If the college is installing a step-rate plan, an appropriate prior service benefit can be calculated in two parts. For a 10–15 per cent step-rate contribution pattern, for example, the prior service factor might be 1 per cent of current salary within the Social Security earnings base on the effective date of the plan, and 1½ per cent of current salary above, times years of credited prior service.

Prior service benefits are perhaps most practically financed by spreading the cost over a period of time, such as each individual's remaining service period. With a normal age distribution of eligible persons, the load can be fairly well distributed, although there may be a heavier initial burden if there are many who must retire soon. Periodic premium deferred annuity contracts may be used, or funds may be accumulated in a special account for the purchase of immediate annuities on retirement.

Retirement Age for Faculty

At what age should a college faculty member retire? As in other human affairs, there is no formula that will deal equitably with all persons concerned. Perhaps sometime we shall have reliable methods of measuring the intangibles of mental elasticity and awareness, sensitivity to the problems of young people and to the issues that engage them, and the many other capacities beyond good physical health that make up good teachers. But as yet we have no truly satisfactory tests in setting criteria for retirement. The judgment of the individual himself about his own abilities often differs from that of students, colleagues, or supervisors. This is true at any age, but seems to be an especially critical problem at the upper ages.

Everyone can think of exceptional men and women who have retained striking physical and intellectual vigor well beyond conventional ages for retirement. Yet their very status as exceptions perhaps supports the generally held conclusion that the ravages of time begin to take their toll of most people in their middle sixties, if not before.

NORMAL FACULTY RETIREMENT AGE

In most institutions of higher education, the conclusion as to a proper age for faculty retirement seems to focus mainly on a five-year period. This is the case in junior colleges. Four out of five junior colleges report a normal retirement age of 65, 70, or somewhere in between (Table 3–8). Normal retirement age is defined in this survey as "the first age at which retirement would not be classified as 'early' and the age beyond which further service, if permitted, is considered an 'extension of service'."

Age 65 stands out as the predominant normal faculty retirement age. As Table 3–8 indicates, just over two-thirds of the publicly supported junior colleges report age 65 as normal, as do over three-fourths of the private junior colleges. Normal faculty retirement ages of less than 65

TABLE 3–8: STATED NORMAL FACULTY RETIREMENT AGE IN JUNIOR COLLEGES, 1970

	All Institutions		Public		Private	
	Per Cent Insts	Per Cent EEs	Per Cent Insts	Per Cent EEs	Per Cent Insts	Per Cent EEs
	N= 842	N= 58,427	N= 707	N= 53,585	N= 135	N= 4,842
Total	100.0	100.0	100.0	100.0	100.0	100.0
Under 60	1.2	1.3	1.4	1.4	—	—
60	4.0	7.1	4.8	7.7	—	—
62	1.7	2.5	2.0	2.7	—	—
63	.4	.4	.4	.4	—	—
65	69.0	67.0	67.6	65.4	77.8	86.2
67	1.1	.8	1.1	.8	.7	1.1
68	4.2	2.2	4.5	2.2	2.2	2.4
70	6.3	8.7	6.9	9.3	3.0	1.7
72	.1	.1	.1	.1	—	—
No Retirement Age Stated	12.0	9.9	11.2	10.0	16.3	8.6

are reported by just over 8 per cent of public junior colleges, but by none of the private junior colleges.

A normal faculty retirement age higher than 65 is reported by 12 per cent of the public junior colleges and 6 per cent of the private junior colleges. About 11 per cent of public junior colleges, and 16 per cent of private junior colleges, report that they do not have a stated normal retirement age. Retirement at ages above 65 may be numerous under these latter plans. None of the colleges, public or private, reports a normal faculty retirement age of 61, 64, 66, or 69.

EXTENSIONS OF FACULTY SERVICE

The stated normal retirement age by no means tells the whole story of age provisions for faculty retirement. Some plans provide for extensions of service beyond the stated normal faculty retirement age; others fix retirement at the stated normal age. Figure 3–9 indicates the distribution of fixed-age and flexible-age retirement provisions for faculty and for other employee classes. Flexible-age plans greatly outnumber the fixed-age plans. In public junior colleges, about eight out of ten colleges provide for extensions of faculty service beyond the stated normal age; in about one out of ten retirement is fixed at the normal age; and in one out of ten there is no stated faculty retirement age. No private junior colleges report a fixed faculty retirement age; extensions of service are either permitted beyond a stated normal age (83 per cent of the private colleges), or there is no stated retirement age (16 per cent).

Does the normal faculty retirement age differ according to whether

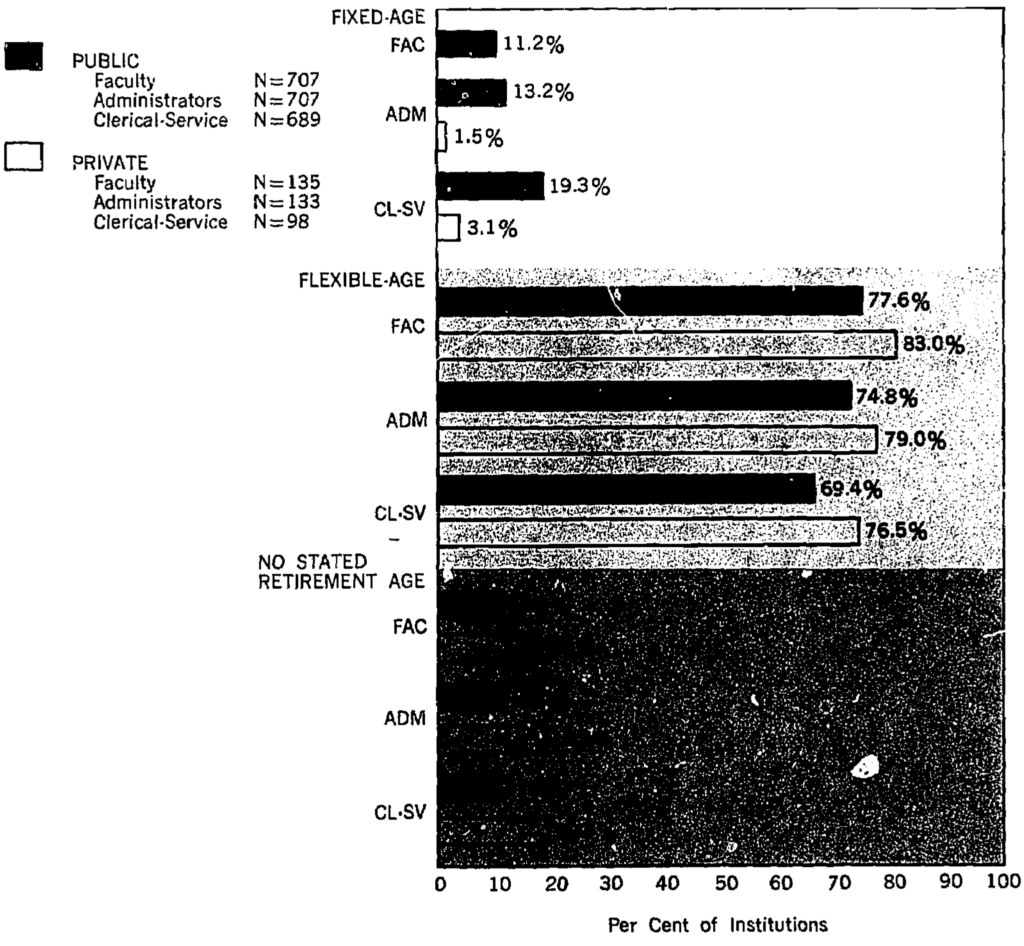


Figure 3–9: FIXED-AGE AND FLEXIBLE-AGE RETIREMENT PLANS (FACULTY, ADMINISTRATORS, AND CLERICAL-SERVICE EMPLOYEES) IN JUNIOR COLLEGES, 1970

the plan has a fixed or flexible retirement age? As might be expected, a somewhat higher proportion of the fixed-age plans report retirement ages above 65 than do the flexible-age plans. The differences in the normal retirement ages stated by fixed and flexible plans are shown graphically in Figure 3–10.

In fixed-age plans, 54 per cent state normal faculty retirement at age 65, and 38 per cent state age 70 (all the fixed-age plans are public

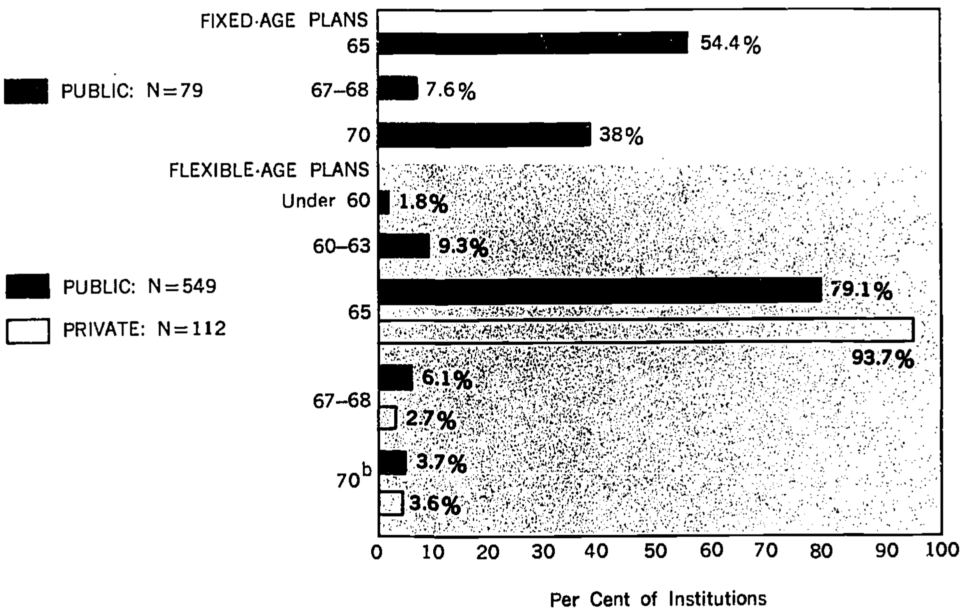


Figure 3–10: DISTRIBUTION OF STATED NORMAL FACULTY RETIREMENT AGES IN FIXED-AGE AND FLEXIBLE-AGE FACULTY RETIREMENT PLANS IN JUNIOR COLLEGES, 1970[a]

[a] Colleges that do not state a retirement age not included in percentages shown.
[b] Percentages include public plans reporting normal retirement age of 72.

institutions). In flexible-age plans, 79 per cent of the public colleges, and 94 per cent of the private, state age 65 as the normal age. Eleven per cent of the public institutions with flexible-age plans, but none of the private, state a normal retirement age earlier than 65. A normal age later than 65 is incorporated in about 10 per cent of public junior colleges and 6 per cent of private junior colleges with flexible-age plans. Plans stating no retirement age are not included in the percentages in Figure 3–10.

End of Extensions. When extensions of faculty service are permitted, as in most junior college retirement plans, the question arises as to what limits shall be set on extensions. Although the merits of each individual extension are, as a rule, given careful consideration, it is usually advantageous to both the college and the older staff members to work within a stated time span. A definite limit to permitted extensions seems desirable.

Figure 3–11 summarizes the decisions as to limits to faculty extensions in the colleges stating 65 as their normal retirement age. (Limits used by colleges with normal retirement ages other than 65 are shown in Tables 1–12 and 1–13 in Appendix B.) Most of the publicly supported

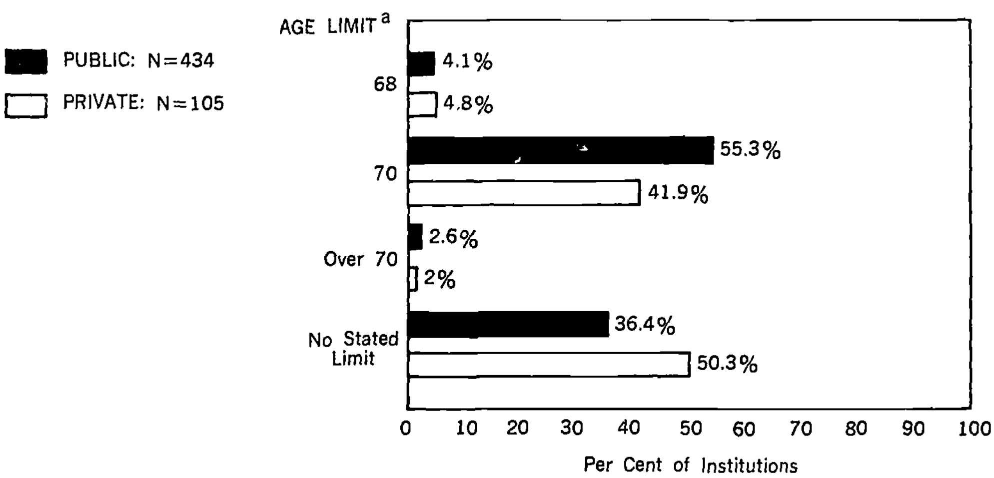


Figure 3–11: FLEXIBLE-AGE RETIREMENT PLANS STATING A NORMAL FACULTY RETIREMENT AGE OF 65, AGE LIMIT ON EXTENSIONS OF FACULTY SERVICE, JUNIOR COLLEGES, 1970

[a] Less than 1% of colleges state ages 66 or 67 as a limit.

junior colleges (approximately two-thirds) do set a limit to faculty extensions, but about half of the private colleges do not. Where a limit is set, public or private, age 70 predominates as the institution's selection.

Administering a Flexible-Age Plan. If realistically administered, extension arrangements can help a college take account of the different rates at which faculty members age, and can afford the institution useful elasticity in meeting the needs of its educational programs. A flexible system can help a college adjust to changes in the supply of teachers, to periods of increasing or decreasing student enrollment, or to changes in curriculum offerings. Likewise, a flexible system can be advantageous to individuals, offering them a range of choices and preferences unavailable in a fixed-age plan. However, flexibility requires considerable decisiveness and tact as well as appropriate procedures to assure fair treatment and the preservation of academic freedom.

Most junior colleges with faculty extension provisions report that the extensions require specific administrative action and are not automatic. Table 3–12 gives the data. Four out of five public junior colleges report that specific administrative action is required in order for extensions of faculty service to be made; nine out of ten private colleges, which make proportionately greater use of extensions, also indicate that specific administrative procedures must precede the granting of extensions.

Extension procedures frequently require a special vote of the board of governors, trustees, or other employing authority. The president, a

TABLE 3–12: FLEXIBLE-AGE RETIREMENT PLANS: REQUIREMENT OF SPECIFIC ADMINISTRATIVE ACTION OR OTHER APPROVAL FOR EXTENSIONS OF SERVICE, JUNIOR COLLEGES, 1970

	All Institutions		Public		Private	
	Per Cent Insts	Per Cent EEs	Per Cent Insts	Per Cent EEs	Per Cent Insts	Per Cent EEs
Faculty	N= 661	N= 44,440	N= 549	N= 40,048	N= 112	N= 4,392
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	3.3	2.9	3.6	2.7	1.8	5.0
Specific Action Required	80.4	76.1	78.4	74.5	90.2	90.2
No Specific Action Required	16.3	21.0	18.0	22.8	8.0	4.8
Administrators	N= 634	N= 9,398	N= 529	N= 7,866	N= 105	N= 1,532
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	3.9	4.0	4.3	4.2	1.9	3.3
Specific Action Required	81.3	80.2	79.3	77.5	91.4	93.4
No Specific Action Required	14.8	15.8	16.4	18.3	6.7	3.3
Clerical-Service	N= 553	N= 29,303	N= 478	N= 25,724	N= 75	N= 3,579
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	4.5	4.5	4.8	4.2	2.7	6.8
Specific Action Required	77.1	72.0	76.0	70.3	84.0	83.9
No Specific Action Required	18.4	23.5	19.2	25.5	13.3	9.3

faculty committee, or department head usually must recommend the extension. A statement of the special procedures involved helps make it clear to all that retirement is to occur on a certain date; that, if an extension of service is to be made, the burden of proof of fitness to continue rests on the staff member; that, if service is continued, the decision must be reviewed and approved, probably each year, at appropriate decision-making levels at the college, and is far from automatic.

Retirement Age for Administrators

NORMAL RETIREMENT AGE FOR ADMINISTRATORS

The retirement age provisions of junior colleges for their administrators do not differ significantly from those for the faculty. Among the public institutions, just over two-thirds state age 65 as their normal retirement age for administrators, just as they do for faculty. Similarly, about three-fourths of the private junior colleges state age 65 as their administrators' normal retirement age, as they do for faculty.

A normal retirement age under 65 for administrators is reported by 10 per cent of public colleges, compared with the 8 per cent reporting ages under 65 for faculty. None of the private junior colleges reports for administrators a normal retirement age under 65.

A normal retirement age for administrators higher than 65, i.e., 67, 68, or 70, is reported by 11 per cent of public junior colleges and by just over 5 per cent of private junior colleges. The absence of any stated normal retirement age is reported by 12 per cent of the public institutions and 20 per cent of the private institutions.

Table 3–13 outlines the distribution of normal retirement ages reported by the junior colleges for administrators.

EXTENSIONS OF SERVICE OF ADMINISTRATORS

As for faculty, provisions for extensions of service of administrators beyond the stated normal retirement age are reported by the majority of junior colleges, public and private. A slightly higher proportion of fixed-age plans is reported for administrators, although the difference, compared with the faculty, is only about two percentage points for both public and private junior colleges. Figure 3–9 summarizes the incidence of fixed-age and flexible-age plans for faculty, administrators, and clerical-service employees.

Among public junior colleges, about three-fourths of the institutions indicate that service of administrators may be extended beyond the stated normal retirement age. In most institutions this means extensions beyond age 65. In the private junior colleges a somewhat higher proportion, 79 per cent, report flexible-age plans for administrators.

TABLE 3–13: STATED NORMAL RETIREMENT AGE FOR ADMINISTRATORS IN JUNIOR COLLEGES, 1970

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
	N= 840	*N=* 12,790	*N=* 707	*N=* 10,996	*N=* 133	*N=* 1,794
Total	100.0	100.0	100.0	100.0	100.0	100.0
Under 60	1.2	2.0	1.4	2.3	—	—
60	4.0	4.6	4.8	5.3	—	—
62	1.7	2.8	2.0	3.2	—	—
63	.4	.3	.4	.4	—	—
65	69.6	66.3	68.7	63.5	75.1	82.8
67	.8	.8	.8	.8	.8	1.2
68	3.1	1.8	3.3	1.9	2.3	1.4
70	6.0	7.7	6.6	8.8	2.3	1.2
No Retirement Age Stated	13.2	13.7	12.0	13.8	19.5	13.4

As noted, a slightly higher proportion of fixed-age plans are reported for administrators than for faculty, although the fixed-age plans are in the minority for administrators as well as for faculty. Thirteen per cent of public junior colleges report fixed-age plans for administrators, and 1.5 per cent of the private junior colleges report a fixed retirement age for administrators.

Figure 3–14 shows the distribution of the stated normal retirement ages in flexible-age plans for administrators and compares these ages with the stated retirement ages in the fixed-age plans. Age 70 appears as a strong factor in the fixed-age plans, but plays a relatively small role as a stated normal retirement age in flexible-age plans. Age 70 appears as a limit to extensions, however, in the flexible-age plans, as shown for administrators in Figure 3–15. A retirement age of 65 for administrators is stated in 63 per cent of the fixed-age plans and age 70 is stated in 30 per cent. A few plans state ages 67 or 68.

Among the flexible-age plans for administrators, as for faculty, age 65 predominates as the stated normal retirement age. Age 65 is reported

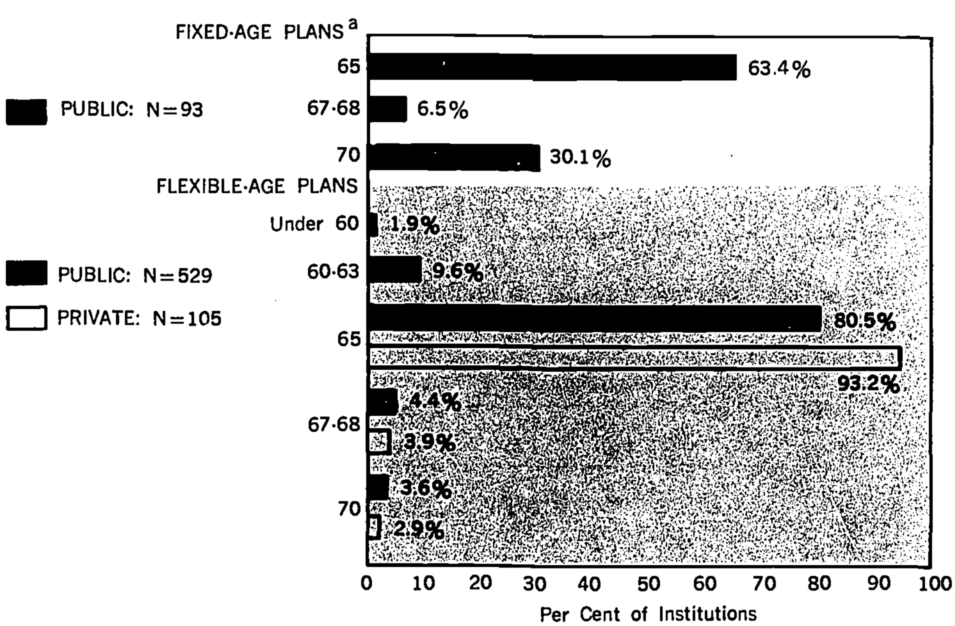


Figure 3–14: DISTRIBUTION OF STATED NORMAL RETIREMENT AGES FOR ADMINISTRATORS IN FIXED-AGE AND FLEXIBLE-AGE RETIREMENT PLANS IN JUNIOR COLLEGES, 1970

[a] Two private junior colleges stated a fixed retirement age for administrators; not shown in graph.

by over 80 per cent of the public junior colleges permitting extensions, and by over 90 per cent of the private colleges permitting extensions.

End of Extensions. Among flexible-age plans for administrators, 56 per cent of the public junior colleges using 65 as the normal retirement age, and 42 per cent of the private junior colleges with 65 as the normal retirement age, state age 70 as the point beyond which further extensions are no longer made (Figure 3–15). Two per cent of public junior colleges and 4 per cent of private junior colleges state age 68 as the limit to extensions. Less than 1 per cent state 66 or 67, and less than 2 per cent ages over 70. Over a third of the public colleges and over half of the private colleges with 65 as the normal retirement age state no specific extension limit. Voluntary retirement at the normal ages, and administrative procedures and performance requirements, however, will affect the actual incidence of extensions in each college. In the administration of extensions for administrators, four-fifths of the public junior colleges and nine-tenths of the private junior colleges report that specific administrative action or other approval is required (see Table 3–12).

Retirement Age for Clerical-Service Employees

For clerical-service employees, the proportion of the public junior colleges reporting fixed-age retirement plans is about 20 per cent, significantly higher than the 11 per cent and 13 per cent of public junior colleges reporting a fixed retirement age for faculty and administrators, respectively. Despite this somewhat larger proportion of fixed-age plans

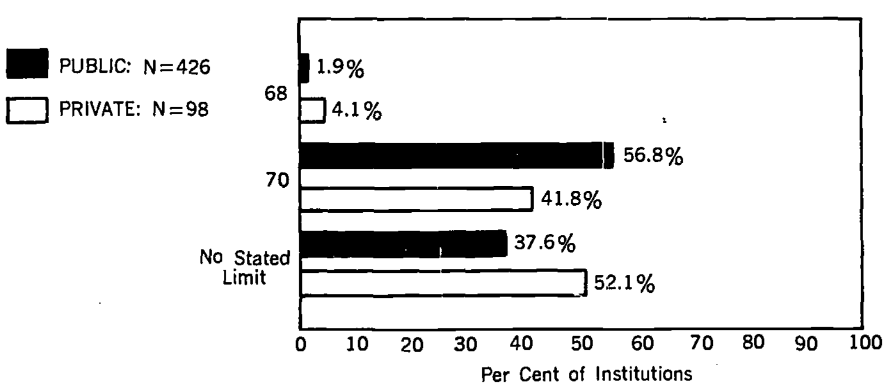


Figure 3–15: FLEXIBLE-AGE RETIREMENT PLANS STATING A NORMAL RETIREMENT AGE OF 65 FOR ADMINISTRATORS. AGE LIMIT ON EXTENSIONS OF SERVICE OF ADMINISTRATORS, JUNIOR COLLEGES, 1970

Note: Less than 1% of colleges state age 66 or 67 as their limit to extensions.
Less than 2% of colleges state ages over 70 as their limit to extensions.

for clerical-service employees in public junior colleges, the majority of the public institutions, nearly 70 per cent, report flexible-age retirement arrangements for their clerical-service staff, just as they do for faculty and administrators.

Among the private junior colleges, over three-quarters report a flexible-age plan for their clerical-service employees, about 3 per cent report a fixed-age plan, and just over 20 per cent do not state a retirement age for the clerical-service groups.

NORMAL CLERICAL-SERVICE RETIREMENT AGE

Table 3–16 shows the normal retirement ages reported by the junior colleges for clerical-service employees. Among the public junior colleges, a slightly smaller proportion report age 65 than they do for their faculty, 64 per cent versus nearly 68 per cent for faculty; a somewhat larger proportion of the public junior colleges state age 70 as the normal retirement age for their clerical-service employees, 13 per cent, compared with the 7 per cent stating age 70 for faculty.

Among the private junior colleges, about three-quarters report a normal retirement age of 65 for clerical-service employees, a proportion which differs only slightly from the reported normal age for faculty.

A normal retirement age under 65 for clerical-service employees is reported by about 10 per cent of the public junior colleges. No private junior colleges report an under-65 retirement age for clerical-service employees.

Normal clerical-service retirement ages of above 65—67, 68, or 70—are reported by 15 per cent of public junior colleges and by 3 per cent

TABLE 3–16: STATED NORMAL RETIREMENT AGE FOR CLERICAL-SERVICE EMPLOYEES IN JUNIOR COLLEGES, 1970

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
	N= 787	N= 40,583	N= 689	N= 36,441	N= 98	N= 4,142
Total	100.0	100.0	100.0	100.0	100.0	100.0
Under 60	2.2	2.7	2.5	3.0	—	—
60	4.4	9.4	5.1	10.5	—	—
62	1.1	1.7	1.3	1.9	—	—
63	.4	.6	.4	.6	—	—
65	65.6	57.1	64.1	53.9	75.6	85.6
67	.9	1.3	.9	1.1	1.0	2.4
68	1.1	.6	1.0	.6	2.0	1.2
70	11.8	17.8	13.4	19.8	1.0	.4
No Retirement Age Stated	12.5	8.8	11.3	8.6	20.5	10.4

of private junior colleges. Among the public junior colleges there is a higher concentration of normal retirement at age 70 for clerical-service employees (13.4 per cent) than for faculty (6.9 per cent).

The absence of any stated normal retirement age is reported by 11 per cent of public junior colleges and 20 per cent of private junior colleges.

EXTENSIONS OF SERVICE OF CLERICAL-SERVICE EMPLOYEES

The majority of junior colleges, public and private, report provisions for extensions of the service of their clerical-service employees beyond the stated normal retirement age: about 70 per cent of public junior colleges and 76 per cent of private junior colleges. Figure 3–9, which compares flexible-age and fixed-age provisions for all three major employee groups, gives the distribution. As noted, more colleges report fixed-age plans for clerical-service employees than for other employee classes.

Among the flexible-age provisions, the normal retirement ages provided for clerical-service employees are shown in Figure 3–17, and the

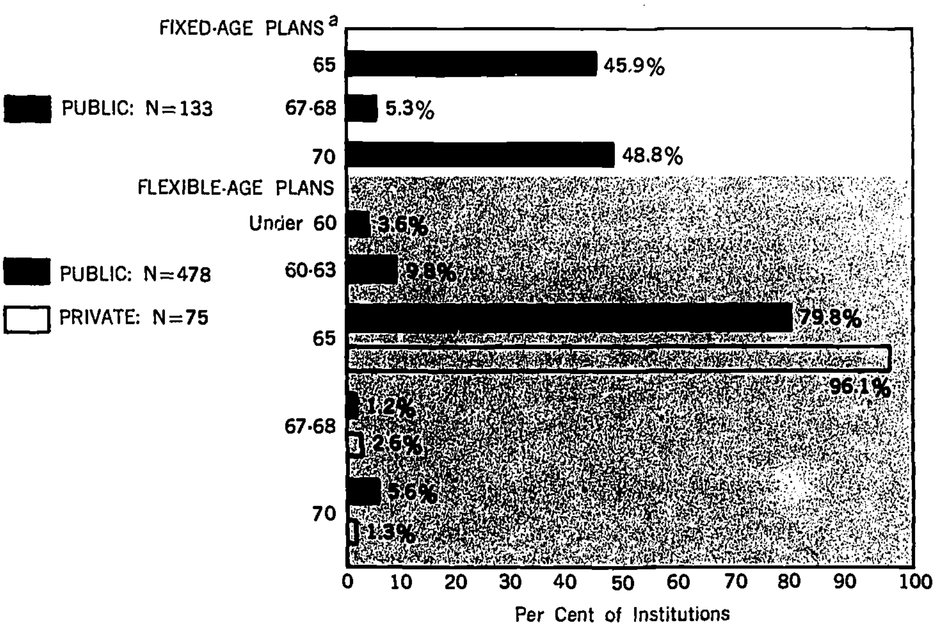


Figure 3–17: DISTRIBUTION OF STATED NORMAL RETIREMENT AGES FOR CLERICAL–SERVICE EMPLOYEES IN FIXED-AGE AND FLEXIBLE-AGE RETIREMENT PLANS IN JUNIOR COLLEGES, 1970

[a] Three private junior colleges stated a fixed retirement age for clerical-service employees; not shown in graph.

retirement ages stated by colleges reporting fixed-age provisions for clerical-service employees are also shown.

Among the public junior colleges providing flexible-age plans for clerical-service employees, nearly 4 per cent state a normal retirement age of under 60, 10 per cent state a normal age of from 60 to 63, and about 80 per cent state 65. Normal ages higher than 65 in flexible-age plans are reported by relatively few public institutions; just over 1 per cent report ages 67 or 68, and just under 6 per cent report age 70.

In the private junior colleges with flexible-age plans for clerical-service employees, only ages 65 and above are reported as the normal retirement age, with age 65 predominating (96 per cent).

Among the fixed-age plans in public junior colleges, a normal retirement age of 65 for clerical-service employees is stated by 46 per cent, ages 67 or 68 by 5 per cent, and age 70 by 49 per cent. The three private junior colleges stating a fixed retirement age for clerical-service (two at 65, one at 68) amount to less than one-tenth of a per cent and are not included in Figure 3–17.

End of Extensions. Among the flexible-age public junior colleges stating 65 as their normal retirement age for clerical-service employees, well over half (58 per cent) state age 70 as the limiting age. Very few (2 per cent) state an age under 70, and just over a third (35 per cent) do not state a specific age limit.

Among the flexible-age private junior colleges with a normal retirement age of 65 for clerical-service employees, over a half do not state an age limit (55 per cent), just over a third (37 per cent) state age 70, and just under 6 per cent specify age 68.

In the administration of extensions for clerical-service employees, specific administrative action is required for extensions to be made in 76 per cent of the public junior colleges and 84 per cent of private junior colleges. In the balance of these colleges, extensions, if desired by the individual, appear to be more or less automatic until a limiting age, if stated, is reached. Table 3–12 details the colleges' reports on whether specific administrative action is required if extensions are to be made.

Normal Retirement Ages in Public Retirement Systems

The sections of this chapter just preceding describe the normal age of retirement, provisions for extensions of service, if any, limits to extensions of service, or the fixed retirement age, reported by each responding junior college. Since the majority of junior colleges are publicly supported, many of them participate in one or more public retirement systems, which themselves state normal retirement ages. As indicated in Chapter 2, a choice of different retirement systems is available to junior college employees in some institutions, including selection among public plans or nonpublic alternates. Consequently, a college's own policies and practices regarding a regular retirement age or extensions of service may differ in one or more respects from the statement of normal retirement age of a public pension system in which its employees participate.

The statement of a public retirement system as to its normal retirement age, sometimes with accompanying service requirements, is generally intended to designate the point under a defined benefit plan at which the participant becomes eligible to receive the system's stated formula benefit without actuarial reduction. In addition, a public retirement system may state age and service requirements for other purposes, including "early retirement" and disability retirement. Some plans state no system-wide compulsory retirement age, others do. Some state no compulsory retirement age but place a limit on the number of years of service that may be used in the benefit formula calculation. Thus, the statements of normal retirement age of a public retirement system do not necessarily represent the age at which participants are expected by employers to retire. For example, the full formula benefit (no actuarial reduction for age) is available under six systems when the participant

TABLE 3–18: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. AGE (AND SERVICE) REQUIREMENTS FOR EARLIEST ACTUARIALLY UNREDUCED FORMULA RETIREMENT BENEFIT, DEFINED BENEFIT SYSTEMS[a]

Age 65		32
No service requirement	21	
Plus 4 years of service	1	
Plus 5 years of service	5	
Plus 10 years of service	5	
Age 62		8
No service requirement	3	
Plus 5 years of service	3	
Plus 10 years of service	2	
Age 60		28
No service requirement	13	
Plus 5 years of service	5	
Plus 8 years of service	1	
Plus 10 years of service	6	
Plus 15 years of service	1	
Plus 20 years of service	2	
Age 55		6
No service requirement	1	
Plus 5 years of service	1	
Plus 20 years of service	2	
Plus 25 years of service	2	
Defined Contribution Systems		3
Total Systems		77

[a] Where alternative requirements are stated, the provision incorporating the shortest service period is shown.

has attained age 60 and completed five years of service; however, this does not mean that age 60 plus five or more years of service is regarded as the normal retirement age by the participant's employing institution.

Table 3–18 summarizes the age requirements (and service, if any) for an actuarially unreduced benefit under the public retirement systems using the defined benefit approach in determining part or all of a retirement benefit. The table includes requirements under plans in which the defined benefit approach is an alternative to a defined contribution approach.

APPENDIX B TABLES RELATED TO CHAPTER 3:

Table

4 FEDERAL SOCIAL SECURITY

Since its establishment by Act of Congress in 1935, the federal Social Security program has grown from a plan providing retirement income and small lump sum death benefits for employees in business and industry to one covering nearly every employed American and providing retirement income, survivor benefits, disability income, and health insurance. With tax collections, premium payments, and government contributions of about 46 billion dollars a year going into the federal Old-Age, Survivors, Disability, and Health Insurance (OASDHI) program, and yearly benefit payments of some 41 billion dollars going to individuals, the program greatly influences the economic, social, and political life of the country.[1]

The Social Security program represents a broad federal, state, and local attack on financial insecurity. Thirteen major programs are provided for under the present Social Security Act. Two are operated by the federal government alone: (1) Old-Age, Survivors, and Disability Insurance, and (2) Health Insurance for the Aged (Medicare). Other programs are operated by the states with the aid of federal contributions; they include unemployment insurance, public assistance and welfare services, children's services, and medical assistance programs (Medicaid).

[1] U.S. Congress, House, 1970 *Annual Reports of Board of Trustees, Trust Funds,* 91st Congress, 2nd Session, 1970, *House Doc. Nos. 295, 296* and *297.* Data are for fiscal year 1971 (June 1970 through June 1971).

Other chapters in this study bring out the pertinence of the federal program in influencing the design of a college's own benefit plans. This chapter offers a brief discussion of the history of Social Security coverage for the colleges, the philosophy on which the program is based, and a general description of its present operation prior to amendments expected in late 1970.

COLLEGES NOT INITIALLY INCLUDED

Employees of state and local governmental units, including staff members of publicly supported colleges and universities, were not originally included in the Social Security program, nor were employees of private nonprofit colleges and universities. When Social Security legislation was being considered in the mid-1930's, opposition to the inclusion of private nonprofit educational institutions was based on questions regarding taxation of nonprofit institutions, separation of church and state (in the case of church-related institutions), the continuation of existing retirement plans in the colleges, and the cost of the federal program. In the case of the coverage of state and local government employees, the principal questions centered around the constitutionality of a tax on public employers and employees and on fears that existing public employee and state teacher retirement systems might be weakened or discontinued if employees were brought under Social Security.

During the decade of the 1940's most of the opposition to inclusion of college employees in Social Security subsided. The program became more widely recognized as a desirable supplement to existing retirement prospects, often inadequate, and to needs for income for survivors. Efforts to attract nonacademic employees under the conditions of full employment of World War II and the postwar period led colleges to recognize the importance of being able to offer prospective employees a continuity of their Social Security coverage.

SOCIAL SECURITY AMENDMENTS OF 1950 AND 1954

The Social Security Act Amendments of 1950 extended participation in the Social Security program to employees of private nonprofit educational institutions and to public employees not covered by a retirement system. The coverage was elective. Employees of a private nonprofit institution became covered if (1) the employer filed a certificate requesting coverage and (2) two-thirds or more of the employees signed up for coverage. If both requirements were met, all employees hired in the future became covered automatically.

Employees of state or local governments could become covered under the 1950 amendments through voluntary federal-state agreements if they were not in positions included under existing retirement systems established by states or political subdivisions. This limitation of the coverage to persons not under a state or local retirement system recognized the fear of many representatives of employees of governments, including public school-teacher groups, that the federal program might be used to replace or weaken the existing public retirement plans. Ironically, the limitation meant that the only way in which public employees covered by an existing retirement plan could obtain Social Security coverage was by abolishing their existing public system; in a few instances this was done.

The 1954 amendments removed the limitation on eligibility for Social Security coverage for state and local employees. Coverage for employees covered by a state or local retirement system could be obtained from 1955 on through a voluntary federal-state agreement if the state requested coverage and if a majority of the members of the existing retirement system voted in favor of becoming covered. At the discretion of the state, each educational institution could be designated as having a separate retirement system.

Within the next few years most public employee groups in most states, including employees of publicly supported colleges, became covered by Social Security. At present, states in which substantial numbers of employees of public institutions of higher education are not included in Social Security are Colorado, Illinois, Louisiana, Maine, Massachusetts, Nevada, and Ohio.

The addition of Medicare to Social Security in the 1965 Amendments opened once more the question of whether it is practicable for a public employee or state teacher retirement system whose members are not also covered by Social Security to try to match each new feature of the continually broadening national system of Social Security coverage. Although some states whose employees are without Social Security coverage have attempted to approximate the survivor and disability benefits of the Social Security system, none has wholly succeeded. Some have not been able to eliminate long waiting periods for benefit eligibility. Some have not been able to finance an adequate level of benefits. Nor have they been able to finance periodic increases in their retirement, survivor, and disability payments, as the Congress has for Social Security beneficiaries.

A related problem faces these states as employers in recruiting personnel: the reduction in ultimate benefits and possible loss of eligibility (or failure to attain eligibility) faced by persons who have been covered under Social Security if their work history is to include periods of employment for states outside the Social Security system. Since Medicare was introduced, the State of Florida has passed legislation to join the federal program and similar legislation has been proposed in several other states.

A UNIVERSAL PROGRAM

By 1960 Social Security in the United States had become virtually a universal program, covering employees of business and industry, farm and domestic workers, self-employed persons, part-time workers, members of the armed forces, and employees of most states and their political subdivisions. Among the few specific exclusions are federal employees covered by the U. S. Civil Service Retirement System, and the president and vice president of the United States and members of Congress.

The Social Security tax has now grown to be the largest source of federal receipts after the income tax. In the mid-forties, collections from the Social Security tax accounted for less than 3 per cent of total federal tax collections. In the late sixties, Social Security taxes amounted to about 17 per cent of federal taxes. As a percentage of the gross national product, the Social Security tax collections have also risen, from about 0.6 per cent in the mid-forties to about 3 per cent at present. Over the same quarter-century the Social Security tax collections as a percentage of personal income rose from 0.8 per cent to just over 3 per cent; as a percentage of the total wages and salaries of covered employees, the collections rose from 1.7 per cent to over 5 per cent.[2] These collections have become increasingly significant as a part of the total economy, with consequences relating to fiscal policy, resource allocation, and economic growth.

OBJECTIVES AND PRINCIPLES OF SOCIAL SECURITY

Social Security is essentially a national system for collecting a part of each wage earner's income as taxes and redistributing it as benefits to widows and dependent children and to former wage earners who have become disabled or have reached retirement age and have retired.

As an income transfer system, the collections from today's working participants are used to pay today's beneficiaries. Essentially, one generation pays benefits to another, with only a relatively small reserve fund in between. Thus, the system is not one in which each contributor's input is reserved and invested for the future use of the contributor himself. Instead, the working participant establishes an entitlement to Social Security benefits for himself and/or for his family, payable in the future at future benefit levels from funds "contributed" by the then working generation. As long as the worker remains "covered" for Social Security

[2] Tax Foundation, *Economic Aspects of the Social Security Tax*, (New York: Tax Foundation, 1966), p. 18.

benefits and the program itself remains a part of our society, his turn (or his survivor's) will come to take a place on the receiving side of this income transfer system.

As a national program with broad social purposes, Social Security cannot be directly compared with individual or institutional retirement and insurance plans. Social Security is primarily a system of "social equity," quite distinct in its financing and treatment of people from the individual equity of insurance and annuities in the private sector, where a given amount of premium normally purchases a specified right to a certain amount of retirement, death, disability, or health benefits. To some degree, Social Security benefits are related to the earnings on which taxes were paid on behalf of an individual, but the emphasis is on income redistribution and on the individual's presumed needs, appropriate criteria for a national program.

JUNIOR COLLEGE PARTICIPATION

Table 4–1 shows the extent of participation in the federal Social Security program among the two-year colleges. Colleges in the "some covered" group are those at which new employees are brought under Social

TABLE 4–1: SOCIAL SECURITY COVERAGE IN JUNIOR COLLEGES, 1970

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N*= 893	*N*= 59,383	*N*= 712	*N*= 53,948	*N*= 181	*N*= 5,435
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.0	.9	.6	1.0	2.8	.3
All Employees Covered	67.8	56.1	62.9	52.3	86.7	93.3
Some Employees Covered	8.7	12.3	8.7	13.0	8.8	5.8
No Employees Covered	22.5	30.7	27.8	33.7	1.7	.6
Administrators	*N*= 893	*N*= 13,103	*N*= 712	*N*= 11,061	*N*= 181	*N*= 2,042
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.9	.5	.4	.5	2.8	.4
All Employees Covered	68.6	66.9	63.9	62.1	86.7	92.8
Some Employees Covered	8.7	11.1	8.6	12.0	9.4	6.3
No Employees Covered	21.8	21.5	27.1	25.4	1.1	.5
Clerical-Service Employees	*N*= 893	*N*= 42,886	*N*= 712	*N*= 36,993	*N*= 181	*N*= 5,893
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.6	.2	.3	.2	1.7	.4
All Employees Covered	77.6	68.2	73.6	63.4	93.3	97.7
Some Employees Covered	7.8	19.9	9.0	22.9	3.3	1.6
No Employees Covered	14.0	11.7	17.1	13.5	1.7	.3

Security but at which one or more groups of longer-service employees elected not to participate in Social Security when the coverage started at the institution.

Virtually all of the privately supported junior colleges participate in Social Security, and the federal program applies about equally to all employee classes.

For the publicly supported two-year institutions, the coverage pattern is somewhat different. Although a majority of all classes of employees—faculty, administrators, and clerical-service employees—are covered by the federal program, the proportion of clerical-service employees covered is significantly higher than for faculty and administrators. For faculty, about 70 per cent of the public colleges report Social Security coverage; this group of colleges employs just about two-thirds of faculty of the public two-year colleges. The proportions are approximately the same for administrators. Eighty-two per cent of public two-year colleges, however, cover clerical-service employees under Social Security, and they employ just over 85 per cent of clerical-service employees in all public two-year colleges responding to the survey.

Colleges whose employees do not participate in federal Social Security face the problem of compensating, at least in part, for the absence of the federal program. Compensatory attempts are normally made through public employee or state teacher retirement systems, since it is mainly the public colleges in which groups of employees are outside of Social Security. The benefits to be augmented are: retirement, survivor, disability, and, since 1965, health insurance for persons aged 65 and over.

For retirement, most of the public retirement systems whose participants are not covered by Social Security incorporate a formula benefit for retirement that is somewhat higher than the formulas of at least some of the public plans whose participants are also under Social Security. The retirement benefit in the nine principal public retirement systems (seven states) whose participants are not covered by Social Security is about 2 per cent of final average salary for each year of membership, compared with the 1.25 to 1.75 percentages more frequently used by systems whose participants are also covered under the federal program. However, it should be noted that many systems accompanied by Social Security also use a 2 per cent formula factor.

The survivor benefit provisions under the public retirement plans which include benefits designed to overcome the absence of Social Security do not, as a rule, come up to the level of the maximum benefits provided for under Social Security, and one of the systems provides no survivor benefits other than the return of the employee's contributions to the system. Other systems provide benefits for widows with dependent children, but not for the children. Generally speaking, the state systems have not moved to increase survivor benefits when Social Security benefits have been increased by the Congress.

Perhaps the least satisfactory substitute arrangements have been the provisions for long-term total disability. Service requirements of 5, 10, or 15 years leave substantial portions of employees outside the scope of the coverage. In contrast, under Social Security, work under covered employment for as short a period as a year and a half (i.e., disabled at age 24 or younger) can bring entitlement to maximum disability benefits. An employee who leaves a state teacher or public employee retirement system, whether or not his retirement benefits have vested, loses his entitlement to the survivor and disability benefits of the system. Social Security, on the other hand, offers a valuable continuity of survivor and disability coverage.

The addition to Social Security in 1965 of hospital insurance for the aged posed a new problem for employees outside the federal program; most of the public retirement systems have not attempted to match this benefit. Employees under these systems currently have to depend on having become fully insured for Social Security benefits under other employment in order to be eligible for Social Security Hospital Insurance (Part A). One state retirement system pays part of the premium for a "Medicare equivalent" program (insurance company) for employees who have had 20 years or more of service; this provision does not apply to local school district employees. Another system pays part of the premium for a Blue Cross-Blue Shield health insurance program for retired employees aged 65 and over who are not eligible for Medicare. Part A.

SOCIAL SECURITY AS A BASIC BENEFIT

The combination of the basic Social Security program and private pension systems or state employee and state teacher retirement systems constitutes an effective joint partnership of federal action on the one hand, and combined employer-employee action on the other, in providing retirement security. Social Security operates largely as a basic income redistribution system through direct government action. In addition, the many strong retirement systems that operate concurrently as employer-employee plans supply a large part of job-connected financial security on an independent basis.

In this joint effort, a crucial question, of course, has to do with the proper sphere and scope of each sector. It is generally agreed that the Social Security program should provide a basic level of wage-connected benefits for as many persons as possible. Over the years it has been progressively extended to segments of the work force. But what should constitute a "basic" level of retirement, survivor, disability, and health insurance benefits? Some believe that the government program should provide no more than a minimum subsistence level of income sufficient to bring beneficiaries without other income somewhat above a poverty line; employer benefit plans meeting acceptable standards of vesting and funding, and individual savings, would provide the rest. Others regard a minimum income goal as insufficient and believe that Social Security should be the source of a modest but reasonably comfortable standard of living. Still others would have Social Security do the whole job of providing retirement, disability, and survivor incomes, and perhaps medical care as well.

By and large, decisions about the extent of Social Security benefits have been made politically and pragmatically, taking into some account the cost of increasing benefits above earlier levels, the cost of added benefits, rates of increasing living costs and per capita personal income, and current judgments of what constitutes an acceptable level of basic benefits. While there were no Social Security tax or benefit increases during the 1940's, thereafter Congress voted increases in both in 1950, 1954, 1958, 1965, and 1967, and a benefit increase without a tax increase in 1952 and 1969.

A comparison of Social Security benefits with the retirement systems described in Chapters 2 and 3 of this study may help to indicate the current area of balance between the federal social program for basic benefits for virtually all employed persons and their families, and the diverse and often innovative plans provided through the joint efforts of public and private educational employers and their employees and extending well beyond the limits of the Social Security base.

SOCIAL EQUITY IN OPERATION

In its benefit structure the Social Security program focuses primarily on the needs of lower-paid employees by limiting taxes and benefits to an "earnings base," currently the first $7,800 of annual earnings under covered employment.[3] The taxes and benefits are of proportionately greater significance to lower-paid than higher-paid employees. The Social Security tax rate is applied uniformly to the full earnings base, but benefits, although related to the average monthly wage base on which taxes have been paid, are weighted in favor of those who earn less than the full earnings base. The benefit formula provides approximately 82 per cent of the first $110 of average monthly wage, 30 per cent of the next $290, 28 per cent of the next $150, and 33 per cent of the next $100.

[3] Among recent proposals to increase the earnings base was **H.R.** 17550, introduced in 1970, which would increase the base to $9,000.

Social Security is a family program; benefits focus not only on the worker's retirement and disability needs, but also on the needs of dependents and survivors. The family beneficiaries are designated by law, not by the employee as under an insurance or annuity contract, and benefit allocation is weighted heavily in favor of persons with dependents. The same tax payments that entitle a retired single person to the "primary" retirement benefit entitle a married person to the same "primary" benefit plus a wife's benefit if he is retired, or to survivor benefits worth many thousands of dollars for his widow and children if he dies prematurely.

The pattern of benefits payable under the Social Security program is based on a philosophy of "presumptive need." The law defines the dependents for whom a need is presumed, and defines the limits to which such needs will be covered. Nondisabled widows with no children under age 18 are not presumed to be dependent until they reach age 60. For an employee who stops working at an age younger than 62, no Social Security retirement benefit is payable before that age, since the program presumes "old age" and lessened ability to work, and is not a contractual program in the strict individual equity connotation. At any age before 72 the "work test" enforces the philosophy of presumptive need by providing for decreases in benefits when covered persons or their dependents engage in "substantial" employment.

FINANCING

Except for the supplementary medical insurance (SMI) portion of Medicare, the OASDHI program is supported by taxes paid by employees and employers and by self-employed persons, plus interest earnings on the Social Security trust funds. A wide spectrum of people and organizations—labor unions, management, economists, sociologists, government officials, and politicians—has always strongly supported the joint-contributory feature of Social Security. Contributions (taxes) are collected by the Internal Revenue Service under the Federal Insurance Contributions Act and are paid into the United States Treasury as revenue collections. The amounts collected are appropriated to the Federal Old-Age and Survivors Insurance Trust Fund, Federal Disability Insurance Trust Fund, and the Federal Hospital Insurance Trust Fund. The Federal Supplementary Medical Insurance Trust Fund receives the payments of premiums and matching general-revenue payments under the supplementary medical insurance program.

The reserve accumulations for Social Security retirement and survivor benefits are not at all comparable, either in function or in their ratios to accrued benefit obligations, to the reserve funds required for fully funded benefit plans. The Social Security trust funds constitute only a contingency reserve toward future benefit payments, rather than a traditional insurance reserve; the program is largely a "pay-as-you-go" system.

The gradually increasing payroll tax rate built into Social Security is designed to cover estimated future "pay-as-you-go" costs of the old-age, survivors, and disability benefits, and of the hospital insurance portion of Medicare. Increases in benefits have usually been accompanied by increases in the scheduled tax rates and earnings base.

Social Security Taxes and Benefits

EARNINGS BASE

The Social Security earnings base is the amount of covered employee earnings subject to the Social Security tax. Annual earnings in excess of the base are not subject to the tax. Originally $3,000, the earnings base has been increased several times en route to its current level of $7,800, as shown in Table 4–2.

TAXES

Social Security taxes are levied on the earnings base at the same rate for the employer and the employee. The tax rate, as well as the earnings base, has increased along with rising benefit levels and broadened benefit coverage. The combined employer and employee rates from the beginning of the program are shown in Table 4–3.

ELIGIBILITY FOR BENEFITS

Eligibility for Social Security benefits depends on the covered employee's insured status, which is determined by the number of calendar quarters of coverage he has under the program. For some benefits the individual must have a *fully insured* status, for some only a *currently insured* status is required, and for others either fully or currently insured status is required. In addition, there is a *disability insured* status.

To be fully insured a person must have at least one quarter of coverage for each calendar year (4 quarters) elapsing after 1950, or if later, after

TABLE 4–2: SOCIAL SECURITY EARNINGS BASE

1937–1950 [a]	$3,000
1951–1954	3,600
1955–1958	4,200
1959–1965	4,800
1966–1967	6,600
1968–	7,800

[a] Tax collections began in 1937. The first monthly benefit payments under the Social Security program began in 1940.

TABLE 4-3: SOCIAL SECURITY COMBINED EMPLOYER-EMPLOYEE TAX RATE

1937–1949	2%
1950–1953	3%
1954–1956	4%
1957–1958	4.5% [a]
1959	5% [a]
1960–1961	6% [a]
1962	6.25% [a]
1963–1965	7.25% [a]
1966	8.4% [b]
1967	8.8% [c]
1968	8.8% [d]
1969–1970	9.6% [d]
1971	10.4% [d]

[a] Includes 0.5% for Disability Insurance.
[b] Includes 0.7% for Disability Insurance and 0.7% for Hospital Insurance.
[c] Includes 0.7% for Disability Insurance and 1.0% for Hospital Insurance.
[d] Includes 0.95% for Disability Insurance and 1.2% for Hospital Insurance.

the year in which he attained age 21. A person who has 40 quarters of coverage is fully insured for life. To be currently insured a person must have at least 6 quarters of coverage during the full 13-quarter period ending with the calendar quarter in which he died, most recently became entitled to disability benefits, or became entitled to retirement benefits.

For retirement benefits for a worker or for widow's benefits, fully insured status is required of the worker. For survivor benefits for a widow with a child under 18 in her care, and for children under 18, or 18 through 21 if full-time students, either fully or currently insured status is required. For disability benefits, fully insured status and 20 quarters of coverage out of the last 40, or for those disabled before age 31, but after age 23, one-half of the quarters elapsing after the worker attained age 21, are required, but not less than 6. If a worker is disabled in a quarter before attaining age 24, 6 quarters of coverage in the 12 calendar-quarter period immediately preceding disability are required.

It is important to note that insured status (except for a fully insured status based on 40 quarters of coverage) can be lost due to periods of no work, or to periods of work for an employer not participating in Social Security. Such periods can also reduce ultimate Social Security benefits, even for persons who maintain the insured status that entitles them to benefits.

AVERAGE MONTHLY EARNINGS

The amount of Social Security benefits for an employee and his dependents depends on the employee's *average monthly earnings* in covered employment. This amount under the usual formula is the total taxable earnings (for Social Security purposes) in covered employment after 1950 (or after attainment of age 21, if later) divided by the total number of months elapsing after 1950 (or after the quarter of the twenty-first birthday, if later) and before the quarter in which the employee reaches retirement age (65 for men, 62 for women) or dies. In calculating the average, in almost all cases, five of the years of lowest or no earnings are dropped out. Earnings after age 62 for women or 65 for men can be counted if they increase the benefit (by substitution for prior years of low earnings).

OLD AGE AND SURVIVOR BENEFITS

The *primary insurance amount* is the base used for determining all benefits payable on the basis of a worker's earnings record. The primary insurance amount is the amount based on the worker's average monthly earnings that would be payable to a retired worker who begins to receive benefits at age 65 or later. The wife's benefit is one-half of her husband's primary insurance amount if claimed at age 65 or later; the widow's benefit, if claimed at age 62 or later, 82½ per cent, and so on. Tables provided by the Social Security Administration relate average monthly earnings to the corresponding primary insurance amount. Table 4–4 illustrates typical benefit amounts that result from selected figures for the average monthly wage.

DISABILITY BENEFITS

Disability income provisions were introduced into the Social Security program in 1956. At first, the benefits for total and permanent disability were payable only between the ages of 50 and 65. In 1960 the minimum age limit was removed; benefits are now payable to eligible persons of any age up to 65. At the outset, the definition of disability required that the disability be expected to result in death or to continue for a long and indefinite period. The definition was slightly liberalized in 1965 so that

TABLE 4–4: EXAMPLES OF MONTHLY INCOME UNDER SOCIAL SECURITY

	Old-Age Benefits [a]		*Survivor Benefits* [a]		
Average Monthly Wage	*Primary Insurance Amount*	*Husband and Wife Both 65 or Over*	*Mother and 1 Child*	*Maximum Family Benefit*	*Widow Age 62 or Over*
$400	$177	$265	$265	$322	$146
500	204	306	306	375	168
600	235	352	352	415	194
650	251	376	376	434	207

[a] 1970 benefits rounded to nearest dollar.

benefits are now payable for medically determinable physical or mental impairments "which can be expected to result in death or which can be expected to last for a continuous period of not less than twelve months."[4] A worker who meets the definition of disability and the required insured status must complete a six months' waiting period before benefits begin.

Five types of disability protection are included in the disability provisions of the Social Security program:

(1) Monthly benefits for a disabled worker and his family. The disabled worker's Social Security benefit is the amount payable if he were age 65 and had applied for retirement benefits. The dependents of a disabled worker entitled to benefits are: a wife age 62 or older, a wife caring for a child or children under age 18, a child or children under age 18, or between 18 and 22 if students. Benefits for dependents are the same as if the disabled worker had retired at age 65 at the time of disability.

(2) Establishment of a "disability freeze" for a disabled worker, which protects him against loss or reduction of disability or retirement benefits, or benefits for survivors, by providing that the period of disability will not be counted against him in any future determinations of his insured status or the amount of benefits payable.

(3) Monthly benefits for a disabled widow or widower who has attained age 50 and who meets the other requirements for a widow's or widower's benefits.

(4) Monthly benefits for a disabled son or daughter age 18 or over of a worker entitled to a disabled worker's benefits or to retirement benefits, or of an insured worker who died. The benefits are referred to as childhood disability benefits because the son or daughter must have become disabled before reaching age 18.

(5) The provision at no cost to the disabled individual of vocational rehabilitation services in those cases where it appears likely that savings will result to the program from such rehabilitation.

Under an "offset" provision, a reduction in disability income benefits is made when the employee's combined monthly Social Security benefits and any Workmen's Compensation benefits he is entitled to exceed 80 per cent of his average monthly earnings prior to the onset of disability.

As an incentive to rehabilitation, the disability program provides for continuation of benefits for a trial employment period of up to nine months, plus an additional three months applicable to any recovery case.

[4] U.S. Department of Health, Education, and Welfare, *Social Security Handbook* (1969), p. 98.

Medicare

The Social Security Amendments of 1965 established Medicare, which incorporates two health insurance programs for persons aged 65 and over, effective July 1, 1966. Part A of Medicare provides hospital insurance protection (HI) and Part B provides supplementary medical insurance protection (SMI).

PART A—HOSPITAL INSURANCE

Part A of Medicare covers the cost of hospital and related care and is financed by the payment of part of the Social Security tax into the Hospital Insurance Trust Fund.

An individual entitled to monthly Social Security benefits is automatically entitled to hospital insurance protection beginning with the first day of the month he reaches age 65.[5] A health insurance identification card is issued by the Social Security Administration to each individual entitled to hospital insurance protection.

The *covered services* of Part A in a hospital or extended care facility (a skilled nursing home or special part of a hospital) include the cost of room and meals (including special diets) in semiprivate accommodations, regular nursing services, and use of operating rooms. They also include the cost of drugs, supplies, appliances, and equipment which are furnished for use in the facility and which are ordinarily furnished to inpatients of the hospital or extended care facility in which treatment is received.

The payment of the benefits is geared to a benefit period, which is simply a period of time for measuring use of the hospital insurance benefits.[6] A benefit period is the period of consecutive days during which services furnished to a patient, up to certain specified maximum amounts, can be paid for by the hospital insurance plan. For example, a patient is eligible for 90 days of hospital care in a benefit period and 100 days of care in an extended care facility during the same benefit period. A patient may be eligible for as much as 60 additional days of hospital care in a benefit period if he draws on his lifetime reserve.

A benefit period begins on the first day on which an individual is furnished inpatient hospital or extended care services, and ends with the

[5] A special transitional feature provides the hospital insurance protection to persons not entitled to monthly benefits who attained age 65 before 1968 or who have attained age 65 after 1967 and have not less than three quarters of coverage, whenever acquired, for each calendar year elapsing after 1966 and before the year in which age 65 was attained.

[6] "Spell of illness" is the term used in the Social Security Act, but the Social Security Administration generally uses "benefit period" in its explanatory material, noting that spell of illness could connote that it has something to do with a single illness or a particular "spell" of sickness. *Social Security Handbook* (1969), p. 352.

close of the first period of 60 consecutive days thereafter on each of which he was neither an inpatient of any hospital nor an inpatient of any extended care facility.

Part A hospital insurance pays all or part of the cost of covered services for the following three types of care: (1) Up to 90 days of inpatient hospital care during each benefit period, with a "lifetime reserve" of 60 benefit days which can be drawn on when the 90 days in a benefit period have been exhausted. (2) Up to 100 days of extended care services for each benefit period after discharge from a hospital. (3) Up to 100 home health service visits (e.g., visits by nurses, physical therapists, or certain health workers, but not doctors) after the beginning of one benefit period and before the beginning of another.

Payments for inpatient hospital services are subject to a deductible amount imposed only once during each benefit period, and a daily coinsurance amount for the 61st through the 90th day of inpatient care and for each day of the lifetime reserve that it used. The deductible amount ($52 in 1970) is changed each year to reflect changes in hospital costs. The daily coinsurance amounts for the 61st through the 90th day and for the lifetime reserve are set by law at one-fourth and one-half, respectively, of the inpatient hospital deductible, or currently $13 and $26 per day. Payments for extended care facility services for the 21st through the 100th day are subject to daily coinsurance of one-eighth of the inpatient hospital deductible, currently $6.50 per day.

PART B—SUPPLEMENTARY MEDICAL INSURANCE

The supplementary medical insurance plan (Part B) augments the protection provided by the hospital insurance plan by covering a substantial part of the cost of physicians' services, including surgery, and a number of other health items and services not covered under Part A. It is a voluntary plan available to anyone who is age 65 or older. The medical insurance plan is financed through premiums paid by each person who enrolls and through equal matching contributions from the general revenues of the federal government. The amount of the premium ($5.30 per month in July 1970 through June 1971) is adjusted once each year to take into account changes in the costs of the plan.

To enroll, an individual must file a written request with the Social Security Administration during an enrollment period open to him. His initial enrollment period brackets the month in which he attains age 65 by the three preceding and the three following months, a seven-month period. If he fails to enroll during his initial enrollment period, he may enroll in the general enrollment period each year from January 1 through March 31. An individual who does not enroll within three years of the close of his initial enrollment period becomes ineligible for the medical insurance plan.

The medical insurance plan pays 80 per cent of the reasonable charges for all covered services except for a deductible of the first $50 of such expenses in each calendar year. In computing the $50 deductible in any calendar year, the patient may include (carry over) the amount of any expenses he incurred in the last three months of the preceding year which were applied to the $50 deductible for that year. The carry-over provision makes it possible to avoid requiring persons with expenses toward a deductible at the end of one year to meet the full deductible again early in the next year.

Part B pays benefits for the following covered services:

1. Physicians' services.
2. Up to 100 home health visits each year by nurses, physical therapists, and other health workers from a qualified home health agency, in addition to the visits provided for under Part A.
3. Medical and health services prescribed by a doctor.
4. Drugs administered by a doctor as part of his professional services and which cannot be self-administered.
5. Laboratory, x-ray, and other radiology services.
6. Certain services furnished by a hospital or extended care facility for which Part A hospital insurance does not pay.
7. Outpatient physical therapy services.
8. Hospital outpatient services, including diagnosis and treatment.

APPENDIX B TABLE RELATED TO CHAPTER 4:

Table

1–2 Social Security Coverage

5 GROUP LIFE INSURANCE PLANS

The proportion of junior colleges reporting a group life insurance plan doubled in the last ten years. In 1960, 30 per cent of the junior colleges, employing about 40 per cent of junior college teachers, reported a life insurance plan for faculty and administrators.[1] In 1970, 70 per cent of a much larger number of junior colleges, employing nearly 80 per cent of faculty and administrators in these institutions, report a group life insurance plan.

For clerical and service employees in 1970, two-thirds of the junior colleges report a group life insurance plan; these institutions employ about three-quarters of junior college clerical-service personnel.

Table 5–1 summarizes the extent of group life insurance plans reported by type of responding institution. The percentage of private junior colleges reporting group life plans (57.5 per cent for faculty and administrators, 50.8 per cent for clerical-service employees) is much lower than that of public junior colleges (73.5 per cent for faculty and administrators, 70.5 for clerical-service).[2]

[1] King, "Insured Staff Benefit Plans in the Junior Colleges," *Junior College Journal*, September 1960, p. 9. This 1960 study covered only faculty and administrators.

[2] Of the 189 public two-year colleges reporting that they do not have a group life insurance plan, 77 per cent report participation in public retirement systems which provide survivor benefits under stated conditions in lieu of a return of the employee's contributions.

TABLE 5–1: GROUP LIFE INSURANCE PLANS IN JUNIOR COLLEGES, 1970. PLANS REPORTED

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	N= 893	N= 59,383	N= 712	N= 53,948	N= 181	N= 5,435
Total	100.0	100.0	100.0	100.0	100.0	100.0
Group Life Insurance Plan in Effect	70.2	78.3	73.5	78.8	57.5	73.9
No Group Life Insurance Plan	29.8	21.7	26.5	21.2	42.5	26.1
Administrators	N= 893	N= 13,103	N= 712	N= 11,061	N= 181	N= 2,042
Total	100.0	100.0	100.0	100.0	100.0	100.0
Group Life Insurance Plan in Effect	70.2	76.7	73.5	77.5	57.5	72.4
No Group Life Insurance Plan	29.8	23.3	26.5	22.5	42.5	27.6
Clerical-Service Employees	N= 893	N= 42,886	N= 712	N= 36,993	N= 181	N= 5,893
Total	100.0	100.0	100.0	100.0	100.0	100.0
Group Life Insurance Plan in Effect	66.5	74.3	70.5	75.5	50.8	66.9
No Group Life Insurance Plan	33.5	25.7	29.5	24.5	49.2	33.1

WHY GROUP LIFE INSURANCE?

Group life insurance is an important and low-cost adjunct to individual life insurance protection; group life accounts for over a third of the total life insurance in force in the United States.[3] While many employees of an educational institution will have individual life insurance protection, others may not. An employer-sponsored plan makes it possible to provide every employee with at least a basic amount of life insurance protection. For employees who have no individual insurance, it can provide encouragement to obtain individual coverage. For those who have already purchased individual life insurance, a group life plan can provide a low cost method of rounding out the family protection they feel they need.[4] The average amount of individual life insurance coverage per insured family in 1969 was approximately $10,500.[5]

[3] *Life Insurance Fact Book*, Institute of Life Insurance, 1970, p. 20.

[4] A 1967 survey of insurance coverage among a group of newly hired faculty members at the University of Iowa indicated that the faculty group did provide more adequately for their insurance needs than any similar group on which data are available, but that approximately one-half of the group was inadequately insured according to "needs" criteria supplied earlier by the survey respondents themselves. Richard E. Johnson, "The

Group insurance is low in cost. Even if the employer does not share the cost of a plan, more insurance can be purchased per employee dollar on a group than on an individual basis. Furthermore, group insurance normally does not require evidence of insurability, a feature of considerable help to staff members who, because of their health, cannot obtain individual insurance at a standard rate, or cannot obtain it at all.

From the college's standpoint, a group life plan can help meet increasingly keen competition for faculty and staff. In many employment areas, to offer a group life plan is simply to meet the competition. In addition, many employers like to be assured that some life insurance is available to protect the families of all employees. Without a group life plan, a school board or college administration, which must operate within strict budget limits, may not have sufficient funds or flexibility to help survivors at times when it is pressed to do so and when help is badly needed. Furthermore, the provision of an attractive group life plan, like other types of employee benefit plans, helps a college become known as a good place to work.

A SURVIVOR BENEFIT

Group life insurance proceeds are usually for the benefit of dependent survivors such as wife and children. The benefits help replace lost income, at least for a time. But life insurance does not work alone in protecting survivors. Two other employee benefit plans that play a part are: (1) the survivor benefits of the Social Security program, and (2) the death or survivor benefits of the college's retirement plan. A life insurance plan that has been designed with these other benefits in mind stands the best chance of providing a good pattern of benefits at reasonable cost.

Social Security. The survivor benefits under the Social Security program consist of a regular monthly income for a widow, regardless of her age, when she has a child or children under age 18 in her care, and regular monthly income for children under age 18, or age 18 through 21 if they are students. In addition, the survivor benefits provide an income for a widow age 60 or over. Family benefits under Social Security have a potential value that is far higher than is generally realized. Table 5–2 illustrates the magnitude of survivor benefits for young families by showing the cumulative totals of such benefits when payable over 5-, 10-, and 15-year periods. The totals reach into the tens of thousands of dollars. (See Chapter 4 for discussion of the extent of participation of junior colleges in the Social Security program.)

College Professor and the Adequacy of His Insurance Coverages," *The Journal of Risk and Insurance,* March 1970, Vol. XXXVII, No. 1, pp. 105–114.

[5] *Life Insurance Fact Book,* Institute of Life Insurance, 1970, pp. 22, 24.

TABLE 5–2: SOCIAL SECURITY INCOME BENEFITS FOR SURVIVORS
Illustration of Monthly Income Amounts and Cumulative Totals

Worker's Average Monthly Earnings	*Survivors' Monthly Income (Mother and 1 Child)* [a]	*Cumulative Total if Payable for*		
		5 Years	*10 Years*	*15 Years*
$400	$265	$15,900	$31,800	$47,700
500	306	18,360	36,720	55,080
600	352	21,120	42,240	63,360
650	376	22,560	45,120	67,680
Worker's Average Monthly Earnings	*Survivors' Monthly Income (Maximum Family Benefit)* [a]	*Cumulative Total if Payable for*		
		5 Years	*10 Years*	*15 Years*
$400	$[illegible]2	$19,320	$38,640	$57,960
500	[illegible]75	22,500	45,000	67,500
600	415	24,900	49,800	74,700
650	434	26,040	52,080	78,120

[a] 1970 benefits rounded to nearest dollar.

Public Retirement Plans. The 77 public retirement systems covering junior college personnel vary greatly as to types of survivor benefits and benefit amounts. Eight of the systems provide only for the payment to survivors of the deceased employee's contributions with their interest earnings; one system returns the employee contributions without interest.

Thirty-six of the 77 systems provide for the return of the employee's contributions with interest plus payment of an additional lump sum benefit usually related to salary, service, or both. In a few systems the lump sum benefit is a stated dollar amount. Table 5–3 summarizes the payment of lump sum death benefits in the public retirement systems in which junior colleges participate.

Fifty-six of the 77 public systems provide for specific income benefits (nonservice-connected death) for survivors having a stated relationship to the employee, usually widows with children in their care, children, or widows after a specified age. All of these 56 systems, and 6 other systems, provide survivor income benefits for service-connected death. Under these systems, the survivor benefits are normally paid in lieu of any lump sum benefits or return of employee contributions. Equivalent benefits are not provided on behalf of employees who die without leaving the classes of survivors named by the retirement systems. Eligibility for survivor income benefits is usually based on employee service and age requirements, sometimes so restrictive that they seriously limit benefit eligibility. Table 5–4 shows these requirements.

Almost all public retirement systems have eliminated the "death gamble," a risk that in the past frequently affected the dependent spouse of an employee nearing retirement. Under the death gamble, the sur-

TABLE 5-3: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. PRERETIREMENT DEATH BENEFIT—LUMP SUM BENEFIT IN ADDITION TO RETURN OF EMPLOYEE CONTRIBUTIONS

Same Amount for All Employees		3
$400	1	
$500	1	
$1,000	1	
Amount Based on Length of Service		4
$100 per year of service	1	
$400 per year of service	1	
$500 plus $100 per year of service—$1,000 maximum	1	
$1,000 plus $100 per year of service—$3,000 maximum	1	
Amount Based on Salary		16
¼ × annual salary	1	
½ × annual salary	11	
1 × annual salary	3	
1½ × annual salary	1	
Amount Based on Salary and Length of Service		6
1/12 of annual salary per year of service		
Amount Based on Contributions		7
Equal to employee contributions	2	
Equal to total employer contributions with interest	4	
Equal to a portion of employer contributions	1	
None		41
Total Systems		77

TABLE 5-4: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. SERVICE AND AGE REQUIREMENTS FOR ELIGIBILITY FOR INCOME BENEFITS FOR SURVIVORS OF PARTICIPANTS WHO DIE BEFORE RETIRING

(Nonservice-Connected Death)

Service:		32
1 year	2	
1½ years	7	
2 years	2	
3 years	1	
5 years	5	
10 years	3	
15 years	6	
20 years	1	
25 years	4	
30 years	1	
Age:		2
Age 60		
Age and Service:		5
Age 50 with service of:		
15 years	1	
25 years	1	
Age 55 with service of:		
15 years	3	
Age or Service:		1
Age 50 or service of 30 years		
Requirement Equivalent to Eligibility for Retirement:		13
No Age or Service Requirements:		3
None (Except Retirement Income Option)		21
Total Systems		77

TABLE 5–5: ILLUSTRATIVE DEATH BENEFITS UNDER TIAA-CREF RETIREMENT PLANS

Entry Age: 30	*If the Contribution Rate as a Percentage of Salary is*[a]		
Attained Age	*10 Per Cent*	*Step-Rate 10–15 Per Cent*[b]	*15 Per Cent*
40	$12,298	$ 13,586	$ 18,447
50	40,064	47,317	60,096
60	97,891	121,161	146,837

[a] Assumes that all premiums are paid to TIAA, none to CREF, at TIAA 1970 rates for deferred annuities with nonguaranteed dividends on the 1970 scale applied throughout. Starting annual salary of $8,000 increasing at 5 per cent per year.

[b] Contribution of 10 per cent on first $7,800 of salary and 15 per cent on remaining salary.

viving spouse of an employee not yet retired, but eligible to retire or near retirement age, was not entitled to a lifetime survivor income if the employee died *before* he retired, but was entitled to it (under an income option) if the employee died *after* he retired.

TIAA-CREF Death Benefit. In all TIAA-CREF retirement plans, the full annuity accumulation is payable as a survivor benefit if the staff member dies before beginning to receive his annuity. Such death benefits are small at first, but they build up to substantial amounts over the years of plan participation. For a widow whose husband dies shortly before retirement, such an accumulation should provide an adequate lifetime income. Table 5–5 illustrates the TIAA-CREF death benefits at ages 40, 50, and 60 under various contribution rates, assuming a starting salary of $8,000 a year at age 30, increasing at 5 per cent a year. Tables 5–2 through 5–5 indicate the range of Social Security and retirement system survivor benefits that may be taken into account in designing a group life insurance plan.

LIFE INSURANCE BENEFIT OBJECTIVE

A group life insurance benefit cannot be expected fully to replace regular family income. A modest plan can provide needed funds during a difficult transition period. A more substantial plan can, along with other survivor benefits, help make sure that a family has an adequate level of financial support during the period when children are growing up.

The recommendation of the Statement of Principles of the American Association of University Professors and the Association of American Colleges states the following suggested role for a life insurance program:[6]

> The program should include: Life insurance providing a benefit considered sufficient to sustain the standard of living of the staff mem-

[6] AAUP *Bulletin*, September 1969, p. 387.

ber's family for at least one year following his death. Where additional protection is contemplated, the special financial needs of families of younger faculty members should receive particular consideration.

Basic Readjustment Benefit. A flat insurance amount or an insurance amount directly keyed to salary is frequently used to provide a basic readjustment benefit. A flat amount provides the same insurance for everyone, or for all covered persons in a stated employee classification. In a salary-related plan, each employee's insurance amount may be specified as a multiple of salary (1 × salary or 1½ × salary, for example), or insurance may be assigned according to salary brackets. Other methods of assigning a basic insurance amount include determining the amount by rank or by job classification. The commonly used methods of assigning basic insurance amounts are described in this chapter.

Additional Protection. A college insurance program that provides more than a basic insurance amount may reasonably provide larger benefits for the younger staff members. Typically, the insurance needs of younger staff members are high because they are the ones with young children. Their salaries are at the lower levels. Their accumulated death benefits under the retirement plan have yet to build up to substantial amounts. Under some retirement plans it may be many years before they are eligible for family survivor benefits. The lower cost of life insurance for younger staff members aids the institution desiring to apply its available funds economically at the point where there is the greatest need. For example, an appropriate program might incorporate insurance of three or four times salary at the younger ages, decreasing by age to more modest amounts, such as one times salary, for persons over age 50.

If the life insurance program has properly taken family needs into account, its benefits plus the basic Social Security survivor benefits, any death or survivor benefits from the retirement plan, and individual insurance proceeds, can be of enormous help in relieving pressure for the widow to work while the children are young and require her care. When the survivors have only the Social Security benefits to live on, the widow may have to take a job. If she does, the Social Security "work test" may reduce her Social Security benefits.

TYPES OF LIFE INSURANCE PLANS

Three general types of life insurance coverage are available for groups of employees: group term, collective, and group permanent. Group accidental death and dismemberment insurance is a subsidiary feature that is often added to a group life plan at extra cost.

Group Term Insurance. The form of insurance used most frequently in group life plans is one-year renewable term insurance. The group contract is issued to the employer (or to an employee association); each insured employee receives a certificate summarizing his coverage.

The group contract sets forth all the provisions of the plan, including the full schedule of benefits, the classes of employees to be covered, and the effective date of insurance.

Group life insurance incorporates a "conversion privilege" that may be exercised by the employee if he terminates employment. Under this provision the terminating employee may convert his group term insurance to an individual policy without evidence of insurability.

Because insurers normally require that a person convert to a permanent form of individual life insurance with premium rates based on age at the time of conversion, the new premium cost to the individual will be substantially higher than under the former group plan. For this reason the conversion privilege is seldom used except by persons with impaired health; only about 1¼ per cent of terminating employees exercise the conversion right.[7] A physical examination is required on conversion if the disability waiver of premium provision is desired.

Collective Life Insurance. Collective insurance provides decreasing term insurance which automatically concentrates a greater amount of protection at the younger ages. Each covered staff member receives an individual life insurance policy defining his coverage. The same administrative economies are provided as under group term insurance, but unlike group term, the premium for each participant's insurance remains the same from year to year. The protection provided is the amount of one-year term insurance the premium will purchase for the participant at his age. The insurance is issued in units; one unit of protection is the amount that can be purchased at each age by a premium of $1 per month. Dividends as declared are applied as additional insurance protection. If the employee leaves the institution, he may continue his individual policy in force on his own, including the disability waiver of premium provision, at the same premium.

Group Permanent Insurance. Group paid-up life insurance and level premium group permanent life insurance plans have been adopted by only a few colleges.

Under a group paid-up plan the employee's contributions are applied each month to purchase increments of paid-up, as distinguished from term, insurance. The employer's contributions are applied to purchase term insurance; employer contributions are not used for the paid-up insurance coverage because they would then be taxable to the employee as income. As the paid-up insurance accumulates from successive employee contributions, the term insurance purchased by employer contributions decreases by corresponding amounts. The amount of each

[7] Eilers and Crowe (eds.), *Group Insurance Handbook*, p. 110.

purchased segment of paid-up insurance depends on the size of the employee's contribution and his age. The paid-up insurance is retained by the employee on termination of employment, or he may surrender it for its cash value. On the term portion, he has the standard conversion privilege.

Level premium group permanent life insurance also provides for paid-up insurance, but with separate certificates, as a rule, for the original amount of permanent insurance and for any subsequent increases. It is frequently used to provide supplemental life insurance for pension plans of business and industrial organizations.

Several characteristics of group paid-up or permanent insurance account for its infrequent use for group coverage. For a given expenditure, much higher levels of protection can be obtained with group term insurance or collective insurance. The paid-up insurance has a high cash value component; compared with term insurance it is more of a savings plan. Many regard this as an expensive way to save since the employee can do as much on his own. Furthermore, administration is more complex under paid-up or permanent plans because much individual record-keeping is required, and it is sometimes difficult to give the covered employees a clear understanding of the plan.

Group Accidental Death and Dismemberment Insurance. Accidental death and dismemberment insurance (AD&D) pays specified indemnity amounts if the individual dies as the result of an accident, or if he sustains the accidental loss of certain parts of the body. When provided, AD&D is usually written in conjunction with group term life insurance. The "principal amount" of AD&D insurance is normally equal to the individual's group term benefit and is paid for loss of life or the loss of both hands, both feet, sight of both eyes, one hand and one foot, one hand and the sight of one eye, or one foot and the sight of one eye. Half of the principal amount is paid for the loss of one hand, one foot, or the sight of one eye. Loss of hand or foot means complete severance through or above the wrist or ankle joint; loss of eye means the irrecoverable loss of its sight. Not more than the principal amount is paid for all losses sustained by an employee in any one accident. Most insurers do not pay AD&D benefits for death caused by suicide or intentionally self-inflicted injury, war or acts of war, disease or bodily or mental infirmity, ptomaine or bacterial infections (except for infection of accidental cuts or wounds), or participation in the committing of a felony. AD&D sometimes goes by other names; one insurer calls it personal accident insurance.

Seventy per cent of the junior colleges report that accidental death and dismemberment provisions are included in their life insurance plans. Although a majority practice, college administrators and staff members sometimes question the appropriateness of providing insurance benefits that are paid in connection with accidental death or dismemberments, but that are not paid for death from other causes. On the other hand, the considerable amount of faculty and staff travel called for by many college activities leads some to feel that AD&D, within its benefit limits, can serve as low cost travel accident insurance. According to insurance company and census figures, only about 6 per cent of deaths are caused by accidents each year.[8]

GROUP UNDERWRITING

Some of the common underwriting standards for group life insurance are written into state insurance laws; others are set forth by the insurer. The principal requirements for group life insurance, which also apply to group health and disability insurance, are:

(1) A cohesive group, usually with a minimum of ten people. The group must be based on a strong and continuing common relationship other than the desire for insurance, normally the employer-employee relationship. New entrants should continually be entering the group as others leave.

(2) A central administrative unit for enrollment, recordkeeping, and for collection of participants' contributions when the employees share in the cost of the plan, normally by payroll deduction.

(3) Precision in the definition of the employees eligible and of the amounts of insurance provided. Eligibility should be based on factors pertaining to employment. There should be no doubt about which employee categories are eligible for the plan, and when.

(4) A high percentage of enrollment of the eligible group in order to assure a reasonable distribution between healthy and impaired lives. When the employer pays the entire cost of the insurance (noncontributory), all members of the eligible classes are automatically insured. When the employees share in the cost, an initial enrollment of at least 75 per cent of the eligible employees is normally required.

(5) Benefits for each participant that are reasonable in relation to the benefits provided other participants.

PREMIUMS AND EXPERIENCE RATING

In determining the total monthly premium for an insured group, the amount of insurance in force at the respective ages of all insured employees (nearest birthday) is first multiplied by the premium per $1,000

[8] U.S. Bureau of the Census, *Statistical Abstract of the United States:* 1967, p. 59. (Includes all age groups.) *Life Insurance Fact Book,* Institute of Life Insurance, 1969, p. 90. (Includes all ordinary life insurance policyholders.)

of insurance for each age, and the results are totaled. This total is commonly adjusted to reflect the proportionately smaller administrative expense for larger plans. It is then divided by one-thousandth of the total insurance in force to obtain the average monthly premium rate per $1,000 of insurance for the group as a whole. The college's total monthly premium is then determined by applying the average premium rate for the plan to the total amount of insurance in force that month. The insurance in force may vary each month according to additions and terminations of employees under the plan, and according to any changes in the amounts for which individual participants are insured. The average monthly premium rate per $1,000 is recalculated once a year, usually on the anniversary date of the plan.

After a plan has gone into operation, its claim experience may influence the level of rates. Whether or not it does will depend on several factors such as the size of the group, the volume of insurance in force, and the practices of the insurer. In general, the experience of relatively small groups (this varies, but may involve groups with up to a few hundred employees), is pooled with the experience of groups of similar size and, under some methods, with part of the experience of larger groups.

Pooling among many groups is the basic insurance or risk-sharing function. Premium rates can be maintained at a fairly constant level for all institutions to the extent they participate in the pool, despite periods of high claim experience for some groups in the pool. For example, the yearly premium might be $700 for a group of ten participants in which each member is insured for $10,000. The death of just one staff member —resulting in a $10,000 benefit expenditure—would thus equal about fifteen years of premium payments. One employer alone could not afford to assume so great a risk; without pooling, there could be no risk sharing to make insurance possible at reasonable cost.

Large institutions having many hundreds or even thousands of employees tend to have a more predictable and level number of deaths in their group over the years and are thus often "self-rated" or "experience-rated." The net cost (premiums less dividends) of a self-rated plan is based on the experience of the plan, although, depending on the practice of the insurer, a portion of even a large group's claim experience may be pooled with other groups' experience.

Insurers are willing to provide self-rating for groups that are sufficiently large to produce a reasonably predictable level of claims. The relative weight assigned to a group's own experience and to the pool differs among insurers. If there are few claims, self-rating is advantageous to a large institution, since dividends or retroactive rate adjustments reflect this experience, reducing the cost of the plan. Many claims produce the opposite effect in a self-rated plan.

When a group is large enough to have its plan self-rated to some extent, insurers competing to underwrite the plan are usually compared on the basis of "retention" illustrations. The retention is the insurer's charge for the plan beyond the payment of plan benefits, and it includes administrative expenses, contingency reserves, commissions, taxes, and, for commercial insurance companies, a margin for profit. The balance of gross premium is applied to pay claims, establish claim reserves, and provide dividends or premium refunds.

OTHER CONTRACT PROVISIONS

Waiver of Premium Benefit. To continue insurance for employees who become disabled, a waiver of premium provision is usually incorporated in the master contract. Under a typical waiver benefit, a participant who becomes "totally and permanently" disabled for a period of more than six months before age 60 has his life insurance coverage continued under the group policy without further premium payments during such disability. The charge for the benefit is included in the group life premium rate.

Disability Pay-Out. A group life insurance contract may provide that, in the event of a total and permanent disability before age 60 that has continued for six months, the death benefit of the policy may be paid out to the insured as monthly income, usually over a five-year period. This provision is added at an extra charge of about eight cents per month per $1,000 of insurance. A side effect of the provision is readily apparent: the benefit pay-out reduces the amount of life insurance at a time when the breadwinner has become uninsurable and needs insurance protection as never before. And since the benefit can continue only for a limited time, it does not make a satisfactory long-term disability income.

Settlement Options. The beneficiary of a group insurance policy may choose to take group insurance proceeds as a lump sum or as monthly income under several different options. The options usually include (1) a life annuity with income ceasing at death; (2) a life annuity for the original payee with income continuing to a second payee for the balance of a stated period if death occurs within that period (usually the first ten or twenty years); (3) an income of a specified monthly amount, as selected, for as long as proceeds plus interest permit; (4) an income for a fixed period of years, usually from one to thirty as selected; or (5) a monthly income consisting of interest earned on the proceeds, with the principal remaining intact to be paid at a later date.

LIFE INSURANCE PLAN DECISIONS

The decisions to be made in adopting or reviewing a life insurance plan include the following:

(1) Classes of employees to be covered.
(2) Waiting period, if any, before new employees are brought into the plan.
(3) Amounts of insurance to be provided.
(4) The employer and employee roles in paying the cost.
(5) Whether an amount of group life insurance should be continued after an employee retires.

Classes of Employees Covered. Regardless of a staff member's job or length of service, his death is bound to cause financial difficulties for his family. Even single persons without dependents should have some insurance. It is therefore appropriate to include all permanent, full-time employees of the institution in the life insurance plan.

Eligibility rules must normally be based on conditions pertaining to employment, such as employee job classification or salary. In instances where group insurance is provided through an employee association, eligibility is based on association membership.

In assigning insurance amounts to eligible employees, there is sufficient flexibility within which to recognize various broad categories of need. This is done by assigning insurance amounts by age, marital status, job category, rank, salary level, or combinations of these factors.

Each employee's eligibility for the plan will be covered in the definition of eligibility of the group insurance policy. The college should use its own specific personnel terminology.

When the employer pays the entire premium all eligible staff members automatically participate. If the employee pays a part or all of the premium, participation in the plan may be required by the employer as a condition of employment, but is usually not and the plan remains voluntary. Medical evidence of insurability is required by insurers for individuals who elect coverage more than 31 days after they become eligible.

Most of the junior colleges reporting a life insurance plan for employee groups make all employee categories eligible for participation. Only about 5 per cent of the colleges reporting a life insurance plan for faculty and administrators do not also report a plan for clerical-service employees (Table 5–1).

Waiting Periods. Early plan coverage is advantageous both to the employee and the institution. Survivors' needs are not greatly changed by the length of time the head of the family has served his employer.

Table 5–6 summarizes the waiting periods reported for group life

TABLE 5–6: GROUP LIFE INSURANCE PLANS IN JUNIOR COLLEGES, 1970. WAITING PERIOD BEFORE EMPLOYEE IS ELIGIBLE TO PARTICIPATE

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N=* 627	*N=* 46,512	*N=* 523	*N=* 42,494	*N=* 104	*N=* 4,018
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.1	.6	1.0	.5	1.9	1.2
No Waiting Period	62.6	67.1	66.0	69.6	46.2	41.4
One Month or Less	16.3	14.6	14.5	13.2	25.0	29.9
Until the First Day of the Month Following One Full Month of Employment	8.0	9.1	8.6	9.5	4.8	4.6
A Stated Number of Months	10.4	7.7	8.6	6.4	19.2	21.2
Other	1.6	.9	1.3	.8	2.9	1.7
Administrators	*N=* 627	*N=* 10,046	*N=* 523	*N=* 8,567	*N=* 104	*N=* 1,479
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.1	.6	1.0	.5	1.9	1.0
No Waiting Period	62.4	64.4	65.8	69.0	45.2	38.9
One Month or Less	16.4	18.2	14.7	16.1	25.0	30.3
Until the First Day of the Month Following One Full Month of Employment	8.0	6.3	8.6	6.6	4.8	4.3
A Stated Number of Months	10.5	9.2	8.6	6.8	20.2	22.9
Other	1.6	1.3	1.3	1.0	2.9	2.6
Clerical-Service Employees	*N=* 594	*N=* 31,868	*N=* 502	*N=* 27,924	*N=* 92	*N=* 3,944
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.3	.7	1.4	.6	1.1	.8
No Waiting Period	57.6	59.8	61.9	64.8	33.7	24.7
One Month or Less	17.2	14.4	15.5	12.5	26.1	28.2
Until the First Day of the Month Following One Full Month of Employment	8.8	12.0	9.6	13.0	4.3	4.6
A Stated Number of Months	13.6	12.5	10.2	8.6	32.6	40.1
Other	1.5	.6	1.4	.5	2.2	1.6

insurance plans in the junior colleges. Just over 62 per cent of the plans covering faculty and administrators provide for participation immediately on employment; about a quarter of the plans state a waiting period of a month or less or "until the first day of the month following one full month of employment."

For clerical-service employees, waiting periods are not significantly different from those for faculty and administrators, except that immediate participation is somewhat less frequent (58 per cent versus 62 per cent), and plans stating the waiting period in terms of numbers of months are slightly more frequent (14 per cent for clerical-service employees compared with 10 per cent for faculty and administrators).

By control of institution, waiting periods tend to be somewhat longer in group life plans in private colleges than in public colleges. Here, a larger proportion state the waiting period in terms of months; two, three, or six months are most frequently stated.

Examples of Eligibility Statements. Several examples of eligibility definitions, and of waiting periods when required, are offered below as illustrations of the various approaches in use:

* * *

All full-time employees are eligible for insurance on the effective date of the plan provided they are at work on that date. New employees will be eligible on the first day of employment.

* * *

Each person employed full time (i.e., on a regular working schedule of 20 hours or more per week and not designated as temporary by the Board of Education) will become eligible to participate on the first day of the month following that in which such employment begins and will become a participant if he makes application before such day.

* * *

You are an eligible employee if you are (a) a full-time permanent employee—meaning an employee who customarily works a regularly scheduled work week with his employer of at least 30 hours per week, and (b) have completed one month of continuous active employment with the employer, if you are a nonprofessional employee. Otherwise, there is no waiting period.

* * *

Eligibility is extended to all full-time employees who have completed three months of continuous service.

* * *

INSURANCE PATTERNS

Table 5–7 summarizes the principal methods reported by the junior colleges for the allocation of insurance amounts. As noted earlier, a college may aim at a basic insurance amount to help survivors through a period of readjustment, or at more substantial amounts which can aid immediately as a financial cushion, but which are also capable of helping the surviving family over a number of the years during which children are growing up.

In providing a basic insurance amount, the principal approaches are to allocate a flat insurance amount or to allocate insurance as a multiple of salary or by salary bracket. About a quarter of the plans use the salary multiple approach, another quarter the salary bracket approach, and yet another quarter provide all eligibles with a flat insurance amount. This distribution is virtually the same for faculty, administrators, and clerical-service employees.

TABLE 5-7: GROUP LIFE INSURANCE PLANS IN JUNIOR COLLEGES, 1970. METHODS OF ALLOCATING GROUP LIFE INSURANCE AMOUNTS

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N*= 627	*N*= 46,512	*N*= 523	*N*= 42,494	*N*= 104	*N*= 4,018
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.6	.7	.8	.7	—	—
Multiple of Salary	24.7	27.8	25.8	28.1	19.2	25.4
Determined by Salary Bracket	26.5	20.3	28.0	20.2	19.2	21.7
Determined by Employee Category	5.6	4.7	3.6	4.0	15.4	11.3
Based on Units of Insurance	14.7	21.8	14.5	22.0	15.4	19.0
Flat Amount for All	26.3	22.1	25.4	22.1	30.8	22.6
Other	1.6	2.6	1.9	2.9	—	—
Administrators	*N*= 627	*N*= 10,046	*N*= 523	*N*= 8,567	*N*= 104	*N*= 1,479
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.6	.6	.8	.7	—	—
Multiple of Salary	24.9	27.6	26.0	27.5	19.2	28.1
Determined by Salary Bracket	26.7	25.4	28.1	25.3	19.2	25.8
Determined by Employee Category	5.7	6.4	3.6	5.2	16.3	13.3
Based on Units of Insurance	14.8	15.7	14.7	15.9	15.4	14.5
Flat Amount for All	25.7	21.3	24.9	21.8	29.9	18.3
Other	1.6	3.0	1.9	3.6	—	—
Clerical-Service Employees	*N*= 594	*N*= 31,868	*N*= 502	*N*= 27,924	*N*= 92	*N*= 3,944
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.0	.9	1.2	1.0	—	—
Multiple of Salary	24.2	25.6	25.5	25.3	17.4	20.0
Determined by Salary Bracket	26.4	22.4	27.5	22.5	20.7	21.9
Determined by Employee Category	6.2	8.0	4.4	6.4	16.3	19.3
Based on Units of Insurance	13.1	22.9	13.1	23.8	13.0	16.9
Flat Amount for All	27.4	17.1	26.3	16.4	32.6	21.9
Other	1.7	3.1	2.0	3.6	—	—

Thirty-eight per cent of the group life plans provide for the choice by participating employees of additional optional group insurance, a means by which an employee with dependents may add to his basic group protection. These, combined with the approximately 14 per cent of plans reporting decreasing group insurance providing high amounts of insurance for younger employees, result in a total of 52 per cent of group life plans which incorporate specific recognition of the extra needs of younger families for survivor benefits.

In half of the states, legislation has been enacted setting limits on the amount of group life insurance that may be assigned an employee under a group life insurance plan. Seven states limit the insurance amount to the greater of $20,000 or 150 per cent of the individual's salary up to a maximum insurance amount of $40,000 (the so-called 20/40 model laws). The other eighteen states imposing limits use the same approach but different dollar and percentage figures; for example, insurance amounts may be the greater of $25,000 or 200 per cent of salary up to a maximum insurance amount of $50,000.

Illustrations of the specific language used in allocating insurance amounts are given on the following pages. They should not be interpreted as typical or average, since actual amounts range from scarcely more than tokens, as under some of the flat amount plans, to the salary multiples or initially high decreasing amounts of other plans.

Multiple of Salary.

* * *

All employees are assigned an insurance amount equal to one times basic annual earnings rounded up to the next higher $1,000 unless already a multiple thereof, subject to a maximum of $16,000. Annual earnings is defined as earnings for normal work weeks not exceeding 40 hours, exclusive of bonus and overtime pay.

* * *

Your amount of Life Insurance will be 1½ times your annual compensation, adjusted to the nearest $1,000. Any amount ending in "$500" will be increased by $500, subject to a maximum of $40,000.

* * *

The life insurance amount equals ½ times salary rounded to the nearest $500 to a maximum of $5,000.

* * *

The life insurance coverage for all employees of the College District is as follows:

Age under 50—150 per cent of salary
Age 50–59—100 per cent of salary
Age 60–64—50 per cent of salary
Age 65 to retirement—25 per cent of salary

* * *

The insurance amounts may differ for single and for married persons. For example, insurance of two times salary may be assigned to those with a spouse or children under 19 years of age, and one times salary to those without.

Salary Bracket. Salary bracket statements of insurance amounts range from simple schedules of three or four lines to schedules of some length, as indicated by the following two examples.

* * *

LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS

Employees with Basic Annual Earnings of: *	*Life Insurance* **	*Principal Sums of A.D.&D. Benefits* **
$15,000 or over	$20,000	$20,000
10,000 but less than $15,000	15,000	15,000
5,000 but less than 10,000	10,000	10,000
Less than 5,000	5,000	5,000

* Basic annual earnings means annual earnings exclusive of overtime pay or any other extra compensation.

** Amounts 50% of the above if age 65 or over when insured; or reduced 50% on the July 1st coinciding with or next following your 65th birthday after you are insured.

* * *

SCHEDULE OF LIFE INSURANCE

Schedule Number		*Life Insurance* Under Age 65	*Life Insurance* Age 65 But Under 70	*Life Insurance* Age 70 or Over
	Employees with Base Annual Earnings of:			
(1)	Less than $3,000..........	$ 3,000.00	$ 3,000.00	$2.000.00
(2)	$ 3,000 but less than $ 4,000	4,500.00	2,250.00	2,000.00
(3)	$ 4,000 but less than $ 5,000	6,000.00	3,000.00	2,000.00
(4)	$ 5,000 but less than $ 6,000	7,500.00	3,750.00	2,000.00
(5)	$ 6,000 but less than $ 7,000	9,000.00	4,500.00	2,000.00
(6)	$ 7,000 but less than $ 8,000	10,500.00	5,250.00	2,000.00
(7)	$ 8,000 but less than $ 9,000	12,000.00	6,000.00	2,000.00
(8)	$ 9,000 but less than $10,000	13,500.00	6,750.00	2,000.00
(9)	$10,000 but less than $12,000	16,000.00	8,000.00	2,000.00
(10)	$12,500 but less than $15,000	19,000.00	9,500.00	2,000.00
(11)	$15,000 but less than $17,500	22,000.00	11,000.00	2,000.00
(12)	$17,500 but less than $20,000	25,000.00	12,500.00	2,000.00
(13)	$20,000 and over..........	30,000.00	15,000.00	2,000.00

"Base Annual Earnings" exclude overtime, bonuses or other special compensation. Any change in amount of insurance because of a change in earnings or attainment of age 65 or 70 will become effective on the October 1 following

(i) the date of change in Base Annual Earnings as shown on the Group Policyholder's records as of the preceding July 1, or

(ii) the Employee's sixty-fifth or seventieth birthday which occurred on or before the preceding July 1,

except that any increase shall become effective only if on the preceding July 1 you were "actively at work," as defined on a following page.

* * *

Decreasing Insurance. By providing larger amounts of insurance for younger staff members, with insurance decreasing as age advances, the college can concentrate protection where it is most needed and at the same time provide a far larger total of protection than is available for the same cost under a salary multiple or bracket plan. A decreasing insurance pattern also coordinates well with a fully vested retirement plan by providing the largest insurance amounts during the years when the annuity accumulation is still relatively small. The insurance amount may be assigned by age alone, by age and salary multiple, or by units of insurance.

Age Graded Insurance.

* * *

Age Classification	*Amount of Life Insurance*
Under Age 25	$32,200
25 but less than 30	29,800
30 but less than 35	26,900
35 but less than 40	24,500
40 but less than 45	21,600
45 but less than 50	19,200
50 but less than 55	17,300
55 but less than 60	15,800
60 but less than 67	12,900
67 but less than 70	7,200
70 and over	Nil

* * *

Insurance Graded by Age and Multiple of Salary.

* * *

The amount of life insurance for employees with dependents is determined by multiplying *annual salary* by the factor opposite the attained age according to the schedule below. For employees without dependents, the life insurance amount is one times salary at any age.

Age	*Salary Multiple*
Less than 35	4.0
35 but less than 40	3.5
40 but less than 45	3.0
45 but less than 50	2.5
50 but less than 55	2.0
55 but less than 60	1.5
60 and over	1.0

* * *

Units of Insurance. Another way of relating insurance amounts to age is through units of insurance that decrease in value beyond a given age. For example, one unit might represent $2,500 of coverage through age 50, after which the insurance amount decreases by $125 each year until it becomes $250 at age 68 and after. An eight-unit plan would provide $20,000 of insurance through age 50, decreasing to $2,000 at age 68 and after. The same number of units may be assigned to all eligible persons, or the number may differ according to employee classification or salary.

* * *

The amount of life insurance for all eligible employees with dependents (spouse and/or dependent children under age 19) is eight units of insurance. For all other eligible employees the amount of life insurance is four units of insurance. Insurance amounts are according to the following schedule:

Age Nearest Birthday	*Amount of Insurance Provided by:*	
	Four Units	*Eight Units*
Ages through 50	$10,000	$20,000
51	9,500	19,000
52	9,000	18,000
53	8,500	17,000
54	8,000	16,000
55	7,500	15,000
56	7,000	14,000
57	6,500	13,000
58	6,000	12,000
59	5,500	11,000
60	5,000	10,000
61	4,500	9,000
62	4,000	8,000
63	3,500	7,000
64	3,000	6,000
65	2,500	5,000
66	2,000	4,000
67	1,500	3,000
68 and over	1,000	2,000

* * *

Collective Life Insurance. Collective life insurance establishes another pattern of decreasing insurance by providing substantial amounts of protection at the younger ages and decreasing each year as age advances. A three-unit collective plan is illustrated; dividends are credited as extra insurance.

Insurance Amounts: Three-Unit Collective Life Insurance Plan

Age[a]	*Monthly Premium*	*Contractual Insurance Amount*	*Total Insurance Amount Including 100 Per Cent Dividend*[c]
25	$3[b]	$17,580	$35,160
30	3	15,192	30,384
35	3	13,440	26,880
40	3	8,664	17,328
45	3	5,730	11,460
50	3	3,477	6,954
55	3	2,310	4,620
60	3	1,455	2,910
65	3	990	1,980

[a] Insurance amounts are shown only at quinquennial ages.
[b] Three units at $1 per unit.
[c] 1971 dividend scale for TIAA collective insurance, not guaranteed for future years.

Flat Amount. Group insurance plans in the junior colleges providing flat amounts of insurance for all employees, or by employee class, generally provide the least insurance of the plans described in this chapter. Many of the flat amount plans scarcely provide token amounts and come nowhere near providing a death benefit equal to a year's salary.

FLAT AMOUNT FOR ALL EMPLOYEES

* * *

Upon receipt of due proof of the death of the Employee, while insured under the group life policy, the Company will pay $1,500 to the Employee's beneficiary of record, subject to all the provisions of the group life policy and to the right of the Employee to change the beneficiary.

* * *

FLAT AMOUNT FOR ALL EMPLOYEES PLUS OPTIONAL INSURANCE

* * *

The group life insurance plan provides $1,000 of coverage free of cost to each staff member. In addition, each staff member has the option of purchasing additional coverage of 1½ times his annual gross compensation.

* * *

FLAT AMOUNT BY EMPLOYEE EARNINGS CLASSIFICATION

* * *

All full-time employees are provided the following group life insurance benefits:

Employee Classification	*Life Insurance*	*Accidental Death and Dismemberment Insurance*
Employees Earning $5,000 and Over	$5,000	$5,000
Employees Earning Under $5,000	$3,000	$3,000

* * *

FLAT AMOUNT BY JOB CLASSIFICATION

* * *

The plan provides the following amounts of group life insurance:

Classifications		*Amounts**
I	Academic & Administrative	$10,000
II	Supervisory & Clerical	$ 5,000
III	All Other Personnel	$ 2,500

* Amounts of life insurance reduce 50% at age 65, and further reduce 50% at age 70. Life Insurance terminates at retirement.

* * *

OPTIONAL ADDITIONAL GROUP LIFE INSURANCE

Optional additional group life insurance is one of the means available for group coverage beyond a basic level of insurance. The added optional protection is often associated with a basic plan providing a flat benefit amount or a multiple of one or one and one-half times salary. If basic protection is paid for by the employer, a two-level plan guarantees all employees some protection, while those with heavier family responsibilities may decide for themselves about the optional level. Those who choose added optional insurance gain from the added protection itself, generally low in cost, from any participation by the employer in the cost, and from the absence of requirements for medical examination.

For faculty and administrators, 42 per cent of the public junior colleges, and 21 per cent of the private, report that optional additional insurance is provided for under the group life plan. For clerical-service employees, 40 per cent of the public colleges with group life plans indicate optional additional insurance, as do 24 per cent of the private colleges. In most of these plans the employee pays the full cost of the upper level of protection; only about 14 per cent of the plans report an employer contribution for optional additional insurance. Table 5–8 summarizes the data.

TABLE 5–8: GROUP LIFE INSURANCE PLANS IN JUNIOR COLLEGES, 1970. OPTIONAL ADDITIONAL INSURANCE COVERAGE

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Provision for Optional Additional Insurance						
Faculty	N= 627	N= 46,512	N= 523	N= 42,494	N= 104	N= 4,018
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.5	.1	.4	.1	1.0	.2
Optional Insurance Available	38.4	40.2	41.9	42.6	21.2	14.1
Optional Insurance Not Available	61.1	59.7	57.7	57.3	77.8	85.7
Administrators	N= 627	N= 10,046	N= 523	N= 8,567	N= 104	N= 1,479
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.5	.2	.4	.1	1.0	.4
Optional Insurance Available	38.3	36.0	41.7	39.8	21.2	14.5
Optional Insurance Not Available	61.2	63.8	57.9	60.1	77.8	85.1
Clerical-Service Employees	N= 594	N= 31,868	N= 502	N= 27,924	N= 92	N= 3,944
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.5	.1	.6	.1	—	—
Optional Insurance Available	37.4	36.5	39.8	39.2	23.9	18.0
Optional Insurance Not Available	62.1	63.4	59.6	60.7	76.1	82.0
Employer Contribution to Cost of Optional Additional Insurance						
Faculty	N= 241	N= 18,688	N= 219	N= 18,122	N= 22	N= 566
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.7	3.2	1.8	3.3	—	—
Employer Contributes	13.7	15.8	13.7	15.9	13.6	14.8
Employer Does Not Contribute	84.6	81.0	84.5	80.8	86.4	85.2
Administrators	N= 240	N= 3,621	N= 218	N= 3,406	N= 22	N= 215
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.7	2.7	1.8	2.9	—	—
Employer Contributes	13.8	16.6	13.8	16.4	13.6	20.5
Employer Does Not Contribute	84.5	80.7	84.4	80.7	86.4	79.5
Clerical-Service Employees	N= 222	N= 11,644	N= 200	N= 10,935	N= 22	N= 709
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	2.7	3.9	2.5	3.3	4.5	13.3
Employer Contributes	13.1	11.6	13.0	11.0	13.6	19.5
Employer Does Not Contribute	84.2	84.5	84.5	85.7	81.9	67.2

The insurance schedules shown below illustrate two approaches to the provision of additional optional insurance. Both of the schedules provide for a basic insurance amount paid for wholly by the employer.

* * *

Employee Classification	*Noncontributory Life Insurance*	*Contributory Optional Life Insurance*
Faculty and administrative employees		
Basic annual salary		
Less than $5,000	$3,000	None
$5,000–$7,500	$3,000	$ 3,000
$7,500–$10,000	$3,000	$ 6,000
$10,000–$15,000	$3,000	$ 9,000
$15,000 or more	$3,000	$12,000
Other employees	$3,000	None

* * *

The amounts of insurance are as follows:

For each employee

	Faculty and Administrative Employees	*All other Employees*
Life Insurance		
Noncontributory	$10,000	$4,000
Contributory	5,000	2,000
Accidental Death and Dismemberment		
Noncontributory	$10,000	$4,000
Contributory	5,000	2,000

At age 65, active employees' amounts of noncontributory Life and Accidental Death and Dismemberment is reduced to $1,000. Contributory Life and Accidental Death and Dismemberment will terminate at age 65.

* * *

DEPENDENT LIFE INSURANCE

Until recent years, most state insurance laws did not permit group life insurance plans to include insurance on the lives of dependents of insured employees. At present, 41 of the 50 states permit their insurers to write group dependent life insurance within specified limits. The usual limit on the insurance amount for a spouse is the lesser of 50 per cent of the employee insurance amount or a stated dollar amount, varying by state from $1,000 to $5,000. For children, the insurance amount is usually limited to $1,000, with lesser amounts provided for in some states for children under stated ages. Dependent coverage for the spouse ceases in some plans at a specified age of the spouse, such as 65.

The following example illustrates the provision of dependent insurance benefits:

* * *

Insurance for active employees: (By salary bracket, ranging from \$6,000 of insurance for persons earning less than \$5,000 to \$20,000 of insurance for persons earning \$12,000 and over.)

Insurance for dependents:

	Amount
Spouse	\$1,000.00
Life Insurance benefits shall terminate on the date the spouse attains age 65.	
Children	
14 days but less than 6 months	\$ 100.00
6 months but less than 19 years *	\$1,000.00

* To 21 years if child is dependent, unmarried and attending school or college.

* * *

A relatively small proportion of the group life plans in the junior colleges, about 10 per cent, incorporate dependent life insurance. The benefit amounts are small, as illustrated above. But the idea of the coverage, of "wife insurance," has come into prominence because the modern wife plays, more than ever before, a key role in the economic well-being of the family.[9] The working wife often contributes to family support; as an employee she may be covered under a group life plan. But the wife also works who stays at home, managing the house and caring for children. Her loss would create a financial burden for those who depend on her.

GROUP INSURANCE DURING RETIREMENT

College life insurance plans are normally designed to continue coverage for participants as long as they remain in active service, but not thereafter. In three-quarters of the junior colleges reporting group life plans, the coverage ceases at retirement. Many of the group life plans automatically reduce the amounts of insurance for active employees at the higher ages in recognition that as retirement approaches insurance needs have generally tapered off and insurance costs have sharply increased.

[9] Between 1960 and 1969 the proportion of wives under 35 in the labor force increased from 28.2 to 40.1 per cent, and the proportion age 35 and over increased from 31.7 to 39.3 per cent. Elizabeth Waldman, "Marital and Family Characteristics of the U.S. Labor Force." *Monthly Labor Review.* May 1970, p. 19.

The cost of group life insurance for retired staff members is dramatically high. For example, the cost of group life at age 70 is about eighteen times the cost at age 35 and about double the cost at age 60. As indicated in Table 5–10, later on in this chapter, the annual cost of $5,000 of life insurance at age 75 can approach $500. As age advances, the yearly premium moves closer to the face amount of insurance. A college will be forced to spend a substantial amount if it wishes to provide even a modest program of life insurance during retirement. Unlike the insurance coverage for the active staff, every dollar of group insurance for the retired staff must inevitably be paid, perhaps only to an estate or to distant relatives.

Fortunately, the need for insurance declines as insurance costs increase. By the time a person attains retirement age his children have usually become self-supporting. When retirement income is begun, the individual will usually select an income option that will take the place of insurance by continuing an income for life to his spouse in the event he dies first. In addition, Social Security provides for continuation of income to the widow or widower after the death of the primary beneficiary.

If proposals to continue group life coverage for retired employees are advanced, the following questions should be carefully discussed: (1) Do retired staff members really need the insurance? (2) Is insurance protection during retirement worth its high cost? (3) If the money is available, might it be more appropriate to apply it toward greater protection for the active staff, either for added life insurance protection or perhaps a stronger employer role in paying for health insurance or other benefits?

SHARING THE COST OF GROUP LIFE INSURANCE

A rapidly growing proportion of the junior colleges provide their group life insurance without cost of the employee. Ten years ago (1960) less than 10 per cent of the colleges reported that they paid the full cost. This year (1970) 40 per cent of the junior colleges with group life plans indicated that the employer pays the full cost of at least a basic amount of group life insurance for each employee category. In 37 per cent of the plans the group life premium is shared by the employer and employee. The employee pays the entire premium in about 20 per cent of the plans, overall.

By control of institution, a higher percentage of employer-pay-all plans is reported by private junior colleges (47 per cent for faculty, 46 per cent for administrators, and 47 per cent for clerical-service employees) than for the public colleges (40 per cent for faculty and administrators, and 39 per cent for clerical-service groups). Also, there is more sharing of group life costs between employer and employee in the private colleges than in the public. On the other hand, a far greater proportion of employee-pay-all plans are reported by the public institutions, about one plan in four. Employee-pay-all plans are rare in private junior colleges. Table 5–9 gives the data on cost-sharing.

When optional additional group life insurance is a part of the plan in a public junior college, there is little difference in the employer's role in paying for the basic amount of insurance than in plans without optional insurance. In private junior colleges offering additional optional insurance, however, about 55 per cent pay the whole cost of the basic insurance for faculty, and about half pay the full cost for administrators and for clerical-service employees (see Table 5–8).

About a fourth of the group life plans in the public junior colleges are provided through employee associations. In over 40 per cent of these plans the employee pays the entire premium; in about a quarter the employer pays the whole cost, and in about 30 per cent the cost is shared.

TABLE 5–9: GROUP LIFE INSURANCE PLANS IN JUNIOR COLLEGES, 1970. EMPLOYER AND EMPLOYEE SHARING OF CONTRIBUTIONS

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	N= 627	N= 46,512	N= 523	N= 42,494	N= 104	N= 4,018
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.3	1.0	1.0	.9	2.9	2.6
Employer Pays All	41.2	46.5	39.9	46.1	47.1	49.8
Employer-Employee Share Cost	36.8	29.4	34.6	27.8	48.1	46.7
Employee Pays All	20.7	23.1	24.5	25.2	1.9	.9
Administrators	N= 627	N= 10,046	N= 523	N= 8,567	N= 104	N= 1,479
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.3	.9	1.0	.7	2.9	1.9
Employer Pays All	40.6	47.3	39.5	47.2	46.2	48.7
Employer-Employee Share Cost	37.0	32.5	34.6	29.7	49.0	48.5
Employee Pays All	21.1	19.3	24.9	22.4	1.9	.9
Clerical-Service Employees	N= 594	N= 31,868	N= 502	N= 27,924	N= 92	N= 3,944
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.5	.8	1.0	.5	4.3	2.5
Employer Pays All	40.6	41.5	39.4	40.6	46.7	47.8
Employer-Employee Share Cost	37.0	31.4	35.5	29.4	45.7	46.3
Employee Pays All	20.9	26.3	24.1	29.5	3.3	3.4

In a few institutions reporting association group life plans, the employer's total insurance plan contribution is a stated dollar amount which the employee may elect to allocate among several group plans (life, health, disability) according to his choice of coverage and of benefit levels.

Group Life Rates. Forty states and the District of Columbia require that private employers pay at least a part of the cost of a group life insurance plan, and 32 states require that a public employer pay a part of the cost. Group life plans of association groups may be paid for wholly by the participants in most states.

The maximum group life insurance contribution that may be made by the employee is frequently limited by statute or state insurance regulation to no more than 60 cents per month per $1,000 of insurance. Under the minimum standard monthly rate shown for the State of New York in Table 5–10, a 60 cent per month per $1,000 charge is more than the group insurance premium for persons up to about age 43 and less than the premium for persons above that age. (The minimum standard rate is that required during the first policy year of a group life plan; lower premium rates may be and usually are applied in subsequent policy years.) The 60 cent limit may be exceeded as long as the employer pays 25 per cent or more of the total premium for the plan.

When the employee shares in the cost of a group life plan, care should be taken to avoid overcharging the younger employees, for whom the cost of group life is relatively low. To achieve this, the employee contribution may be established, for example, as 20 cents a month per $1,000 for persons under age 30, 30 cents for persons from 30 to 39 years of age, 40 cents for persons from ages 40 to 44, and 50 cents for those aged 45 or more. In any event, the employee contribution should

TABLE 5–10: MONTHLY PREMIUM PER $1,000 OF GROUP LIFE INSURANCE
STATE OF NEW YORK

Age Nearest Birthday [a]	*Monthly Premium* [b]	*Age Nearest Birthday* [a]	*Monthly Premium* [b]
20	$0.23	60	$ 2.51
25	0.25	65	3.78
30	0.27	70	5.81
35	0.32	75	8.56
40	0.45	80	12.83
45	0.68	85	18.80
50	1.06	90	26.62
55	1.65	95	40.98

[a] Shown for quinquennial ages.

[b] Minimum group life renewable term gross premiums, Commissioner's Standard Group Mortality Table with interest at 3 per cent, effective August 1, 1961, exclusive of adjustments based on premium or insurance volume. New York State Insurance Department Regulation Number 32, September 26, 1961.

not be set at an amount per $1,000 of insurance that is higher than the net cost for which the individual on his own can buy savings bank, TIAA or other low-cost term life insurance.

Under contributory group life plans, the employee contribution is usually expressed as a monthly amount per $1,000 of insurance. If insurance is expressed in units, the employee contribution is normally set at an amount *per unit* of insurance; the employer pays the balance. Another contribution pattern is the payment by the employer of the same fixed amount per employee. Under collective life insurance a common sharing arrangement is for the college and the employee each to pay 50 cents per month toward the $1 per unit cost.

Contributory versus Noncontributory. The employer should pay at least a part of the cost of a group life insurance plan. As to the extent of employer participation in the cost, good arguments can be advanced for either an employer-pay-all plan or a plan in which the cost is shared with the employees.

Advantages frequently cited for a plan in which the employee shares the cost with the employer are: (1) benefits larger than the employer could finance alone; (2) more effective application of employer contributions to expressed economic needs, if it is assumed that the employees who elect participation in a contributory plan are most often those with large insurance needs; (3) greater control by the employees over plan provisions and amendments, assuming that those who pay part of the cost generally expect a greater voice in plan changes and improvements; (4) greater employee awareness of the plan; employees may be more aware of the value and provisions of a benefit plan when they contribute each month to a part of the cost.

Advantages frequently cited for employer-pay-all (noncontributory) plans include: (1) certainty that all eligible employees are covered; this may be achieved, for instance, by providing a base of noncontributory insurance along with a plan of voluntary additional contributory insurance; (2) economy of installation and simplicity of administration; there are fewer accounting operations and no payroll deductions; (3) employee good will and approval of the employer's willingness to finance the whole cost; (4) employer contributions toward the first $50,000 of group life insurance are not includable in the employee's taxable income, whereas employee contributions are made from after-tax income.

PLAN OPERATION

When a plan is installed, the insurer normally makes available to the college an administration manual outlining the procedures necessary to keep the plan running smoothly. The manual includes the procedures for enrolling newly eligible employees, applying for benefit payments, premium remittance, maintenance of records, reporting individual changes in insurance amounts, and terminations of employees leaving the institution.

The value of any benefit plan is enhanced by full employee understanding of the benefits provided. Newly hired or newly eligible employees should be thoroughly informed about the plan and how it coordinates with the individual's own life insurance protection. Those who have participated in the plan for some time should periodically be reminded of the protection provided. Employee information booklets, the faculty handbook, and the personnel policy manual offer means of presenting plan information. Staff meetings offer added opportunities for review of plan provisions and for question-and-answer sessions.

APPENDIX B TABLES RELATED TO CHAPTER 5:

6 HEALTH INSURANCE

This chapter discusses all types of group health insurance plans reported in 1970 by junior colleges.

Health insurance is the broad term used to denote insurance and prepayment plans providing benefits covering fully or partially the cost of treatment by doctors and other medical practitioners, of hospitalization and use of other medical facilities and equipment, and of other medical requirements, such as prescribed drugs and medicines. The term is sometimes used to describe disability income benefits, but in this study it refers only to benefit plans directly related to medical care.

About 90 per cent of persons covered by health insurance in the United States are covered through group insurance plans, although health insurance may also be obtained by individuals directly from an insurer or through an agent.[1] Group health insurance is usually provided by (1) a basic hospital-surgical-medical plan, (2) a basic plan plus a major medical expense plan, (3) a single "comprehensive" plan combining under one group contract features of both basic and major medical plans, or (4) independent prepaid medical service plans with accompanying provisions for hospital coverage. At some institutions an employee may choose among several types of plans.

This chapter is divided into two main sections: (1) basic plans,

[1] Health Insurance Institute, *1969 Source Book of Health Insurance Data*, pp. 22–24.

including discussion of prepaid group practice plans and dental insurance, and (2) major medical expense insurance plans.

Almost every junior college covers its faculty, administrators, and other employees with a health insurance plan. In the public colleges, a plan is provided by about 98 per cent of the institutions, employing about 99 per cent of all employees (faculty, administrators, and clerical-service) in public two-year institutions. In the private junior colleges a somewhat smaller proportion, about 87 per cent, report health insurance plans. They employ about 97 per cent of all employees in private junior colleges. Altogether, only 1.4 per cent of the employees in the two-year colleges work at institutions which do not report some kind of health insurance plan.

Table 6–1 summarizes the overall reporting of health insurance plans in the junior colleges.

TYPES OF HEALTH INSURANCE PLANS REPORTED

Most junior colleges have more than one health plan. This is mainly because the great majority of colleges reporting a basic hospital-surgical-medical plan also report a supplementary major medical expense insurance plan. Furthermore, in a number of institutions employees may select coverage under one or more alternative plans, particularly in

TABLE 6–1: GROUP HEALTH INSURANCE PLANS IN JUNIOR COLLEGES, 1970. COVERAGE REPORTED

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N=* 893	*N=* 59,383	*N=* 712	*N=* 53.948	*N=* 181	*N=* 5,435
Total	100.0	100.0	100.0	100.0	100.0	100.0
Health Insurance Plan Reported	95.5	98.6	97.8	98.8	86.7	96.8
No Health Insurance Plan	4.5	1.4	2.2	1.2	13.3	3.2
Administrators	*N=* 893	*N=* 13,103	*N=* 712	*N=* 11,061	*N=* 181	*N=* 2,042
Total	100.0	100.0	100.0	100.0	100.0	100.0
Health Insurance Plan Reported	95.5	98.1	97.6	98.4	87.3	96.2
No Health Insurance Plan	4.5	1.9	2.4	1.6	12.7	3.8
Clerical-Service Employees	*N=* 893	*N=* 42,886	*N=* 712	*N=* 36,993	*N=* 181	*N=* 5,893
Total	100.0	100.0	100.0	100.0	100.0	100.0
Health Insurance Plan Reported	95.2	98.6	97.6	99.2	85.6	95.1
No Health Insurance Plan	4.8	1.4	2.4	.8	14.4	4.9

parts of the country in which prepaid community group practice plans are available. The result is that in some of the following tables the numbers of health insurance plans total more than the number of reporting institutions.

The *types* of health insurance plans in effect in junior colleges are summarized in Table 6–2. Basic hospital-surgical-medical coverage is reported by 93 per cent of the institutions. Supplementary major medical expense insurance is reported by 76 per cent. A single comprehensive major medical insurance plan is reported by 16 per cent. Other health insurance plans, mainly community group practice plans, are reported by 11 per cent. These figures represent health insurance coverage for faculty; as Table 6–2 shows, the percentages differ only slightly for the coverage of administrators and clerical-service employees.

Dental plans for regular dental care, a relatively new development in group health insurance, are reported by about 10 per cent of the public junior colleges and 3 per cent of the private.

Table 6–3 shows the types of additional health insurance coverage reported by institutions reporting basic hospital-surgical-medical coverage. The figures for faculty differ only slightly from figures for other employee classes. Of the colleges reporting a base plan, 81 per cent also report a supplementary major medical plan. Nearly 11 per cent report major medical benefits in the form of comprehensive major medical coverage. Another 11 per cent of the colleges with basic coverage report that the coverage includes or is augmented by other insurance arrangements, principally prepaid group practice plans; this group includes institutions also reporting other types of additional coverage. The prepaid group plans are available principally in a small group of publicly supported institutions, but they employ about 25 per cent of faculty and other employees in the public junior colleges.

Basic Hospital-Surgical-Medical Plans

The medical expenses covered by basic health insurance plans normally include hospital expenses, surgeons' fees, and physicians' fees for visits in the hospital. Some base plans provide benefits for physicians' home or office visits, but this is infrequent except in the prepaid community group practice plans. Base plans do not normally cover physical examinations, diagnostic procedures, the cost of drugs out of the hospital, private duty nurses, the cost of blood or blood serum, or the cost of medical equipment or appliances.

ORIGIN OF BASIC PLANS

Health insurance as we now define it was not developed until the early thirties. All that existed was individual insurance providing weekly

TABLE 6–2: GROUP HEALTH INSURANCE PLANS IN JUNIOR COLLEGES, 1970. TYPES OF PLANS REPORTED

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	N= 853	N= 58,548	N= 696	N= 53,288	N= 157	N= 5,260
Total	100.0	100.0	100.0	100.0	100.0	100.0
Basic Hospital-Surgical-Medical	93.2	94.3	93.1	94.3	93.6	93.9
Supplementary Major Medical Expense Insurance	76.2	81.5	78.6	82.2	65.6	73.6
Single Comprehensive Major Medical Insurance	16.5	15.5	17.0	15.7	14.6	14.2
Other, Community Group Practice	11.0	22.4	13.4	24.6	.6	.6
Dental Plan for Regular Care	9.1	18.2	10.5	19.7	3.2	3.1
Administrators	N= 853	N= 12,854	N= 695	N= 10,889	N= 158	N= 1,965
Total	100.0	100.0	100.0	100.0	100.0	100.0
Basic Hospital-Surgical-Medical	93.2	94.6	93.1	94.6	93.7	94.8
Supplementary Major Medical Expense Insurance	76.4	80.3	78.8	82.2	65.8	70.0
Single Comprehensive Major Medical Insurance	16.5	15.4	17.0	15.2	14.6	16.6
Other, Community Group Practice	11.0	18.7	13.4	21.9	.6	.6
Dental Plan for Regular Care	9.1	13.6	10.5	15.1	3.2	5.2
Clerical-Service Employees	N= 850	N= 42,291	N= 695	N= 36,688	N= 155	N= 5,603
Total	100.0	100.0	100.0	100.0	100.0	100.0
Basic Hospital-Surgical-Medical	93.2	94.8	93.1	94.7	93.5	95.0
Supplementary Major Medical Expense Insurance	75.2	82.4	78.0	83.9	62.6	72.6
Single Comprehensive Major Medical Insurance	16.4	14.1	16.7	14.2	14.8	13.6
Other, Community Group Practice	10.9	22.6	13.2	25.8	.6	1.1
Dental Plan for Regular Care	8.4	14.4	9.5	15.9	3.2	4.7

Note: Because many institutions report two or more plans, separate percentages add to more than 100.

TABLE 6–3: TYPES OF ADDITIONAL GROUP HEALTH INSURANCE COVERAGE REPORTED BY JUNIOR COLLEGES REPORTING BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE, 1970

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	N= 795	N= 55,195	N= 648	N= 50,254	N= 147	N= 4,941
Total	100.0	100.0	100.0	100.0	100.0	100.0
Supplementary Major Medical	81.3	85.7	84.0	86.5	69.4	77.9
Comprehensive Major Medical [a]	10.9	11.1	11.3	11.3	9.5	9.1
Other, Community Group Practice	11.4	23.4	13.9	25.6	.7	.6
Dental Plan	9.7	19.3	11.1	20.8	3.4	3.3
Administrators	N= 795	N= 12,164	N= 647	N= 10,301	N= 148	N= 1,863
Total	100.0	100.0	100.0	100.0	100.0	100.0
Supplementary Major Medical	81.5	84.3	84.2	86.3	69.6	73.5
Comprehensive Major Medical [a]	10.9	11.2	11.3	11.0	9.5	12.3
Other, Community Group Practice	11.4	19.3	13.9	22.7	.7	.6
Dental Plan	9.7	14.3	11.1	15.9	3.4	5.5
Clerical-Service Employees	N= 792	N= 40,074	N= 647	N= 34,753	N= 145	N= 5,321
Total	100.0	100.0	100.0	100.0	100.0	100.0
Supplementary Major Medical	80.2	86.2	83.3	87.7	66.2	76.4
Comprehensive Major Medical [a]	10.7	10.1	11.0	10.2	9.7	9.1
Other, Community Group Practice	11.4	23.5	13.8	26.9	.7	1.1
Dental Plan	8.8	15.1	10.0	16.7	3.4	4.9

[a] A comprehensive health insurance plan includes by definition basic hospital-surgical-medical (first-dollar) coverage as well as major medical. Some of the institutions reporting a comprehensive plan also reported their basic coverage separately, while others reported comprehensive only.

Note: Because many institutions report two or more plans, separate percentages add to more than 100.

income benefits for persons disabled by accident, or specific lump sum benefits for designated injuries. Under the weekly income policies, payments began after a waiting period of up to seven days and normally continued thereafter for a maximum of thirteen or twenty-six consecutive weeks. Under the lump-sum indemnity policies, payment was made in the event of specified injuries only. The latter approach originated under 19th century medical practices which so often had to resort to amputations and survives in today's group AD&D (accidental death and dismemberment) insurance schedules, under which indemnities are paid for such losses as "one eye and one foot," "one hand and one foot," and so on (see Chapter 5).

The giant step from accident indemnities to modern health insurance took place in the United States as the great thirties' depression settled in. The nonprofit Blue Cross plans were started then, and they recognized the distinction between loss of income due to disability and the extra demands made on income by medical expenses, specifically, hospital bills.[2] The nonprofit Blue Shield plans were soon added to the health care landscape to help pay for specified physicians' services rendered principally in hospitals. These pragmatic developments met two pressing needs: the hospitals faced empty beds and declining revenues in a period of deep economic depression. Individuals faced the virtual impossibility of financing hospital and medical care without a systematic means of prepayment or insurance. The changes that took place met the needs of the times and continue as the broad base of today's approaches. In addition, the new plans, with commercial insurers joining the nonprofit pioneers, helped make it possible to finance the rising costs of medical care occasioned by the advances in medical research, education, facilities, and scientific techniques that were distinguishing the American medical community.

TYPES OF BASIC BENEFITS

Basic group health insurance plans provide employees and their dependents with either an *indemnity* or a *service* benefit for the care specified.

The Blue Cross hospital plans are by far the most numerous service plan arrangements. Here the benefit is in the form of the care or service rendered. Blue Cross compensates participating hospitals for their services on the basis of reimbursement contracts with the hospitals. When a covered individual is hospitalized, designated services are provided without charge to him; costs for nondesignated services are billed to him directly.

[2] The predecessor of the Blue Cross organizations was a group hospital plan for a local teachers' association established in 1929 by Baylor University Hospital, Dallas, Texas.

In a few geographical areas full services for hospital and medical care are provided under community group medical practice plans, either in association with Blue Cross hospital plans or through their own closely related hospital service units.

Indemnity plans provide for a cash payment to the insured when he or his dependents incur a covered expense. Insurance company hospital-surgical-medical plans and Blue Shield or medical society surgical-medical plans are generally of the indemnity type.

ROLE OF BASE PLANS IN MEDICAL PROTECTION

Allocations from regular family income and savings may be reasonably expected to meet needs for routine items of medical care. But when medical expenses begin to accumulate, most people need financial help. Hospitalization is one point of presumed need, and this is the point at which basic plans commonly step in. At current levels of hospital expenses even just a short stay in a hospital challenges most family budgets. In early 1970 the bill for the average hospital stay (8.4 days) was $622, compared with $346 just five years earlier.[3]

Although base plans meet real needs, a serious illness or accident can result in expenses considerably in excess of their limits. Basic health insurance plans are not the total answer to the need for medical insurance protection; they are almost always accompanied by major medical expense insurance.

TYPES OF BASE PLANS

The types of base plans reported by the two-year colleges are shown in Table 6–4.

Blue Cross. Blue Cross base plans for faculty are reported by 68 per cent of public junior colleges and 70 per cent of private junior colleges. The percentages are similar for administrative and clerical-service groups.

The Blue Cross symbol of the American Hospital Association links over 75 associated nonprofit organizations offering a variety of hospital service plans in most communities across the country. Differing local names are sometimes used by the Blue Cross organizations: Hospital Service of Southern California, Associated Hospital Service (New York), Mutual Hospital Insurance (Indiana), Blue Cross of Oregon, and so on.

Under the Blue Cross plans, the group contract between Blue Cross and the employer sets forth all the details of the benefit coverage of the employees and their dependents. Employees receive an individual

[3] Health Insurance Institute, *1969 Source Book of Health Insurance Data*, p. 53, adjusted to March 1970 by hospital room rate index.

TABLE 6–4: TYPES OF BASIC GROUP HEALTH INSURANCE PLANS REPORTED BY JUNIOR COLLEGES, 1970

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N*= 795	*N*= 55,195	*N*= 648	*N*= 50,254	*N*= 147	*N*= 4,941
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.3	.1	.3	.1	—	—
Blue Cross	68.2	69.3	67.7	69.1	70.1	71.5
Blue Shield	59.0	59.6	58.3	58.9	61.9	66.2
Insurance Company	33.1	35.1	34.3	35.8	27.9	27.6
Other	8.6	9.2	9.4	9.8	4.8	3.8
Administrators	*N*= 795	*N*= 12,164	*N*= 647	*N*= 10,301	*N*= 148	*N*= 1,863
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.3	.1	.3	.1	—	—
Blue Cross	68.2	70.3	67.7	70.5	70.3	69.6
Blue Shield	59.0	62.7	58.3	62.4	62.2	64.4
Insurance Company	33.3	32.5	34.5	32.7	28.4	30.9
Other	8.4	7.9	9.3	8.9	4.7	2.7
Clerical-Service Employees	*N*= 792	*N*= 40,074	*N*= 647	*N*= 34,753	*N*= 145	*N*= 5,321
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.3	*	.3	*	—	—
Blue Cross	68.7	72.4	68.3	72.9	70.3	69.2
Blue Shield	59.3	62.1	58.7	61.8	62.1	64.2
Insurance Company	32.8	33.8	33.8	34.3	28.3	30.6
Other	8.5	7.4	9.3	8.1	4.8	2.4

Note: Because many institutions report two or more plans, separate percentages add to more than 100.

* Less than .1 per cent.

or family certificate describing the benefits. Employee contributions toward the cost are made by salary deduction. Contracts between Blue Cross and the local hospitals govern the reimbursement of hospitals for their services to covered patients. Reciprocity among Blue Cross plans widens their effective coverage areas. If a Blue Cross participant is cared for in a noncontracting hospital, he usually receives a cash benefit instead of a service benefit.

Terminating employees may normally convert their group coverage to an individual "direct-pay" certificate. Under some plans, coverage may be continued at the lower group premium rate for a short time, three months for example. A few plans incorporate a deductible, such as the first $50 or $100 of hospital charges, for employees continuing on a direct-pay basis. Some direct-pay plans introduce a coinsurance feature, that is, they cover a stated portion of hospital charges, such as 80 per cent, instead of 100 per cent.

Most Blue Cross service benefits provide for a specified number of days of care per hospital confinement in semiprivate (two to four bed) accommodations. Periods of full benefit, which vary among plans, are sometimes followed by periods of half benefit in which the plan pays 50 per cent of the hospital's regular daily semiprivate charge. Typical periods of coverage per confinement are 21 days of full benefit followed by 90 days of half benefit, or 30, 70, 120, 180, or 365 days of full care per confinement.

Blue Cross service benefits in semiprivate accommodations typically include room and board, special diets, general nursing service, use of equipment, use of operating and treatment rooms, and drugs and medicines required during hospitalization. The following services are also included when rendered as a regular hospital service provided by the hospital: laboratory examinations, x-ray examinations, electrocardiograms, basal metabolism tests, physical therapy, oxygen and its administration, anesthesia and its administration, administration of blood and plasma (but not the cost of the blood or plasma itself), and intravenous injections.

When a hospital patient uses private instead of semiprivate accommodations, Blue Cross plans provide an allowance toward the cost of the private room and board. In some plans the allowance is a specified daily dollar amount. In others it is an allowance equal to the hospital's minimum, average, or most common semiprivate rate. The difference between the room and board allowance and the charge is billed to the patient.

Maternity benefits are normally available under Blue Cross plans after nine or ten months of participation under a family certificate. Maternity benefits are usually limited to a specified dollar amount of hospital charges for such care, or to a specified number of days of care, including use of the delivery room, ordinary nursery care, and diaper service for the newborn during the mother's eligible hospital stay.

For hospital emergency outpatient treatment, Blue Cross generally provides full service in contracting hospitals for emergency accident care within 24 hours, or sometimes 72 hours, of the accident.

Normally excluded from Blue Cross coverage is hospitalization primarily for diagnostic studies, physical therapy, x-ray therapy, radium therapy, or convalescence. For a limited number of health conditions Blue Cross hospital benefits are either excluded or limited; these include chronic alcoholism, drug addiction, mental disorders, and pulmonary tuberculosis.

Enrollment of new employees in Blue Cross plans is normally made at times specified in the group contract. Enrollment of new employees may be monthly, quarterly, or during a specified period following employment, such as 30 or 60 days. To be covered, a new spouse must be enrolled within a specified number of days after marriage.

Children are covered as dependents usually from birth or after a specified number of days following birth, such as fourteen days, to the end of the year in which the child reaches age 19. After age 19, children may obtain individual direct-pay certificates. Unmarried children between the ages of 19 and 23 are also often eligible if they are full-time students.

A stated percentage of enrollment of eligible employees must be maintained in Blue Cross plans. Typically, a higher percentage enrollment is required of smaller groups. The requirements, which differ among plans, may range from 40 or 50 per cent for groups of 500 or more, to 100 per cent for groups of less than ten.

Blue Shield. Blue Shield base plans for faculty are reported by 58 per cent of the public junior colleges and by 62 per cent of the private junior colleges. Similar figures are reported for administrative and clerical-service employees.

The Blue Shield symbol of the National Association of Blue Shield Plans identifies these associated nonprofit organizations generally offering basic surgical-medical insurance coverage. As with the nonprofit hospital plans, various local names are used: United Medical Service (New York), Blue Shield of Kansas, Mutual Medical Service (Indiana), California Physicians' Service.

Most Blue Shield plans operate in coordination with the local Blue Cross plan, with premium billing, enrollment, and other business carried on through consolidated procedures. As under Blue Cross, employee contributions, if any, are paid by salary deduction, and an employee who leaves his group may continue Blue Shield coverage by paying the full premium directly.

Blue Shield plans normally provide scheduled cash payments for specified surgical procedures performed in the hospital, doctor's office, or home, and specified amounts for doctors' visits to a hospitalized patient. A few Blue Shield plans offer hospital service benefits as well as surgical-medical benefits; one of these is the California Physicians' Service.

Most of the Blue Shield plans provide that participating physicians and surgeons will accept the scheduled benefit amount as payment in full if the subscriber's income is below a certain figure. In some plans this figure is as low as \$3,500; in a few the figure rises to \$8,500.

Many Blue Shield plans provide a choice among surgical fee schedules at the time of each individual's enrollment, with a higher premium charged for the higher schedule. For example, one scale might range from \$5 for minor surgical procedures to \$200 for major ones, another from \$5 to \$500. For doctors' visits in the hospital, one schedule might provide \$10 for the first day and \$3 for the next 29 days per admission; a higher benefit and premium scale might provide \$15 for the first day, \$10 for the second day, and lesser amounts for the remainder of the period up to a total dollar limit.

A small but growing number of the plans state their surgical benefit schedules in terms of the California Medical Association's 1964 Relative Value Study; \$5 is a commonly used unit value.

Some Blue Shield plans include certain additional benefits, such as specified amounts for x-ray diagnosis (sometimes limited to fractures and dislocations), pathological analysis, treatment by radiation therapy in lieu of surgery, and general anesthesia services by a doctor in a hospital.

Insurance Company Base Plans. Basic hospital-surgical-medical plans underwritten by commercial insurance companies are reported for faculty by 34 per cent of public junior colleges and by 28 per cent of private junior colleges. The percentages for administrative and clerical-service personnel are comparable.

The basic group health insurance plans provided by insurance companies differ from one another much more than the plans offered under the Blue Cross and Blue Shield symbols. And the plans of a single insurer may differ considerably. The hospital and surgical-medical benefits are normally provided for under a single group contract. An employer may choose almost any type of insurance company plan he wishes, for whatever level and scope of benefits he is willing to buy.

Nearly all of the private insurers' basic hospital plans are of the indemnity type. Reimbursement usually takes the form of a specified daily maximum benefit payment toward the hospital's actual room and board charges. In some plans the maximum is stated as the hospital's average charge for semiprivate room accommodations. But in the majority of the plans the benefit limit is a fixed daily dollar benefit. A weakness of this approach is that in periods of rapidly rising hospital costs, the stated daily dollar maximum benefit may soon be much lower than the average local semiprivate room and board charge. For example, the daily room and board maximum of \$24 for a community college in Southern California is well below the \$65 average semiprivate charge for that area, and is further limited by a \$744 overall room and board maximum.

The maximum period for which insurance company plans pay basic hospital benefits is usually stated in days, and normally ranges from 70 to 120, depending on the plan, although longer periods are not uncommon. Or, as in the example just above, the maximum may be defined as a dollar total of the daily hospital charges, with not more than the daily maximum allowance applied to any one day.

For hospital services other than room and board (such as drugs, laboratory tests, x-ray, electrocardiogram, use of equipment, operating room, and treatment rooms), most insurance company plans pay the full cost up to a specified total, usually ranging among plans from $300 to $700 per confinement. Additional benefits above the stated limit are occasionally provided for on a coinsurance basis, with the plan paying 75 or 80 per cent of the charge. The insurance company plans usually provide benefits for in-hospital emergency outpatient treatment of accidental injuries within a specified time of the accident, usually 24 hours.

A separate maternity benefit schedule, incorporating dollar limits for hospital confinements, including room and board, delivery room, and other services, is usually stated. Obstetrical benefits (physicians' fees) may be provided for on a separate schedule, or included in the overall maternity allowance. Some plans do not include benefits for maternity.

The maximum benefits payable for specified surgical procedures are set forth in insurance company plans in schedules similar to those of Blue Shield plans.

Maximum benefits for doctors' visits to patients in the hospital usually accumulate at a fixed rate for each day of hospital confinement. For example, the daily benefit for a visit may be $5, with the total benefit payable for each confinement limited to $200 or $250.

Many of the insurance company plans incorporate *supplemental accident expense insurance* for reimbursement of medical expenses which are not paid under other parts of the plan and which are incurred within 90 days after an accident. Benefits are payable for accidents only and are applicable only to certain classes of expenses, usually expenses for hospital confinement. For example, supplemental benefits may be applied to the difference between the plan's daily room and board maximum and a hospital's higher regular semiprivate charge, or to charges above the plan's overall maximum benefit, or to services of special nurses, physicians' or surgeons' fees, or medical supplies. A commonly used limit of total benefits under the supplemental provision is $300. Medical services for pregnancy are normally excluded; charges for drugs are sometimes excluded. As with accidental death and dismemberment provisions under group life insurance plans, some fundamental questions should be raised when benefits are payable for disabilities resulting from accidents, but not from sickness.

The right of a terminating employee to convert to an individual basic health insurance policy (as normally included in Blue Cross-Blue Shield plans) depends on the provisions written into the group contract. Some insurance company plans make no such provision. Under some others the conversion is limited to persons who are under 65 years of age.

An example of the summary schedule of benefits of an insurance company basic health insurance plan is the following:

Example of Insurance Company
Base Plan Medical Care Benefits

(a) Hospital Confinement Benefits	
Daily Room and Board Maximum	up to $ 30
Maximum Number of Days	70
Other Charges	up to $600
(b) Surgical Benefits (by schedule)	up to $400
(c) Maximum Maternity Benefit	up to $150
(d) Obstetrical Benefits	up to $150
(e) Maximum Medical Expense Benefit	up to $280
(f) Maximum X-Ray and Laboratory Benefit in each Calendar Year	up to $ 50
(g) Maximum Supplemental Accident Benefit	up to $300

Community Group Practice Plans. Voluntary prepaid group medical service plans are available to the employees of approximately 11 per cent of the junior colleges, mainly public.

The prepaid nonprofit group medical service plans are in operation in only a few parts of the country, usually urban areas. They include the Health Insurance Plan of Greater New York, Group Health Insurance, Inc. (New York), the Ross-Loos Medical Group (Southern California), the Family Health Program (Southern California), the Group Health Association (Washington, D. C.), the Group Health Cooperative of Puget Sound (Washington), the Community Health Association (Detroit), and the large Kaiser Foundation Health Plan, with medical facilities in various areas in California, Oregon, Washington, Hawaii, and Alaska.

The community group plans provide doctors' services for home, office, and hospital visits, and for surgery. Full service benefits are normally provided, all performed by doctors employed by the insuring organization or under contract to it. The coverage includes preventive medicine, diagnosis, regular medical treatment, specialists' care, physical examinations, pediatric checkups for children, immunization, eye examinations for glasses, laboratory tests, x-ray, and radiation and physiotherapy treatments. Under some plans the individual can choose to pay a $1 or $2 charge for each visit to the doctor and thereby lower the premium rates.

Some of the prepaid group service plans provide their hospital benefits under a Blue Cross plan. Where the group operates its own hospitals, such as the Kaiser plan, hospital care is usually provided as a stated number of days of full care per year, such as 365, or days of full care followed by days of half care, such as 125 days of full care for each illness, followed by 240 at half the prevailing semiprivate rate. Full coverage of the following is normally included; drugs in the hospital, x-ray, laboratory tests, physical therapy, general nursing, use of equipment, use of operating and treatment rooms.

Maternity care is fully covered in some plans. In others there is a stated charge, such as $100 or $175, for all medical and hospital services utilized in maternity confinement.

The coverage usually includes provision for low-cost purchase of prescription drugs out of the hospital.

For persons who require emergency hospital care when temporarily away from the group service area, the service plans normally will pay up to $1,000, or in some plans $2,000, for the cost of such care. In addition, provision is made for reimbursement of related emergency physicians' fees, usually at a $5 or $6 unit rate under the California Medical Association's Relative Value Study.

Group Dental Plans. An insurance plan for regular dental care is reported by about 10 per cent of public junior colleges and by 3 per cent of private junior colleges (see Table 6–3). The survey did not obtain information on whether employer contributions are made toward their cost.

About two-thirds of the dental care plans reported by public junior colleges are provided under plans specifically limited to dental benefits; the benefits of the remaining plans, including the small number of plans reported by the private colleges, are provided through an existing college health insurance plan.

Regular dental care is important, and it is desirable to have available an appropriate method of facilitating payment. Yet in setting college priorities for staff benefits, it is worth noting that insurance is not necessarily the most economical method of meeting all types of health care expenses. Much of routine dental care is comparable to routine physicians' care, normally not covered by basic hospital-surgical-medical plans or other insurance.

In considering dental benefits, it should be noted that limited dental care is already the concern of major medical expense insurance plans, which cover costs for treatment after an accident of injuries sustained to natural teeth, including the replacement of such teeth. Extension of the coverage of an existing plan to include regular dental care is one way of helping to keep benefit plan costs down by avoiding the extra administrative expenses of establishing and operating a separate plan.

The dental plan of the California Dental Service (CDS), established in 1955, illustrates one current approach to dental insurance. Each enrolled individual (employee and dependents) may receive benefits for covered dental care of up to $1,000 in each calendar year. To provide cost control, participating dentists agree to charge no more than the fee amounts listed with the plan. During the first year of an individual's participation, CDS pays 70 per cent of the fees charged for covered dental services. If the individual visits the dentist at least once during the first year and has all treatment prescribed, the portion that CDS pays the second year increases to 80 per cent. The portion increases to 90 per cent during the third year and to 100 per cent during all subsequent years for each enrolled member of a family who visits the dentist at least once a year and has all care prescribed. The coverage returns to the 70 per cent level if the individual does not visit the dentist in a twelve-month period.

The covered benefits include cleaning once every six months, space maintainers, oral surgery, extractions and other surgery, root-canal work and periodontics, and restorative dentistry, including the provision of amalgam, synthetic porcelain and plastic restorations. Gold restorations, crowns, and jackets are covered when teeth cannot be restored with the other materials. For prosthetics, CDS pays 50 per cent of the charges for bridges and partial or complete dentures.

Services not covered are those with respect to congenital mouth formations, cosmetic surgery or dentistry, prosthetic services or devices started prior to the day the patient became eligible under the plan, and orthodontic services.

Other types of group dental care plans in operation include plans providing for calendar year deductibles, such as $35 per person, and sharing of costs on an 80–20 per cent coinsurance basis. Maximum annual benefits are usually in the area of $1,000 per insured individual. For orthodontic treatment, if included, coinsurance may be reduced to 60–40 per cent, or 50–50 per cent.

Operation of a Base Plan

The master contract between the insurer and the employer sets forth the type of basic hospital-surgical-medical plan in effect and states in contract language the benefits provided.[4]

The insurer administers the benefits as determined by the contract.

[4] Where a basic health insurance plan is offered by a state teacher or employee association, the contract is between the association and the insurer.

Once the type of plan and the extent of coverage have been decided, the employer's responsibility includes determination of the following: (1) the employees to be covered; (2) the waiting period, if any, before new employees are eligible to participate; (3) the sharing of the cost of the plan between employer and employee; (4) the participation of retired employees and their widows.

CLASSES OF EMPLOYEES COVERED

Everyone is subject to accidents and illness and to the hospital and doctor bills that result; broad opportunity for protection is important to both the college as an employer and to the faculty and staff. If the institution has a basic health insurance plan, there is good reason to make it available to all full-time employees, and to regular employees working "half-time" or more as well. Virtually all of the institutions reporting basic plans make all employee classes eligible; Table 6–2 shows no significant differences among employee classes in eligibility for basic coverage.[5] The principal exception is part-time evening faculty who have a regular employer other than the college or school district.

The dependents of eligible employees are normally covered when the employee enrolls and indicates a request for dependent coverage. An employee who does not initially require dependent coverage may add such coverage, as a rule, at any time within 31 days of a change in dependent status.

WAITING PERIODS

For the new employee and his dependents, the waiting period for participation in the health insurance plan should not be much longer than the time required for the completion of enrollment procedures. Some colleges have set up short waiting periods for classes of employees that experience a relatively high turnover rate in the early months of employment.

In the majority of the health insurance plans reported by junior colleges, no waiting period is stated; the employee may enroll in the plan immediately by signing an enrollment card and insurance becomes immediately effective.

Table 6–5 shows the health insurance waiting periods reported by the colleges. The table covers waiting periods for all types of health insurance plans; if the waiting period is different for basic and major medical insurance, the shortest qualifying period is shown. Participation is immediate for new college faculty and administrative officers in 60 per

[5] Only one public junior college and two private junior colleges reported a basic health insurance plan for faculty that did not also cover clerical-service employees.

TABLE 6–5: GROUP HEALTH INSURANCE PLANS IN JUNIOR COLLEGES, 1970. WAITING PERIOD BEFORE EMPLOYEE IS ELIGIBLE TO PARTICIPATE [a]

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	N= 853	N= 58,548	N= 696	N= 53,288	N= 157	N= 5,260
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.5	.6	1.0	.6	3.8	1.3
No Waiting Period	59.9	57.8	61.3	58.8	52.9	45.0
One Month or Less	21.2	24.3	21.3	23.9	21.0	29.4
Until the First Day of the Month Following One Full Month of Employment	10.3	11.6	10.2	11.4	10.8	14.4
A Stated Number of Months	5.0	4.2	4.3	3.9	8.3	7.4
Other	2.1	1.5	1.9	1.4	3.2	2.5
Administrators	N= 853	N= 12,854	N= 695	N= 10,889	N= 158	N= 1,965
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.5	.8	1.0	.7	3.8	1.5
No Waiting Period	59.9	56.0	61.3	57.2	53.1	48.5
One Month or Less	21.1	24.4	21.3	24.1	20.3	26.2
Until the First Day of the Month Following One Full Month of Employment	10.3	11.6	10.2	11.5	10.8	12.2
A Stated Number of Months	5.0	5.4	4.3	4.9	8.2	8.7
Other	2.2	1.8	1.9	1.6	3.8	2.9
Clerical-Service Employees	N= 850	N= 42,291	N= 695	N= 36,688	N= 155	N= 5,603
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	1.6	2.2	1.2	2.4	3.9	1.0
No Waiting Period	56.4	50.3	58.5	52.3	45.7	36.9
One Month or Less	21.5	26.4	21.9	26.4	20.0	26.0
Until the First Day of the Month Following One Full Month of Employment	10.7	12.6	10.9	12.2	9.7	15.2
A Stated Number of Months	7.6	7.3	5.6	5.8	16.8	17.7
Other	2.2	1.2	1.9	.9	3.9	3.2

[a] If waiting period is different for basic and major medical coverage, shortest period is given.

cent of responding colleges reporting health insurance plans. For clerical-service staff, participation is immediate in 56 per cent of institutions. A waiting period of one month or less until coverage begins, or until the first of the month following one full month of employment, is reported by 31 per cent of plans for faculty and administrators, and by 32 per cent of plans covering clerical-service employees. Less than 10 per cent of the plans for any employee class state waiting periods longer than those just described; these longer waiting periods are usually no more than two to three months. By control of institution, private junior colleges report somewhat longer waiting periods than public; private colleges also report longer waiting periods for clerical-service employees than for their faculty and administrators, while in public colleges there is relatively little difference.

When the employer pays the entire health insurance premium, eligible employees are covered automatically as soon as they have completed any waiting period. When the employee is to pay part or all of the premium (and is not required to participate in the plan as a condition of employment), the group contract states a period within which the newly eligible employee can elect coverage. Provisions for subsequent enrollment are stated for those who did not elect coverage when they initially became eligible. The later enrollment opportunities are often offered during periodic "open enrollment" periods. An individual may join the plan at any time, as a rule, by providing medical evidence of insurability.

Dependent coverage, like employee coverage, becomes effective automatically for the eligible dependents of insured employees if the employer pays the full premium for dependents. If the employee pays part or all of the premium for dependent coverage, he can elect dependent coverage (a family certificate) at the time he joins the plan. If a dependent is hospitalized when first eligible, coverage begins after confinement ends. Coverage for a new spouse must usually be applied for within a specified period after the date of marriage; otherwise, the addition may be made only at specified times or by furnishing evidence of insurability. In most plans, newborn children are covered automatically under a family certificate. Under other plans, coverage for a newborn child must be applied for within a specified period after birth.

SHARING THE COST

Employee Coverage. The last ten years have seen a marked increase in the proportion of junior colleges which pay toward the cost of their staff members' basic group health insurance coverage. In 1960, only a third of the colleges paid anything toward the cost of basic health insurance protection for faculty and administrators, and only 6 per cent paid the full cost of such protection.[6] In 1970, about three-quarters of the junior colleges reported an employer contribution toward basic coverage of faculty, administrators, and clerical-service employees. The proportion of basic plans in which the employer pays the entire cost of employee coverage rose to 47 per cent in 1970.

[6] King, "Insured Staff Benefit Plans in the Junior Colleges," *Junior College Journal*, September 1960, p. 10.

Table 6–6 outlines the current premium-sharing arrangements in the junior colleges reported for basic health insurance coverage of faculty, administrators, and clerical-service employees. The table indicates that the proportion of employer-pay-all plans is substantially higher in public colleges than in private colleges, and that there is more sharing of the cost in private colleges. The employee pays the entire premium in a little less than a quarter of the plans in both public and private junior colleges.

Dependent Coverage. The proportion of colleges contributing to the cost of dependents' coverage under basic health insurance is significantly less than the proportion contributing to the cost of employee coverage. Forty per cent of the colleges contribute to the cost of dependent coverage for faculty, administrators, and clerical-service employees. This includes the 14 per cent which pay the full cost of dependent coverage. In contrast, 75 per cent of the colleges contribute toward the cost of

TABLE 6–6: GROUP HEALTH INSURANCE PLANS IN JUNIOR COLLEGES, 1970. EMPLOYER-EMPLOYEE SHARING OF COST OF BASIC HOSPITAL-SURGICAL-MEDICAL INSURANCE—EMPLOYEE COVERAGE

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	N= 795	N= 55,195	N= 648	N= 50,254	N= 147	N= 4,941
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.5	.2	.2	*	2.0	1.9
Employer Pays Full Cost	46.8	58.2	49.2	60.5	36.1	35.5
Employer-Employee Share Cost	28.4	25.3	26.1	24.0	38.8	39.1
Employee Pays All	24.3	16.2	24.5	15.5	23.1	23.4
Administrators	N= 795	N= 12,164	N= 647	N= 10,301	N= 148	N= 1,863
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.5	.4	.2	.1	2.0	2.5
Employer Pays Full Cost	46.9	53.7	49.3	56.7	36.5	37.1
Employer-Employee Share Cost	28.6	29.3	25.8	26.5	40.5	44.7
Employee Pays All	24.0	16.5	24.7	16.7	20.9	15.7
Clerical-Service Employees	N= 792	N= 40,074	N= 647	N= 34,753	N= 145	N= 5,321
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.5	.2	.2	*	2.1	1.8
Employer Pays Full Cost	47.1	56.9	49.6	60.8	35.9	31.8
Employer-Employee Share Cost	29.3	27.4	26.9	24.5	40.0	46.3
Employee Pays All	23.1	15.4	23.3	14.7	22.1	20.0

* Less than .1 per cent.

employee coverage, including the 47 per cent paying the full cost. The employee pays the full cost of dependent coverage in nearly 60 per cent of the plans. Table 6–7 details the sharing of premiums for basic coverage of dependents.

Employer Role. A distinctive trend toward a stronger employer role in helping to pay for basic hospital-surgical-medical insurance has taken place in the past decade. In the decade to come it seems likely that employer-pay-all plans for basic employee health insurance will continue to grow and that employee-pay-all plans will nearly disappear.

As for an increased employer role in helping to pay for basic health insurance coverage of dependents, this too may be expected to increase, but possibly at a slower rate. Some colleges believe that making contributions toward employee health insurance, a risk that is uniformly distributed among employees, should be distinguished from contributions for dependent coverage, which some employees will require while others will not.

TABLE 6–7: GROUP HEALTH INSURANCE PLANS IN JUNIOR COLLEGES, 1970. EMPLOYER-EMPLOYEE SHARING OF COST OF BASIC HOSPITAL SURGICAL-MEDICAL INSURANCE—DEPENDENT COVERAGE

	All Institutions		*Private*		*Public*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N=* 795	*N=* 55,195	*N=* 648	*N=* 50,254	*N=* 147	*N=* 4,941
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.5	.3	.2	.1	2.0	1.9
Employer Pays Full Cost	13.7	22.3	14.5	23.6	10.2	9.1
Employer-Employee Share Cost	26.9	26.5	26.4	26.1	29.3	30.1
Employee Pays All	58.9	51.0	59.0	50.2	58.5	58.9
Administrators	*N=* 795	*N=* 12,164	*N=* 647	*N=* 10,301	*N=* 148	*N=* 1,863
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.5	.5	.2	.1	2.0	2.5
Employer Pays Full Cost	13.8	18.9	14.5	20.3	10.8	11.5
Employer-Employee Share Cost	27.2	30.4	26.3	29.7	31.1	34.0
Employee Pays All	58.5	50.2	59.0	49.9	56.1	52.0
Clerical-Service Employees	*N=* 792	*N=* 40,074	*N=* 647	*N=* 34,753	*N=* 145	*N=* 5,321
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.5	.3	.2	.1	2.1	1.8
Employer Pays Full Cost	13.8	24.8	14.7	27.2	9.7	9.4
Employer-Employee Share Cost	27.0	26.9	26.4	25.9	29.7	33.7
Employee Pays All	58.7	47.9	58.7	46.8	58.6	55.1

College employers are more likely to pay the whole cost of dependent coverage if they pay the whole cost of employee coverage. Among institutions in which the employer pays the full cost of employees' basic health insurance coverage, dependent coverage is paid for in full by the employer in 28 per cent of the plans, and the employer shares with the employee the cost of dependent coverage in 18 per cent. The employee pays the full cost of dependent coverage in 54 per cent of employer-pay-all plans for employee coverage (the figures cited are for faculty coverage; other classes are approximately the same).

Among institutions in which the employer shares with the employee the cost of employee coverage, dependent coverage is paid for in full in only 1.3 per cent of the plans (three plans for faculty, four for clerical-service employees). The employer and employee share the cost of dependent coverage in nearly two-thirds of the plans, and the employee pays the full cost in about one-third.

In plans in which the employee pays the full cost of his own coverage, he also pays the full cost of his dependents' coverage.

CHOICE OF PLANS

For most junior colleges the basic health insurance plan is provided through a single insurer under one master group contract. The same provisions cover all the employees who participate in the plan. In about a tenth of the junior colleges, mainly public, a choice of the type of basic coverage is provided for. This is frequently the case in areas in which prepaid group medical practice plans are in operation.

As an example of choices provided, one junior college district offers employees their preference of one of the following: (1) a Blue Cross basic hospital-surgical-medical plan and Blue Cross major medical; (2) a community group practice plan, including hospitalization; or (3) a life insurance company comprehensive major medical plan. The Blue Cross plan is offered through state teacher and school employee associations.

Where a choice of plans is provided, the institution usually pays a fixed contribution on behalf of each employee; the employee selects the plan to which the contribution is applied and pays the balance of the cost, if any.

HEALTH INSURANCE FOR OLDER PERSONS

Seven out of ten junior colleges report that group health insurance coverage terminates when retirement takes place. For most retired persons aged 65 and over, Medicare provides needed continuing health insurance after employment ceases. All persons reaching age 65 become eligible for Part B (Medical Insurance) of the Medicare program, and persons eligible for Social Security retirement benefits become eligible for Part A (Hospital Insurance).

Basic group health insurance, if continued into retirement, supplements but does not duplicate Medicare. If group health insurance is provided for persons who have retired at an age earlier than 65, before Medicare benefits are available, the coverage either changes to the supplementary form when age 65 is reached, or, more often, terminates. Basic insurance to supplement Medicare is a relatively expensive form of insurance; its benefits consist mainly in filling in the deductible and coinsurance amounts of the federal program. In deciding to terminate regular coverage at 65, colleges have rightly questioned the need for basic group coverage *and* Medicare. A retired individual can continue supplementary or "wrap-around" coverage on his own, if he is willing to spend the money, under Blue Cross and Blue Shield plans, prepaid group practice plans, and insurance company plans in some states.

For active employees, basic coverage usually terminates automatically when an active employee becomes eligible for Medicare. If basic coverage does not terminate, adjustments are normally made to avoid duplication of benefits and keep insurance costs down. If employee insurance ceases or changes because of eligibility for any coverage under Medicare, dependents who are not eligible for Medicare coverage normally continue to be covered under the regular group plan.

Among the 28 per cent of institutions indicating that group health insurance coverage is continued during retirement, about three-quarters of this group of 239 colleges provide for continuation of basic hospital-surgical-medical insurance along with Medicare. Sixty-five per cent of this group offer continuation of major medical expense insurance; major medical can provide coverage when Medicare benefits, if extensively used, reduce or terminate, and can cover the cost of prescription drugs out of the hospital, special nursing, and medical expenses incurred outside the United States. Fifteen per cent continue a comprehensive major medical plan, and 5 per cent community group practice plans. (See Table 3–55, Appendix B.)

Where retired health insurance coverage is provided, about a quarter of the institutions pay the whole cost, a quarter share the cost with the retired employee, and in half the retired employee, if he wishes the coverage, pays the whole cost. For the coverage of dependents of retired employees, wives or husbands in most cases, a fifth of the 239 institutions pay the whole cost, a fifth share the cost with the retired employee, and in three-fifths the retired employee pays the full cost of dependent coverage. (See Table 3–56, Appendix B.)

A group health insurance plan for retired employees that is not wholly paid for by the employer raises the question of how to find a dependable method of collecting contributions from persons no longer with the college. Salary withholding is not possible, and address changes, delays in premium payments or notices of changes in premium rates, and other communications problems, create administrative difficulties and raise administrative expenses.

Group Major Medical Expense Insurance

Group major medical expense insurance concentrates on reimbursement for the major expenses of medical care—the higher and less predictable costs associated with prolonged illness or serious injury, costs that may amount to perhaps thousands of dollars and that can leave a family battered financially unless insurance protection is present. Lesser medical expenses are usually handled through base plan coverage or, on a smaller scale, through regular family budgeting.

The development of group major medical expense insurance began in the early fifties, a period of steeply rising medical costs and of rapidly advancing medical techniques requiring expensive equipment, complex facilities, and highly trained operating personnel. Table 6–8 shows that except for the cost of prescriptions and drugs, price indexes of medical care items have continued to rise more rapidly than the Consumer Price Index for all consumer items. A 1956 Ford Foundation grant to Teachers Insurance and Annuity Association (TIAA), following a TIAA study of medical insurance needs in the colleges, provided developmental expenses and contingency reserves for the introduction of major medical expense insurance specifically designed for educational institutions.

In the junior colleges the growth of group major medical expense insurance has been more rapid than for the U. S. as a whole, in which less than half of persons with basic insurance have group major medical.[7] In 1960, one-third of the two-year colleges reported a major medical plan.[8] In 1970 major medical insurance plans or equivalent protection are reported by over 90 per cent of the junior colleges. Table 6–2, earlier in this chapter, summarizes the extent of major medical coverage currently reported by junior colleges.

Most of the colleges offering major medical protection follow a "two plan" approach to health insurance coverage, a supplementary major medical plan in conjunction with a basic hospital-surgical-medical plan.

[7] In 1960, 21 per cent of persons in the U.S. with basic hospital expense insurance were also covered by major medical expense insurance. Figures for 1968 indicate that approximately 40 per cent of those with hospital expense insurance were also covered by major medical. Over 90 per cent of persons covered under major medical expense insurance are covered through group policies. Health Insurance Institute, *1969 Source Book of Health Insurance Data*, pp. 24–25.

[8] King, *op. cit.*, p. 12.

TABLE 6-8: CONSUMER PRICE INDICES FOR MEDICAL CARE IN THE UNITED STATES (1957–59=100.0)

Year	*CPI All Items*	*All Medical Care Items*	*Physicians' Fees*	*Dentists' Fees*	*Optometric Examination and Eyeglasses*	*Hospital Semi-Private Room Rates*	*Prescriptions and Drugs*
1935	47.8	49.4	53.9	52.0	69.[illegible]	23.8	69.2
1940	48.8	50.3	54.5	53.5	70.8	25.4	69.3
1945	62.7	57.5	63.3	63.3	77.8	32.5	73.2
1950	83.8	73.4	76.0	81.5	89.5	57.8	86.6
1955	93.3	88.6	90.0	93.1	93.8	83.0	92.7
1960	103.1	108.1	106.0	104.7	103.7	112.7	102.3
1961	104.2	111.3	108.7	105.2	107.0	121.3	101.1
1962	105.4	114.2	111.9	108.0	108.6	129.8	99.6
1963	106.7	117.0	114.4	111.1	109.3	138.0	98.7
1964	108.1	119.4	117.3	114.0	110.7	144.9	98.4
1965	109.9	122.3	121.5	117.6	113.0	153.3	98.1
1966	113.1	127.7	128.5	121.4	116.1	168.0	98.4
1967	116.3	136.7	137.6	127.5	121.8	200.1	97.9
1968	121.2	145.0	145.3	134.5	125.7	226.6	98.1
1969	127.7	155.0	155.4	143.9	131.1	252.1	99.2
Mar. 1970	133.2	161.6	163.7	148.7	136.3	275.6	100.3

Source: Health Insurance Institute, *1969 Source Book of Health Insurance Data*, p. 52, and *Monthly Labor Review* (Bureau of Labor Statistics), May 1970, pp. 116–117.

In fewer institutions, a single or "comprehensive" insurance plan incorporates both basic and major medical benefits, and in others a prepaid group practice plan, including hospitalization benefits, provides a full range of health care. As with base plans, some institutions provide a choice among two or three types of major medical coverage.

COMMON ELEMENTS OF GROUP MEDICAL EXPENSE INSURANCE PLANS

Major medical plans usually reimburse 80 per cent of covered expenses that (1) are not reimbursed by a basic hospital-surgical-medical plan and (2) exceed a cash deductible amount, such as $100, which is paid by the insured person himself. The maximum benefit amount payable for each insured individual is usually high enough to encompass very large medical expenses.

The following elements are usually found in group major medical expense insurance plans:

(1) *A broad scope of coverage.* Major medical expense coverage includes just about all types of physicians' charges and other necessary medical expenses, whether the individual is in the hospital or not. Thus, its coverage extends beyond surgery and hospitalization and includes home and office care, private duty nursing, rental of special equipment, prescription drugs in and out of the hospital, and diagnostic services.

(2) *A high benefit maximum.* The maximum total major medical benefit amount per insured person currently reaches as high as $50,000. Although most plans concentrate in the $10,000 to $25,000 area, increasing numbers are moving toward the $50,000 level. While a very small proportion of employees or dependents will ever exceed a maximum of $50,000, this degree of protection against medical bills is needed for those whose bills do indeed reach extraordinary levels.

(3) *Reinstatement provisions:* (1) An automatic reinstatement provision, under which an individual who has received major medical benefits may each year automatically restore his original maximum benefit amount, usually subject to a maximum of $1,000 per year, without supplying medical evidence of insurability. Plans with a $50,000 initial maximum benefit incorporate a $5,000 maximum automatic reinstatement provision. (2) The full maximum can normally be reinstated at any time if the individual can furnish evidence of insurability.

(4) *Family coverage.* Group major medical plans normally insure employees and their eligible dependents, including unmarried children to age 19, and unmarried children age 19 to 23 who are full-time students and dependent on the employee for support.

(5) *A cash deductible amount,* designed to screen out the lower levels of medical expense capable of being met from current income or savings. The cash deductible amount is the out-of-pocket amount (not reim-

bursed by a basic hospital-surgical-medical plan) paid by the individual for covered medical expenses before reimbursement begins under the major medical plan.

(6) *A deductible accumulation period,* which limits the period of time in which the cash deductible may be accumulated, for example, three months, six months, a calendar year.

(7) *A coinsurance provision,* designed to give the individual a personal stake in the size of his medical bills. This feature, like the deductible amount, aims at helping to keep plan costs reasonable. The coinsurance percentage, usually 20 per cent, is the percentage of covered medical expenses above the cash deductible amount that the insured himself pays and for which he is not reimbursed by the major medical plan. A comprehensive major medical expense plan (not supplementary to a base plan) may provide an area of full reimbursement (no coinsurance) for a stated amount of covered hospital charges, such as the first $1,000; other covered charges, in hospital or out, are then reimbursed, after the cash deductible, on the regular coinsurance basis.

(8) *A benefit period.* This is the period during which major medical benefits are paid for covered expenses incurred after the cash deductible amount has been satisfied. After a benefit period is terminated, the insured individual must again pay the cash deductible amount in order to establish another benefit period.

(9) *Relatively few expense limitations.* The full cost of semiprivate hospital accommodations is normally a covered medical expense under major medical plans. However, a dollar maximum is placed on the daily hospital charges allowable for *private* room and board. There are no "inside limits," such as scheduled allowances for specified surgical charges or doctors' visits, or numbers of days of hospitalization allowed, as under basic health insurance plans. The broad "reasonable and customary" rule governs doctors' fees.

A few classes of expenses are generally not covered by major medical insurance, such as eye examinations, glasses, hearing aids, expenses incurred in a government hospital, sickness or injury resulting from war, dental treatment except for treatment of injuries sustained in an accident, and pregnancies, except for certain serious complications. Covered expenses under major medical do not include expenses incurred on account of sickness or injury arising out of or in the course of employment to the extent that benefits are payable under applicable Workmen's Compensation laws or similar statutes.

Expenses for treatment of mental or nervous disorders while confined in a hospital are usually covered on the same basis as other expenses incurred in a hospital, although some plans place a limit on days of care, or on maximum applicable benefits, or both, and some change the 80–20 coinsurance to 50–50 after a stated number of days in the hospital.

Treatment of mental or nervous disorders when an individual is not confined in the hospital is frequently not covered, or, if covered, is limited; limits are placed on numbers of visits to the doctor that will be covered and on the dollar amount of covered charges per visit. The coinsurance percentage is usually set at 50–50. In the few plans in which treatment of mental and nervous disorders out of the hospital has been covered on the same basis as other medical expenses, plan costs have substantially increased.

(10) A provision for *continuation of benefits of terminating employees.* If a participant's employment is terminated while a benefit period is in effect, provision is made for continuation of benefit payments for a specified time, usually for a maximum period of three or six months or one year.

HOW MAJOR MEDICAL WORKS

A health insurance plan designed to begin benefits when medical expenses become "major" and end them when they end or decline to a lower level must define the starting and stopping points and incorporate a method of sensing these points in each individual case. A number of methods are in use. In general, they utilize applications of some or all of the following: the cash deductible, the deductible accumulation period, the benefit period, the continued expense test, and the medical cause. The stated maximum benefit amount governs total reimbursements under the plans.

The Deductible Accumulation Period. This is the stated period within which the cash deductible must be satisfied by the insured. When stated in months, the usual period is three months and the deductible must be satisfied in a period of three consecutive months or less. In some plans the deductible accumulation period is defined as the calendar year, January 1 to December 31.

Table 6–9 shows the types of deductible accumulation periods reported for major medical plans in the junior colleges. About half the plans report that the deductible must be accumulated within the calendar year, about a fifth report either a three or six month period, and about a fifth report a benefit year plan in which the deductible may be accumulated within any twelve month period.

The Benefit Period. Once the deductible has been satisfied within the prescribed period, the benefit period is in effect. In calendar year plans the benefit period continues to December 31. In benefit year plans it continues for a period of twelve consecutive months starting from the date of the first covered expense used to satisfy the deductible.

TABLE 6–9: GROUP HEALTH INSURANCE PLANS IN JUNIOR COLLEGES, 1970. DEDUCTIBLE ACCUMULATION PERIODS REPORTED FOR MAJOR MEDICAL INSURANCE PLANS

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	N= 787	N= 56,193	N= 661	N= 51,572	N= 126	N= 4,621
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	7.0	4.4	5.6	3.8	14.3	10.4
The Calendar Year	51.3	59.4	52.5	60.8	44.4	43.8
12-Month Period	17.5	17.0	18.5	17.6	12.7	10.1
3 Months	16.1	10.9	16.0	9.7	16.7	24.9
6 Months	2.3	1.8	2.0	1.8	4.0	2.2
Other	5.8	6.5	5.4	6.3	7.9	8.6
Administrators	N= 789	N= 12,233	N= 662	N= 10,531	N= 127	N= 1,702
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	6.8	5.1	5.4	4.0	14.2	11.5
The Calendar Year	51.3	57.8	52.6	59.2	44.1	49.5
12-Month Period	17.6	17.1	18.4	18.5	13.4	8.3
3 Months	16.2	12.4	16.2	11.2	16.5	20.2
6 Months	2.3	2.0	2.0	1.9	3.9	2.6
Other	5.8	5.6	5.4	5.2	7.9	7.9
Clerical-Service Employees	N= 774	N= 40,378	N= 654	N= 35,548	N= 120	N= 4,830
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	6.7	4.7	5.7	4.0	12.5	9.9
The Calendar Year	51.7	59.4	52.9	62.1	45.0	40.4
12-Month Period	17.7	17.9	18.5	18.8	13.3	10.9
3 Months	15.5	10.6	15.3	8.3	16.7	27.1
6 Months	2.5	1.7	2.1	1.6	4.2	2.6
Other	5.9	5.7	5.5	5.2	8.3	9.1

The two or three year benefit period plans provide longer maximum benefit periods than either the calendar or benefit year methods. Under a "continued expense" plan, the benefit period, which is figured from the date of the first expense used to satisfy the deductible amount, continues until whichever occurs first: (a) the end of three years, or (b) the end of any three consecutive months during which covered expenses, exclusive of any paid by a base plan, have not exceeded a certain amount, such as $50. This is the "continued expense" test.

The continued expense plan is designed to continue uninterrupted benefits during a period that will normally be long enough to meet the major needs of a serious illness or accident. The three month continued expense test helps keep plan costs down by eliminating payments for lesser medical expenses once the period of major expenses has ended.

On the other hand, under calendar or benefit year plans the individual has to satisfy a new deductible each year even though major medical expenses continue, and benefits are continued until the end of the calendar or benefit year even when covered expenses become very light.

To prevent an individual from having to satisfy two deductibles in quick succession, calendar year plans generally provide that any part of the deductible that applies to expenses occurring in the last three months of a year will be credited toward the deductible payable in the following year. Even with this "carryover" provision, there remains the disadvantage of the calendar year plan in its use of an arbitrary date, December 31 each year, as the cut-off point for all benefit periods under the plan. This gives small recognition to the fact that a serious illness or accident can strike in any month and that heavy medical expenses can and do run from one year to the next.

Table 6–10 shows the maximum benefit periods reported for junior college major medical plans. Forty-two per cent of the plans report a benefit period of the balance of the calendar year, 26 per cent the benefit year (one year in the table), and about 18 per cent a two or three year maximum benefit period.

The deductible and the benefit periods are normally applied separately to each member of a family. Where charges are incurred as a result of a common accident sustained by two or more insured members of a family, expenses are usually combined to satisfy only one deductible amount, which then establishes a benefit period for each injured person. Each person continues to have his own separate maximum benefit amount.

All Cause and Per Cause. In most major medical plans all covered expenses incurred by an individual, regardless of cause, are combined for the purpose of the deductible, benefit period, and maximum benefit amount. After a person has paid the deductible amount, he receives the benefits for any and all subsequent covered expenses incurred during the remainder of the benefit period. This *all cause* approach to satisfying a deductible recognizes that a person's budget is hit just as hard by medical expenses whether they arise from one or from several causes.

In *per cause* plans, each illness or accident is treated separately for the purpose of the deductible, the benefit period, and, usually, the maximum benefit amount. Here the expenses used to satisfy a cash deductible must be related to one illness or accident. Any covered expenses incurred for a different and unrelated cause are treated under a separate deductible, a separate benefit period, and a separate maximum amount. The deductible accumulation period in a per cause plan is usually three months, and the benefit period for each illness or accident under this approach usually continues for two years unless it ends sooner because

TABLE 6–10: GROUP HEALTH INSURANCE PLANS IN JUNIOR COLLEGES, 1970. MAXIMUM LENGTH OF BENEFIT PERIOD IN MAJOR MEDICAL INSURANCE PLANS

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	$N=$ 787	$N=$ 56,193	$N=$ 661	$N=$ 51,572	$N=$ 126	$N=$ 4,621
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	7.6	4.8	6.5	4.4	13.5	9.3
Balance of the Calendar Year	42.4	53.4	43.1	54.5	38.1	39.8
1 Year	26.0	23.6	28.0	24.6	15.9	13.2
2 Years	9.0	5.8	8.9	5.6	9.5	8.2
3 Years	8.6	6.0	7.4	4.7	15.1	20.9
Other	6.4	6.4	6.1	6.2	7.9	8.6
Administrators	$N=$ 789	$N=$ 12,233	$N=$ 662	$N=$ 10,531	$N=$ 127	$N=$ 1,702
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	7.5	5.7	6.3	4.9	13.4	10.8
Balance of the Calendar Year	42.3	51.0	43.1	52.1	37.8	43.8
1 Year	26.2	24.2	28.1	26.0	16.5	12.9
2 Years	9.0	7.2	8.9	7.2	9.4	7.6
3 Years	8.7	5.9	7.6	4.6	15.0	13.9
Other	6.3	6.0	6.0	5.2	7.9	11.0
Clerical-Service Employees	$N=$ 774	$N=$ 40,378	$N=$ 654	$N=$ 35,548	$N=$ 120	$N=$ 4,830
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	7.4	5.0	6.6	4.5	11.7	8.3
Balance of the Calendar Year	42.8	53.9	43.4	56.8	39.1	33.8
1 Year	26.4	24.4	28.1	25.7	16.7	14.6
2 Years	9.0	5.7	8.9	4.9	10.0	11.2
3 Years	8.1	6.1	7.0	3.9	14.2	21.8
Other	6.3	4.9	6.0	4.2	8.3	10.3

the insured person ceases to incur a stated level of covered expenses from that cause (the continued expense test) during a three month period.[9]

Table 6–11 summarizes the incidence of all cause and per cause plans in junior college major medical plans according to whether the deductible amount is accumulated on a per cause or all cause basis. About four out of five plans use the all cause approach.

Under per cause plans there is often considerable difficulty in deter-

[9] The continued expense test is also used by many all cause plans; the majority of TIAA major medical expense plans, for example, use the continued expense test and a maximum benefit period of three years.

TABLE 6–11: GROUP HEALTH INSURANCE PLANS IN JUNIOR COLLEGES, 1970. PER CAUSE AND ALL CAUSE MAJOR MEDICAL INSURANCE PLANS

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N*= 787	*N*= 56,193	*N*= 661	*N*= 51,572	*N*= 126	*N*= 4,621
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	7.0	4.2	5.6	3.7	14.3	10.5
Per Cause	15.4	14.1	16.2	14.2	11.1	12.2
All Cause	74.6	77.3	75.5	77.7	69.8	72.8
Other	3.0	4.4	2.7	4.4	4.8	4.5
Administrators	*N*= 789	*N*= 12,233	*N*= 662	*N*= 10,531	*N*= 127	*N*= 1,702
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	6.8	5.0	5.4	3.9	14.2	11.3
Per Cause	15.5	14.9	16.2	15.5	11.8	10.9
All Cause	74.5	77.6	75.5	78.5	69.3	72.7
Other	3.2	2.5	2.9	2.1	4.7	5.1
Clerical-Service Employees	*N*= 774	*N*= 40,378	*N*= 654	*N*= 35,548	*N*= 120	*N*= 4,830
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	6.7	4.5	5.7	3.7	12.5	9.9
Per Cause	15.8	13.8	16.4	13.8	12.5	13.5
All Cause	74.4	76.0	75.1	76.8	70.0	71.1
Other	3.1	5.7	2.8	5.7	5.0	5.5

mining whether a particular medical expense is related to one illness or accident or to another. There is also the difficulty of justifying the per cause concept to participants, particularly when they find that they must pay a new cash deductible amount before they can be reimbursed for any medical bills that are unrelated to an illness or accident for which they are already sustaining heavy medical expenses. Another complication is that under a per cause plan an insured person may have to keep track of several different deductible accumulation and benefit periods at the same time.

The Maximum Benefit Amount. Each insured employee and each insured dependent under a major medical plan is covered initially for a stated maximum benefit amount. After benefits have been paid, an insured individual's maximum can be restored, as noted earlier, in either of two ways, under the automatic reinstatement provision, or by furnishing evidence of insurability satisfactory to the insurer.

The maximum benefit amount normally applies to covered expenses arising from all causes (*all cause maximum*). However, in the plans in which the deductible accumulation and benefit periods are applied on a per cause basis, the stated maximum is usually applied separately to each cause (*per cause maximum*). A few plans begin their benefits on a per cause basis but state an all cause maximum. Table 6–12 shows the maximum benefit amounts stated in the plans in effect in the reporting junior colleges.

TABLE 6–12: GROUP HEALTH INSURANCE PLANS IN JUNIOR COLLEGES, 1970. MAXIMUM BENEFIT AMOUNTS UNDER MAJOR MEDICAL INSURANCE PLANS

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N*= 787	*N*= 56,193	*N*= 661	*N*= 51,572	*N*= 126	*N*= 4,621
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	10.0	7.2	9.1	6.8	15.1	10.8
$5,000	1.0	1.3	1.2	1.4	—	—
$10,000	26.1	21.6	24.2	21.1	35.6	27.0
$15,000	17.0	13.5	16.8	12.5	18.3	25.5
$20,000	21.5	25.6	23.1	27.1	12.7	11.6
$25,000	10.8	9.5	10.0	8.5	15.1	20.0
$30,000	2.0	4.5	2.3	4.8	.8	1.2
$40,000	.5	.3	.6	.3	—	—
$50,000	10.8	16.0	12.4	17.0	2.4	3.9
Other	.3	.5	.3	.5	—	—
Administrators	*N*= 789	*N*= 12,233	*N*= 662	*N*= 10,531	*N*= 127	*N*= 1,702
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	9.9	7.9	8.9	7.2	15.0	12.0
$5,000	1.0	.7	1.2	.9	—	—
$10,000	25.9	23.6	24.2	23.0	35.3	27.4
$15,000	17.4	15.6	16.9	13.9	19.7	26.0
$20,000	21.4	25.0	23.1	27.2	12.6	11.9
$25,000	10.8	9.4	10.1	8.3	14.2	16.2
$30,000	2.0	1.7	2.3	1.7	.8	1.6
$40,000	.5	.4	.6	.4	—	—
$50,000	10.8	15.5	12.4	17.2	2.4	4.9
Other	.3	.2	.3	.2	—	—
Clerical-Service Employees	*N*= 774	*N*= 40,378	*N*= 654	*N*= 35,548	*N*= 120	*N*= 4,830
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	9.9	6.7	9.3	6.4	13.3	8.6
$5,000	1.0	1.1	1.2	1.3	—	—
$10,000	26.6	23.7	24.5	22.6	38.4	31.1
$15,000	17.6	14.8	17.3	13.3	19.2	25.8
$20,000	21.3	23.1	22.8	24.6	13.3	12.1
$25,000	10.1	8.5	9.5	7.0	13.3	19.7
$30,000	2.1	6.0	2.3	6.6	.8	1.2
$40,000	.5	.2	.6	.3	—	—
$50,000	10.6	15.5	12.2	17.4	1.7	1.5
Other	.3	.4	.3	.5	—	—

FACTORS AFFECTING MAJOR MEDICAL PREMIUM RATES

The premium rate for a major medical plan is normally stated in terms of a composite, i.e., averaged, monthly rate for all persons in the group —one composite rate for the insured employee and another composite rate for the insured dependent unit (spouse and/or dependent children). Rates are subject to change once a year, depending on changes in the composition of the group and on its experience. A composite rate reflects a number of factors that affect insurance costs:

(1) The type of plan: whether *per cause* or *all cause*, and the length of the deductible accumulation period and the benefit period.
(2) The deductible and coinsurance amounts and the maximum benefit amount.
(3) The range of medical expenses covered, including the extent of coverage for out-of-hospital psychiatric care.
(4) The actuarial value of underlying base plan benefits where major medical supplements a base plan.
(5) Sex and age distribution of the individuals to be insured.
(6) Earnings levels of the individuals to be insured.
(7) Size of the insured group and type of administration.
(8) The general level of medical costs in the geographical area of the insured group.

Key elements in medical costs are the age and sex of the individuals involved. Health insurance experience shows that women have a higher frequency of illness than men, and that for both sexes incidence of medical expenses increases with age.

Another influence on the size and frequency of medical bills is level of income. Upper income groups show higher utilization of medical services and higher charges for a given service than lower income groups.

Major medical underwriting takes into account regional differences in the cost of hospital care and professional services. Medical costs are relatively high on the West Coast, for example, where utilization of medical services and charges for such services are high; utilization and charges in the Southeast are relatively lower. Within regions, urban or rural location is also taken into account.

If during any year of plan operation the level of major medical claims is higher than anticipated by a plan's current premium rates, an increase in the rates for the following year may result. When benefit payments are less than anticipated, a return of premium in the form of a dividend or retroactive rate adjustment generally results.

Operation of a Major Medical Plan

As with other group insurance plans, the master contract between the employer (or employee association) and the insurer defines the type of major medical expense insurance plan and states in detail the benefits provided. The insurer administers the benefits as provided by the contract.

The most important step in obtaining or revising major medical coverage is the choice of the plan by the employer in consultation with the faculty and staff. This means giving careful thought to the features of the plan that determine when medical expenses become "major" and to the provisions that govern reimbursement. The deliberation should cover not just the amount of the deductible and the maximum benefit, but the deductible accumulation period, the benefit period, and the per cause versus all cause approach. As noted in the foregoing section of this chapter, significant differences appear among these provisions. They deserve more active scrutiny than they are sometimes given.

In addition, the following must be determined in putting a plan into operation: (1) the classes of employees to be covered; (2) the waiting period, if any, before participation of new employees begins; (3) the sharing of the cost of the plan between employer and employee; (4) participation of retired employees and their widows.

CLASSES OF EMPLOYEES COVERED

As with a basic health insurance plan, there is no reason to exclude any employee group. All categories of permanent full-time employees are usually covered by the group major medical plan. Table 6–2, earlier in the chapter, shows that less than 1 per cent of junior colleges reporting a supplementary major medical plan for faculty do not also report a plan for clerical-service employees. Heavy medical expenses create serious problems for any family. Eligibility should be extended accordingly.

As with other group insurance plans, a precise definition of those who are eligible is important. A few examples of the classifications used by the junior colleges are the following:

* * *

> You become eligible for these benefits on the date you commence to work, if you are a full-time employee. You will be insured for employee benefits and, if you have signed a dependents' benefit enrollment card, for dependents' benefits on the date you become eligible provided you are at work. If you are away from work, your insurance will be postponed until the date you return to work.

* * *

> You and your family members are eligible to participate in this plan provided you are a permanent full-time, active employee working at least 30 hours per week.

* * *

All full-time regular or permanent employees and career seasonal employees employed by the State shall be eligible to participate, provided the employing agency agrees to participate. A regular or permanent employee is one who is employed for at least 30 hours per week. Permanent part-time employees who work at least 20 hours a week will also be eligible. Temporary employees will not be eligible. [Plan covers all state employees.]

* * *

When a plan is being installed, all eligible employees are covered automatically if the entire premium for employee coverage is being paid by the college. If employees are to pay a part of the premium, at least 75 per cent of the eligible group must elect coverage before a plan can become effective, as provided under most state insurance statutes.

Dependent Coverage. Dependent coverage normally includes the spouse of an eligible employee, unmarried children under age 19, and unmarried children from age 19 to 23 who are full-time students and dependent on the employee for support.

An employee cannot carry dependent coverage unless he himself is insured under the major medical plan. For a new plan to include dependent coverage, the usual insurance requirement is that at least 75 per cent of the employees who enroll in the plan and who have eligible dependents must elect dependent coverage.

Waiting Periods. Waiting periods, if any, for newly hired employees are usually reserved for classifications of employees having a high turnover rate. For example, eligible employees in the clerical and service groups might be brought into the plan following the completion of three months' service, while others might become eligible immediately on employment. When the employer pays the entire premium, newly eligible employees are brought into the plan automatically on the first day they become eligible, provided the staff members meet the "actively at work" requirement of the group policy.

With few exceptions, waiting periods are the same for basic and major medical coverage. As indicated in Table 6–5, about 60 per cent of junior college health insurance plans provide for immediate coverage of newly hired employees, and another 30 per cent bring new employees into the plan within a month or on the first of the month following one full month of employment.

SHARING THE COST

Employee Coverage. Close to half of all junior colleges pay the full cost of the employee's major medical or comprehensive health insurance coverage. The proportion of employer-pay-all plans for employee coverage is somewhat higher among publicly supported junior colleges than in the private colleges. While almost exactly half of the public colleges pay the whole cost, 43 per cent of private colleges pay the whole cost for faculty and administrators, and 40 per cent pay the whole cost for clerical-service personnel. Table 6–13 summarizes the role of employer and employee in paying for employee coverage under major medical plans.

As with basic plans, there is more joint sharing of the cost of major medical coverage in private colleges than public. Among public junior colleges 27 per cent of plans provide for employer and employee sharing in the cost; among private junior colleges 38 per cent make provision for shared costs for faculty, 39 per cent for administrators, and 41 per cent for clerical-service employees.

Major medical plans in which the employee pays the full cost are proportionately more numerous in public junior colleges than private.

TABLE 6–13: GROUP HEALTH INSURANCE PLANS IN JUNIOR COLLEGES, 1970. EMPLOYER-EMPLOYEE SHARING OF COST OF SUPPLEMENTARY OR COMPREHENSIVE MAJOR MEDICAL INSURANCE—EMPLOYEE COVERAGE

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	N= 787	N= 56,193	N= 661	N= 51,572	N= 126	N= 4,621
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.3	.1	—	—	1.6	1.2
Employer Pays Full Cost	48.8	57.7	49.9	58.9	42.9	43.8
Employer-Employee Share Cost	29.1	25.1	27.4	24.2	38.1	34.9
Employee Pays All	21.9	17.1	22.7	16.8	17.5	20.1
Administrators	N= 789	N= 12,233	N= 662	N= 10,531	N= 127	N= 1,702
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.3	.2	—	—	1.6	1.2
Employer Pays Full Cost	48.9	55.9	50.0	57.4	43.3	46.5
Employer-Employee Share Cost	29.2	28.1	27.2	26.1	39.4	40.4
Employee Pays All	2[illegible].7	15.9	22.8	16.5	15.7	11.8
Clerical-Service Employees	N= 774	N= 40,378	N= 654	N= 35,548	N= 120	N= 4,830
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.3	*	—	—	1.7	.4
Employer Pays Full Cost	49.1	57.1	50.8	59.6	40.0	38.9
Employer-Employee Share Cost	29.2	25.8	26.9	23.2	41.7	44.9
Employee Pays All	21.4	17.0	22.3	17.2	16.7	15.7

* Less than .1 per cent.

In the public colleges, 23 per cent of plans for faculty and administrators, and 22 per cent for clerical-service personnel, are employee-pay-all. In private colleges the percentages of employee-pay-all major medical plans are, respectively, 17.5, 15.7 and 16.7.

In considering the employer-employee roles in paying for the employee's major medical coverage, it should be noted that by reducing employee cost an employer contribution greatly encourages participation in the plan. Where the employer pays the full cost, 100 per cent employee participation is attained. It should also be kept in mind that employee contributions are generally paid in after-tax dollars.[10] On the other hand, when total funds available for staff compensation are strictly limited, a joint contributory plan makes possible higher levels of plan protection.

Dependent Coverage. For major medical coverage of employees' dependents, the sharing configuration is nearly reversed. Here, more than half the plans (about 57 per cent for each employee category) report that the employee pays the full cost of dependent coverage. The proportion of employee-pay-all provisions for dependent coverage is slightly higher in the public institutions (about 58 per cent for all employee groups) than in the privately supported colleges (about 52 per cent). The figures suggest that the aim of many of the colleges is to provide a substantial employer contribution for the coverage of employees, but to leave the cost of dependent coverage up to the individuals concerned, since dependency situations vary among employees.

The employer pays the full cost for dependent coverage in about 15 per cent of the plans overall, with little difference between the public and private colleges. These plans are generally those of the larger institutions, employing about a quarter of the employees in the junior colleges.

The cost of dependent coverage is shared by employer and employee in about a quarter of the public colleges and in about 30 per cent of the private colleges.

Table 6–14 summarizes the role of employee and employer contributions in paying for dependent coverage in major medical plans.

When a major medical plan supplements a base plan, it is frequently required that an employee participate in the base plan in order to be eligible for major medical. In other plans, the employee may choose whether he wants both major medical and base plan coverage, or one without the other. When the major medical deductible is the same for all participants, say $100, the cost of major medical coverage for those

[10] Under federal income tax law, one-half of the amount paid by a taxpayer for medical care insurance for himself and his dependents, but not more than $150, is allowed as a deduction from taxable income. The remaining one-half, plus any excess over the $150 limit, is deductible along with other medical expenses if such medical expenses exceed 3 per cent of adjusted gross income. Internal Revenue Code, Sec. 213.

TABLE 6–14: GROUP HEALTH INSURANCE PLANS IN JUNIOR COLLEGES, 1970. EMPLOYER-EMPLOYEE SHARING OF COST OF SUPPLEMENTARY OR COMPREHENSIVE MAJOR MEDICAL INSURANCE—DEPENDENT COVERAGE

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	N= 787	N= 56,193	N= 661	N= 51,572	N= 126	N= 4,621
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.4	.1	—	—	2.4	1.5
Employer Pays Full Cost	15.5	24.0	15.6	24.5	15.1	17.4
Employer-Employee Share Cost	27.3	26.5	26.6	26.5	31.0	26.5
Employee Pays All	56.8	49.4	57.8	48.9	51.6	54.6
Administrators	N= 789	N= 12,233	N= 662	N= 10,531	N= 127	N= 1,702
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.4	.2	—	—	2.4	1.8
Employer Pays Full Cost	15.6	21.5	15.7	22.0	15.0	18.6
Employer-Employee Share Cost	27.5	29.8	26.6	29.3	32.3	33.1
Employee Pays All	56.5	48.4	57.7	48.6	50.4	46.5
Clerical-Service Employees	N= 774	N= 40.378	N= 654	N= 35,548	N= 120	N= 4,830
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.5	.5	.2	.5	2.5	.6
Employer Pays Full Cost	15.0	25.0	15.4	26.3	12.5	15.4
Employer-Employee Share Cost	27.3	26.2	26.3	25.0	32.5	34.5
Employee Pays All	57.2	48.3	58.1	48.2	52.5	49.5

who do not participate in the base plan, but who choose major medical, will be higher than if they also had base plan coverage; major medical benefits begin sooner in the absence of base plan benefits. Consequently, where the major medical deductible is uniform among participants, major medical plans usually require higher premium contributions for persons not participating in the base plan. For example, a college may contribute for each employee the amount required to pay the full cost of employee major medical coverage that is carried as a supplement to the college's base plan, and provide that the additional amount of premium required for an employee who does not participate in the base plan be paid by the employee. Or, one employee contribution rate may be required for major medical coverage of employees participating in the base plan and a higher one required for those who do not.

Some major medical plans incorporate deductibles that differ according to the extent of employee participation in a base plan. If this is done, the same contribution is made for each employee's major medical coverage regardless of the employee's decision as to his basic coverage, but persons with neither basic hospital nor surgical-medical coverage would, for example, have a deductible of $400 under the major medical plan; those with only surgical-medical coverage, $300; those with only hospital coverage, $200; and those with both hospital and surgical-medical coverage, $100.

LEAVE OF ABSENCE

Colleges need to pay particular attention to the provisions of their health insurance plans for coverage during leaves of absence, with pay and without. Sabbatical leaves with full or part pay, and leaves with or without pay for study, research, and special service projects, should not leave the individual and his family without health insurance protection. While leaves may be granted most frequently to faculty members, they are also applicable to administrative personnel, and sometimes to other employees.

By no means do all of the plans in the colleges sufficiently detail their benefit plan provisions during leaves of absence. Particularly when plan revisions are under consideration, thought should be given to a clearly stated policy concerning health insurance protection during leaves. For example, under TIAA major medical plans a faculty or staff member's insurance may be continued for 24 months of leave with at least one-quarter pay. Insurance may also be continued for 24 months of leave without pay if the individual is engaged in education or research, such as under a foundation grant, Fulbright grant or government project, or full-time study for an advanced degree. Other insurers make similar arrangements on request.

Where the employer pays the entire health insurance premium, continuation of coverage during leave of absence presents no special problem. The institution simply continues premiums as before. Under contributory plans the employer may wish to assume the entire premium payment during the leave. Or, special arrangements may be made for continuation of the employee's share of the premium during his absence, such as accepting a lump sum payment from the employee out of which premiums can be paid as they fall due.

RETIRED STAFF COVERAGE

Beginning at age 65, most college staff members, active or retired, will become eligible for Part A (Hospital Insurance) of the federal Medicare program, and Part B (Medical Insurance) will cover all persons 65 and over who sign up for the coverage.

Continued participation under an employer's group major medical plan after age 65 for retired staff members provides protection for medical expenses that may exceed Medicare limits. About 30 per cent of the junior colleges report that retired persons are eligible to continue participation in a group health insurance plan. In about four-fifths of these institutions the continued participation is in a supplementary or comprehensive major medical plan.

Four out of ten institutions that continue eligibility for group major medical coverage into retirement do so only for employees who have met a minimum service and/or age requirement. Among these, the most frequent practice is to require a combination of service and age (47 per cent). Twenty-four per cent set a service requirement only and 22 per cent an age requirement only. A frequent combination is five years of service and attainment of age 60. Service requirements alone center around ten years, and age requirements range between ages 55 to 65.

For retired employees and their dependents, major medical coverage usually provides a maximum benefit amount that is somewhat lower than the maximum provided for coverage of active employees. A maximum for active employees of $25,000, for example, might be reduced to $10,000 in retirement. Provision for reinstatement of benefits is usually limited to no more than $1,000 automatic reinstatement once each year. Expenses for treatment of mental and nervous diseases are normally excluded during retirement, and covered transportation expenses for medical treatment are usually limited to local ambulance services.

The cost of the retired employee's health insurance coverage is borne wholly by the employer in 27 per cent of the plans, and is shared with the employee in 27 per cent. The employee pays the whole cost in 44 per cent of the plans in which group coverage is continued after retirement.

The cost of health insurance coverage for dependents of retired employees is borne wholly by the employer in 20 per cent of plans, is shared with the employee in 22 per cent, and is borne wholly by the employee in 55 per cent.

Coverage for dependents is an important part of major medical protection at all ages. The relatively greater level of medical need at the higher ages affirms the continued importance of full family protection, particularly for those not yet eligible for Medicare or for anyone who may not qualify for Part A Medicare coverage. Practically all institutions that continue major medical coverage for retired staff members also continue it for dependents.

COORDINATION OF BENEFITS

During the rapid extension of group health insurance coverage in recent years there have been substantial increases in the number of employed individuals who are members of the same household. There are more and more working wives, for example.[11] The result is that many individuals become insured as employees under one plan and as dependents under another and entitled to benefits under both. Benefits payable can thus exceed the actual medical expenses incurred by the insured individual. Payment of benefit amounts beyond the actual medical expenses incurred drives up insurance costs.

In order to keep the cost of insurance as reasonable as possible while at the same time providing needed benefits, most group insurance plans now incorporate a coordination of benefits provision designed to meet the problem of over-insurance and excess benefits. Under this provision an insured person receives from all applicable benefit plans combined no more than 100 per cent of his allowable medical expenses. Benefits are reduced only to the extent necessary to prevent an individual from making a profit from his insurance coverage.

Under the coordination procedure, benefits are paid under a "primary-secondary" method when duplicate coverage is involved. When two plans contain the coordination of benefits provision, the plan that insures the person incurring the claim as an employee is the primary plan. The primary plan pays first and the secondary plan pays second. If an individual is insured under two plans through two jobs, the plan that insured the individual for the longer period of time would pay first. With respect to children, the plan that insures the father as an employee is primary. A plan whose group contract does not contain a coordination of benefits provision or other anti-duplication provision is always considered as the primary plan.

Medical Services in the Future

By providing specified benefits when medical care is required in return for regular premium payments in advance, health insurance plans increase the ability of insured individuals to cope with medical expenses. If plans are adequate, they reduce or perhaps nearly eliminate the serious blows to family budgeting and financial stability that medical expenses might otherwise cause. The reduction of financial hazards in achieving adequate medical care can be regarded as the principal reason for the development of health insurance.

If medical services are not delivered economically and efficiently, health insurance cannot be economical. The cost of health insurance is directly reflected in the cost of medical services. The insured plans themselves build in a number of methods which aim to keep medical costs at reasonable levels. Limits on the reimbursement of private hospital accommodations encourage the use of the more economical semi-

[11] Cf. footnote 9, Chapter 5.

private two- to four-bed rooms. Scheduled limits on medical fees reimbursed by basic surgical-medical plans define the amounts paid out for doctors' services; the plans pay only the scheduled amount, while the patient pays the difference (and the difference may sometimes be substantial). The deductibles and coinsurance provisions of major medical insurance are designed to motivate the individual to avoid unnecessary medical treatment by giving him a share in the cost, and to encourage him to discuss fees in advance with the doctor. However, individuals and insurance plan provisions cannot do a great deal in influencing costs of medical care. The upward pressures lie generally elsewhere. For twenty years the annual increases in the overall costs of medical care have greatly exceeded increases in the all-item consumer index, and costs continue to rise.[12]

In recent years, more attention has been given to the study of needed changes in the organization of the medical service system as a whole. Continuing shortages in trained medical manpower—doctors, nurses, technicians, and others, maldistribution of such manpower, duplications and shortages of medical facilities, the absence in many areas of useful facilities for preventive care, over- and under-utilization of medical resources, scarcity of outpatient treatment facilities, the traditional fee-for-service medical entrepreneurship, concentrations of population groups for whom medical care remains substandard, all come into focus as existing methods of delivering medical care are examined. The many deficiencies in the adequacy and efficacy of health care in the United States are increasingly recognized. As study has progressed, numerous improvements have been suggested. Experience under the relatively new Medicare program has helped reveal the depth of previously unmet needs for medical care.

In 1967 the Report of the National Advisory Commission on Health Manpower concluded that "*Unless we improve the system* through which health care is provided, care will continue to become less satisfactory, even though there are massive increases in cost and in numbers of health personnel."

The report described the state of medical services in the United States: [13]

> Since World War II, medicine has undergone radical change. Continuous care from a single physician has become increasingly rare; almost all new practitioners are specialists and are supported by a variety of skilled personnel; medical services are fragmented by disease categories and methods of payment; the place of care is moving

[12] Cf. Table 6–8 earlier in this chapter.

[13] *Report of the National Advisory Commission on Health Manpower.* (Washington, D.C.: U.S. Government Printing Office, November 1967), Vol. 1, pp. 2–3.

steadily from the home to the physician's office and, increasingly, to the hospital. Medicine has participated in the general explosion of science and technology, and possesses cures and preventives that could not have been predicted even a decade ago. But the organization of health services has not kept pace with advances in medical science or with changes in society itself. Medical care in the United States is more a collection of bits and pieces (with overlapping, duplication, great gaps, high costs, and wasted efforts), than an integrated system in which needs and efforts are closely related.

Less than perfect use of resources is, of course, not unique to health. Yet in our opinion, the organization of health care has been less responsive to rapidly changing national needs than have many other aspects of society, and unless major changes are accomplished more quickly than has ever been possible in the past, a more serious "crisis" will be inevitable.

In the years to come, substantial changes in the medical service delivery system may be expected if medical services are to respond better to medical needs. Changes in the way medical services are provided will affect the methods employed in paying for them, so that college insurance plans too will be subject to change and perhaps to wholly new approaches. It seems likely that of all the benefit plans covering faculty and staff of junior colleges, the health insurance area, in order to remain responsive, will require the most continuous monitoring over the years to come.

APPENDIX B TABLES RELATED TO CHAPTER 6:

Table

Table

7 SHORT-TERM DISABILITY INCOME PLANS

Income loss protection during periods of temporary disability is an important part of employee benefit planning. "What happens to my regular salary if accident or illness keeps me away from work?" is a vital question for every staff member. For the employer the corresponding question is "What is the employer obligation at such a time and how should it be met?"

Everyone is subject to short absences due to such things as colds, sprains, laryngitis, viruses, or other more serious conditions or injuries. In certain fields, on-the-job accidents may also lead to absences from work. Most disability absences are for a few days or a few weeks; the average salary or wage earner loses seven to eight days of work per year because of illness or accident off the job.[1] On the other hand, some absences will extend for more than just a few days to many weeks or months, and still others will be for very long periods, perhaps permanent, bringing with them financial problems of an even higher order.

In benefit planning, it is important to distinguish between short-term and long-term disabilities; six months is a conventional dividing line used by many employers, many insurers, and by the Social Security disability program. For both the employer and the employee, the *duration* of a disability determines the most appropriate method of income

[1] Daniel N. Price, "Income Replacement During Sickness, 1948–1968," *Social Security Bulletin,* January 1970, p. 21.

replacement. This chapter and the next deal with the problem of income continuation during absences from work, short-term and long-term, because of disability.

Nineteen out of twenty publicly supported junior colleges report that they have stated plans for sick pay, paid sick leave, salary continuation, group disability income insurance, or other arrangements for the provision of income during short periods of absence due to disability.[2] Among the private junior colleges, the proportion reporting a short-term plan is lower, about three out of four. Table 7–1 summarizes the incidence of short-term disability plans. No significant differences in coverage among faculty, administrators, or clerical-service personnel are revealed, although a slightly higher percentage of coverage is reported in private junior colleges for clerical-service personnel than for faculty.

TYPES OF SHORT-TERM DISABILITY INCOME PROGRAMS

Four principal methods are used by junior colleges to provide short-term disability income for nonservice-connected disabilities. Table 7–2 shows the methods reported. The lead is taken by formal paid sick leave

[2] The survey questionnaire defined short-term absences as temporary absences from work lasting from a few days to perhaps as long as six months or so.

TABLE 7–1: SHORT-TERM DISABILITY INCOME PLANS IN JUNIOR COLLEGES, 1970

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N*= 893	*N*= 59,383	*N*= 712	*N*= 53,948	*N*= 181	*N*= 5,435
Total	100.0	100.0	100.0	100.0	100.0	100.0
Short-Term Plan in Effect	90.9	95.4	94.4	96.7	77.3	82.5
No Short-Term Plan	9.1	4.6	5.6	3.3	22.7	17.5
Administrators	*N*= 893	*N*= 13,103	*N*= 712	*N*= 11,061	*N*= 181	*N*= 2,042
Total	100.0	100.0	100.0	100.0	100.0	100.0
Short-Term Plan in Effect	91.0	93.9	94.7	96.2	76.8	81.1
No Short-Term Plan	9.0	6.1	5.3	3.8	23.2	18.9
Clerical-Service Employees	*N*= 893	*N*= 42,886	*N*= 712	*N*= 36,993	*N*= 181	*N*= 5,893
Total	100.0	100.0	100.0	100.0	100.0	100.0
Short-Term Plan in Effect	91.5	95.3	94.8	97.2	78.5	83.4
No Short-Term Plan	8.5	4.7	5.2	2.8	21.5	16.6

TABLE 7-2: TYPES OF SHORT-TERM DISABILITY ARRANGEMENTS IN EFFECT IN JUNIOR COLLEGES, 1970

	All Institutions		Public		Private	
	Per Cent Insts	Per Cent EEs	Per Cent Insts	Per Cent EEs	Per Cent Insts	Per Cent EEs
Faculty	N= 812	N= 56,668	N= 672	N= 52,183	N= 140	N= 4.485
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.5	.4	.1	.3	2.1	2.0
Weekly Indemnity Insurance	12.7	13.9	12.6	13.7	12.9	16.4
Formal Sick-Pay, Paid Sick Leave, or Salary Continuation	84.2	89.2	89.0	92.0	61.4	57.4
Each Case on its Merits	14.0	9.3	11.3	7.4	27.1	30.7
Workmen's Compensation	68.8	73.0	69.3	73.7	66.4	64.6
Other	1.7	1.2	1.6	1.1	2.1	2.1
Administrators	N= 813	N= 12,298	N= 674	N= 10,641	N= 139	N= 1,657
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.5	.6	.1	.1	2.2	3.3
Weekly Indemnity Insurance	12.8	15.0	12.6	14.6	13.7	17.6
Formal Sick-Pay, Paid Sick Leave, or Salary Continuation	86.3	86.7	91.5	91.2	61.2	58.1
Each Case on its Merits	11.7	10.5	8.5	7.3	27.3	30.8
Workmen's Compensation	68.8	70.2	69.3	71.7	66.2	61.1
Other	1.8	1.5	1.8	1.4	2.2	2.0
Clerical-Service Employees	N= 817	N= 40,880	N= 675	N= 35,964	N= 142	N= 4,916
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.5	.6	.3	.5	1.4	1.8
Weekly Indemnity Insurance	12.4	13.3	12.0	13.2	14.1	14.1
Formal Sick-Pay, Paid Sick Leave, or Salary Continuation	86.3	89.8	92.0	93.7	59.2	61.7
Each Case on its Merits	9.9	7.5	6.7	4.5	25.4	29.3
Workmen's Compensation	71.6	77.1	71.7	77.6	71.1	73.2
Other	1.5	1.0	1.3	.7	2.1	3.0

Note: Because many institutions report two or more plans, separate percentages add to more than 100.

plans for salary continuation. A formal plan is defined as an officially adopted plan stated in writing as a part of personnel policy. Overall, about 85 per cent of the respondents reporting a short-term plan report this type of plan for faculty, administrators, and clerical-service personnel. Among public junior colleges, the proportion is about 90 per cent. Among private junior colleges, about 60 per cent report a formal paid sick leave or salary continuation plan for each employee category.

Relatively few of the junior colleges report insurance company plans providing "weekly indemnity" disability benefits. An insured plan was reported for all employee groups by about 12 per cent of public junior colleges. Among private junior colleges, about 16 per cent reported an insured plan for faculty and administrators, and about 12 per cent for clerical-service employees. Some of these plans are employee-pay-all plans available through state teacher or state employee associations.

Informal arrangements, under which short-term disability income is handled "on the merits," that is, through *ad hoc* arrangements depending on individual circumstances, are reported by a few public junior colleges and by a substantial proportion of private junior colleges. About one out of four private junior colleges reports this type of informal plan for faculty, administrators, and clerical-service personnel. In public junior colleges the proportion was about one out of ten for faculty, one out of twelve for administrators, and one out of fifteen for clerical-service personnel.

For service-connected disabilities, the provisions of state Workmen's Compensation laws are reported for faculty and administrators by two-thirds of private junior colleges and by a shade more of public junior colleges, and for clerical-service employees by slightly over 70 per cent of both public and private institutions.

FORMAL SALARY CONTINUATION OR SICK PAY PLANS

A formal plan for salary continuation or sick pay (sick leave) sets forth the duration of salary continuation during disability, the portion of salary that is continued, and the conditions under which the income is paid. The full statement normally appears in the college's personnel policy manual. A full or shortened description is normally included in the faculty handbook and in booklets describing employee benefit plans. Each staff member thus knows in advance just how much he may expect in terms of income if he is absent because of illness or injury, and he knows the specified number of days, weeks, or months for which his regular pay, or a portion of it, will be continued.

In contrast with insured short-term disability income programs, salary continuation or sick pay plans do not incorporate exclusion or waiting periods before benefits begin. Salary continuation benefits are paid directly from the salary budget, from other current operating funds, or from designated reserves. An auxiliary budget may provide for the compensation of substitutes for teachers or other employees on temporary sick leave.

Defining Sickness. Relatively few sick leave policy statements attempt to define in great detail the types of disabilities covered by sick leave provisions. Where definitions are attempted beyond a simple reference to sick leave, phrases such as the following often appear under a sick leave heading: "employees who are unable to perform their duties because of illness," "absence due to illness or any other disability or to quarantine regulations of the Board of Health," "unwanted but necessary absence," "the continuation of the salary of regular full-time employees during short periods of illness," or "absence from duty of an employee because of his own illness, injury, or exposure to contagious disease."

Taxation of Disability Income. The Internal Revenue Code provides that disability income benefits paid for by employee contributions are excludable from taxable income, as are amounts received under Workmen's Compensation as compensation for personal injuries or sickness. Special provisions apply to disability income benefits paid for by the employer, including salary or wage continuation plans, payments in lieu of salary or wages, or accident and health insurance benefits. During the first thirty days of disability, up to $75 per week of sick pay or other employer-financed disability benefits are excludable from taxable income, provided the benefits do not exceed 75 per cent of weekly wages, except that during the first seven days of an absence such benefits are includable as taxable income unless the employee is hospitalized for at least one day during such period. If benefits exceed 75 per cent of average weekly pay, no exclusion may be claimed for the first thirty days. After the first thirty days of disability, the first $100 per week of sick pay or employer-financed disability payments is tax exempt.[3]

Duration of Sick Leave. Formal paid sick leave plans normally provide for the accrual of a stated number of sick leave days per month, semester, or year of service. Ten days per year is perhaps the most frequent allocation. Days fewer than eight are rare; allowances of twelve to fifteen days are not rare. While some colleges make substantially different provisions for teaching versus nonacademic personnel, in most the sick leave allocations do not differ greatly between these two groups, although the policy statements may appear in different places.

Unless otherwise stated, sick leave benefits normally provide full pay for each day of allowable sick leave. Days of unused sick leave may normally be accumulated and transferred to subsequent years, but the majority of the plans place a limit on the total days that may be accumulated. Seven states whose employee sick leave provisions extend to faculty and staff of community colleges and to other public two-year institutions permit the unlimited accumulation of earned sick leave. Most other limits fall between 30 and 120 days, but a few extend to 150 or 180 days.

A few plans grant extra service-related short-term sick leave credit to

[3] Sections 104, 105, *Internal Revenue Code* (1970).

long-service employees who may have used up substantial units of accumulated leave, as illustrated in the following provision of a plan which provides 15 days of sick leave annually without an accumulation limit:

* * *

After 15 years' service an employee shall begin each successive year with a minimum of 15 days' sick leave plus one day for each year of service; after 25 years' service, an employee shall begin each successive year with a minimum of 15 days plus two days for each year of service.

* * *

Statements as to the amounts of sick leave provided vary from the brief to the elaborate, depending on the college. The excerpts below are offered as examples of policies in effect, but there cannot be said to be an "average" or "typical" provision.

PROVISIONS COVERING ALL EMPLOYEES: FACULTY, ADMINISTRATORS AND CLERICAL-SERVICE

* * *

Leave of absence for sickness shall be granted by the President of the College to any full-time employee who is unable to perform his duty at the College because of personal illness or death of a member of his immediate household or other close relative.

Each full-time employee shall be entitled to ten days of sick leave per year.

Sick leave shall be cumulative from year to year, to a maximum of 120 days including sick leave for the current year.

* * *

Each full-time employee shall be entitled to ten days of sick leave at the beginning date of his employment or at any time during any College year, provided that such leave shall be taken only because of sickness as stated in Statute 231.40. Such sick leave shall be cumulative from year to year; provided that no more than one hundred twenty days of sick leave may be accumulated, including sick leave for the current year; and provided, further, that at least one-half of this cumulative leave must be established at [the employing] Junior College. Not more than eighty of these days, however, may be claimed for sick leave in any one school year.

* * *

All full-time or permanent State employees shall be entitled to fifteen days sick leave per year with pay. Sick leave may be accumulated, but not to exceed ninety days. The department or agency head is authorized to grant additional sick leave in extenuating circumstances upon approval of the State Budget and Control Board. All regular part-time and hourly employees shall be entitled to sick leave prorated on the basis of fifteen days per year subject to the maximum accumulation specified herein. In the event an employee transfers from one State agency to another, his sick leave balance shall also be transferred.

* * *

PROVISIONS COVERING FACULTY AND ADMINISTRATORS

* * *

Sick leave shall accrue to staff members having a 9 or 10 month assignment at the rate of 10 days per year during the period September 1st to June 30th, with the 10 days annual sick leave becoming available on September 1st of each year.

Sick leave shall accrue to staff members having an 11 or 12 month assignment at the rate of 12 days per year during the period July 1st to June 30th, with the 12 days of annual sick leave becoming available on July 1st of each year.

Two days of sick leave shall accrue to staff members who teach classes which total 6 or more semester hours in summer session and who are employed on a full-time basis during the academic year. Faculty members who teach classes which total less than 6 semester hours and who are employed on a full-time basis during the academic year shall receive 1 day of sick leave during summer session.

* * *

Authorization by the President. Members of the faculty on other than temporary appointments who are unable to perform their duties because of illness shall be granted a sick leave with full salary by the President, for not to exceed a total of one month for each year of prior service for which cumulative sick leave time has not been previously used, up to a limit of six months.

Authorization by the Board of Trustees. Upon the recommendation of the President, the Board of Trustees may grant members of the faculty, other than those holding temporary appointments, sick leave in any one case of two years, comprised of not more than six months at full salary, six months at half salary, and one year without salary.

Substitutes. The President shall make such arrangements as he may deem necessary to carry out the activities of the College with due regard to the reasonable work loads of other members of the academic staff, and those on sick leave shall not be required or permitted to contribute towards the salary of any substitute appointed during their absence.

* * *

Sick leave is available to certified personnel as follows:

a. Any faculty member unable to perform his duties because of illness or death in his family may be granted sick leave by the President up to ten days per year. Such days may be accumulated up to a total of 120 days, provided at least one-half of the cumulative time is established at [the employing] Junior College.

b. Two days (non-cumulative) of sick leave time shall be permitted each year for faculty members to participate in religious holidays or personal emergencies provided such leave is available under accumulated sick leave time.

* * *

Administrative and Supervisory. Administrators and supervisors who must be absent because of illness shall be allowed full compensation. Sick days will be accumulated at the rate of one day per contract month cumulative to ninety days. After one day of employment in each fiscal year, an administrator or supervisor without a sick and emergency leave bank will be granted an advance of one calendar month.

Faculty. Fifteen (15) days per college year, credited at beginning of service each year, will be granted as sick leave to each member of the faculty annually. An additional fifteen (15) days will be allowed as a loaned benefit which must be repaid to the College out of the second year's credited days, or, should service terminate after this banked credit is used and before it is repaid, will be considered a debt to the College and deducted from salary.

* * *

PROVISIONS COVERING CLERICAL-SERVICE EMPLOYEES

* * *

Absence from duty by an employee by reason of the employee's own sickness or disability shall be allowed as provided in this section and not otherwise. Absence from duty for such reasons, if duly granted by the Department Head, shall be considered and known as "sick leave."

Sick leave shall be credited as follows:

Employees on a 5-day work week—10 hours per month
Employees on a 5½-day work week—11 hours per month
Employees on a 6-day work week—12 hours per month

Employees who are on a work schedule of more than five days per week shall be charged only the number of scheduled working days in their work week, for a week of continuous illness.

Full credit for unused sick leave shall be granted to the employees to the following maximums:

150 days (1200 hours) for employees on a 5-day work week
165 days (1320 hours) for employees on a 5½-day work week
180 days (1440 hours) for employees on a 6-day work week

* * *

Sick leave is available to non-professional personnel as follows:

a. Any staff member unable to perform his duties because of illness or death in his family may be granted sick leave by the President up to ten days per year. Such days may be accumulated up to a total of 60 days.

b. Two days (non-cumulative) of sick leave shall be permitted each year for staff members to participate in religious holidays or for personal emergencies provided such time is available under accumulated sick leave time.

* * *

Five days sick leave per year, accumulative to thirty (30) days, are provided for full-time non-certified personnel employed on a 12 month basis. Full-time personnel working less than 12 months annually will accrue 1 day for each 3-calendar months worked, accumulative to thirty days. A Statement from a physician may be required if the absence extends beyond two weeks.

Unused cumulative sick leave will be cancelled when employment with the District is terminated and will not be compensated for in terminal pay.

Subject to the approval of the President, an employee may be granted two days leave per year without loss of pay in the event of a serious illness or death of a member of his immediate family, such time to be deducted from the employee's regular sick leave. Immediate family will be interpreted to mean husband, wife, child, father, mother, sister or brother of the employee, or any relative living in the immediate household of the employee.

* * *

Personal Necessity. Allowable use of sick leave sometimes includes, within limits as to days permitted, defined instances of "personal necessity." Personal necessity may include emergency medical or dental appointments of the employee, serious illness in the immediate family, death of a member of the immediate family, or, sometimes, accident involving the property of the employee or of a member of his immediate family. Some plans distinguish leaves of the type just described, chargeable to sick leave up to two to three days, from types of personal necessity for which two to three days per year are allocable separately. The latter usually is comprised of "personal business" for home-purchase closings, litigation, and so on. A category of absence not usually charged to available sick leave is absence for jury duty and absence under an official order or under subpoena.

More than half of the sick leave plans, however, maintain a clear distinction between sick leave and other types of leave with pay. The latter are allocated under their own separate provisions and include bereavement, family illness, personal necessity, personal business, and jury duty or other court appearances.

Maternity leave, military leave, and other provisions for leave without pay are normally found under separate personnel regulations.

Immediate Family. Where absences under sick leave provisions are authorized for instances of illness or death in the employee's immediate family, the definition of the immediate family varies from the relatively limited "spouse, children, or parents residing in the same household," to the broader "father, mother, brother, sister, wife, husband, child, grandparents, near relatives residing in the household, or immediate in-laws."

Early Notification. Not all sick leave plans specify the procedure to be followed by employees who are unable to report for work. But the majority of them do, normally by stating when and to whom the anticipated absence is to be reported. Early notification is urged. The supervisor, department chairman, or personnel department is usually specified for contact. Typical provisions are the following:

* * *

> An employee who is absent on sick leave shall report his absence to his supervisor or department chairman at the earliest possible time, with the reason for the absence.

* * *

> Employees shall inform the personnel office, or such other persons as may be designated, of their illness in time for a substitute to be obtained.

* * *

> An employee who reports on sick leave must notify the home or the office of the supervisor not later than four hours prior to starting time before compensation will be allowed except in cases of an emergency. An employee must report or make arrangements each day of sick leave.

* * *

Verification of Sickness. To provide a means of authenticating the illness of absent employees, or the illness of employees returning from an absence, provision is normally made for a statement from an attending physician. This helps limit the use of sick leave to its intended purpose and aids in the equitable administration of the plan. The submission of a doctor's statement by the employee may be mandated under certain conditions, but the more frequent approach is to give the employer the option of requiring it when circumstances suggest. Typical statements are as follows:

* * *

> In those cases where it is advisable to do so and in order to prevent misuse of the sick leave provisions, and as may be necessitated in the best interests of the College, the President may require a certificate of illness from a licensed physician or from the County Health Officer, which said certificate shall be, when required, a condition precedent to receiving compensation for the time absent.

* * *

A statement from the physician may be required if the absence extends beyond two weeks.

* * *

Sick leave, in excess of three consecutive days, shall be substantiated by a statement from the attending physician. The President may at his discretion require a physician's statement for illness of less than three days duration.

* * *

A certificate or affidavit issued by an attending physician showing incapacity or inability of the employee to perform his duties may be required to be filed with the Director of Personnel in case of absence of more than three (3) consecutive working days. The Director of Personnel or department head may check further by any means at his command on any illness or absence from duty under this rule, regardless of the certificate or affidavit above required. If an employee fails to submit proof of illness or reason for absence when required to do so, such absence shall not be deducted from sick leave credits but shall be considered as time off without pay.

* * *

Needs of New Employees. In some formal sick leave plans, although a minority, there is no adequate sick leave provision for a newly hired employee for whom an early period of disability, even though of no more than a week's duration, exceeds his small early sick leave accumulation. The problem usually arises in plans providing for accruals on a days per month of service basis, or which express the leave allowance simply as "twelve days per year," for example, without further elaboration.

Most plans, however, take this problem into account. Two principal methods are used. Some plans specifically make available on initial employment the full allocation of sick days for the first year of service, or make available an extra allocation. Others provide for the borrowing of leave yet to be earned. A few use a combination of the two. The following extracts from sick leave policy statements illustrate the approaches taken:

* * *

Every certificated employee of the District shall be entitled to leave of absence for illness or injury at the rate of one day for each month or major fraction thereof with full pay, and not to exceed 10 days for each fiscal year. At the beginning of each contractual year the employee shall be credited with the amount of sick leave accruable for the ensuing contract year. Any sick leave not used shall be accumulated from year to year.

* * *

Fifteen (15) days per college year, credited at the beginning of service each year, will be granted to each member of the faculty annually. An additional fifteen (15) days will be allowed as a loaned benefit which must be repaid to the college out of the second year's credited days, or, should service terminate after this banked credit is used and before it is repaid, will be considered a debt to the College and deducted from salary.

* * *

A first year teacher, under conditions of extended illness, is allowed 20 days of sick leave. Only 10 of these 20 days can be accumulated.

* * *

Credit for leave of absence or injury need not be accrued prior to taking such leave by the [teaching or non-teaching] employee. However, a new employee shall not be eligible to take more than six days, or the proportionate amount to which he is entitled, until he has completed six months of service.

* * *

Full-time employees shall earn sick leave credits at the rate of one day per month in service. Those credits shall be cumulative to a maximum of one hundred twenty (120) days. Sick leave credits shall not be used in units of less than one-half day. . . . At the discretion of the President, employees who have not accumulated the necessary sick leave credits may be granted a maximum of thirty days advance sick leave to be deducted from future accumulations of sick leave.

* * *

Part-Time Personnel. Where part-time personnel perform work on a regular schedule over substantial periods of time, it is appropriate to recognize their service to the college in the form of a pro-rata program for sick leave. Many of the junior colleges, though not all, specifically provide for sick leave for part-time employees.

An example of a sick leave statement for part-time employees is the following:

* * *

A part-time certificated employee is entitled to sick leave . . . on the basis of one (1) hour of leave for each eighteen (18) hours of service. The amount accrued but not taken is cumulative from year to year separately from leave accumulated under full-time service. Leave accumulated for part-time service may be taken only for absence from such part-time service.

When a clerical or service employee is employed less than five days per week, he shall be entitled, for a fiscal year of service, to that proportion of twelve days of sick leave that the number of days he is employed per week bears to five.

* * *

Another approach is illustrated by the following provision for professional employees:

* * *

Sick leave will be calculated for full-time instructors on the number of days taught each semester:
Two days per week: Three days per semester
Three days per week: Four days per semester
Four days per week: Five days per semester
Five days per week: Six days per semester

* * *

Termination of Employment. The majority of sick leave policy statements do not make reference to balances of accumulated sick leave on hand on termination of employment, or on termination due to retirement or death. Where reference is made, a frequent practice is to terminate accumulated sick leave on termination of employment, as in the following examples:

* * *

Unused cumulative sick leave will be cancelled when employment with the District is terminated and will not be compensated for in terminal pay.

* * *

Teachers shall not receive severance pay for unused sick days either upon retirement or upon termination of a contract, as this policy is a protective benefit granted only to the employees, *per se,* of the Public School System.

* * *

Some institutions provide for the payment of a cash value of unused sick leave, as in the following statements:

* * *

In case of the death of an employee any unused sick leave shall be credited at the rate of 1/200 of the annual current salary per day of unused leave. The cash value of the unused sick leave is to be paid to the employee's beneficiary.

* * *

Terminal pay for cumulative sick leave is permitted under the following conditions in accordance with State Board Regulations:

(1) When the employee retires, terminal pay shall be paid him at his daily rate of pay at the time of retirement for one-half of the days of cumulative sick leave.

(2) Upon the death of an employee, terminal pay, along with salary due, shall be paid his beneficiary at the daily rate of pay of the employee at the time of his death for one-half of the days of cumulative sick leave.

* * *

An argument sometimes advanced on behalf of a provision of cash value for unused sick leave on retirement or death, but not necessarily for termination of employment for other reasons, is that sick leave may be subject to less abuse if the employee knows that restraint in its utilization will ultimately result in a cash benefit for him or his beneficiary.

Sick Leave Accumulation During Leave with Pay. It is usually provided that an employee on paid sick leave, or on sabbatical or other leave with pay, continues to earn sick leave and vacation credit.

Provision is sometimes made for the use of sick leave when sickness interrupts a vacation, although many plans do not refer to this contingency. The following extracts from sick leave policy statements illustrate these provisions:

* * *

> An employee on sick leave or vacation shall continue to earn sick leave and vacation credit so long as he receives compensation from the District.

* * *

> The school district may permit a classified school employee who has five or more years service to interrupt or terminate his vacation for the purpose of commencing some other type of paid leave, such as sick leave.

* * *

The Substitute "Salary-Difference" Approach. Occasionally a sick leave policy statement provides that after sick leave is exhausted, which may be a matter of a few days or a few months, the amount of the absent staff member's continuing pay, if any, will be the difference between his own rate of pay and that of a substitute. The provision is found in only a small number of plans, no doubt for the good reason that the amount of disability income to be paid under this approach cannot be determined in advance and is almost bound to be inadequate.

INSURED PLANS PROVIDING SHORT-TERM DISABILITY INCOME

As shown in Table 7–2, relatively few of the short-term disability income plans in the junior colleges are carried with insurance companies. Insured short-term plans are reported by about 12 per cent of the public junior colleges and about 16 per cent of private junior colleges.

Insured plans, variously called "accident and sickness," "weekly indemnity," or "wage replacement" insurance, usually pay a stated weekly income for a maximum period of 13 or 26 weeks, or occasionally longer. The weekly benefit may be a level amount for all covered employees, but usually it varies according to the employee's salary or job classification. Benefits provided may replace half to two-thirds of the employee's take-home earnings.

Benefits usually begin after four to eight days of disability; during an exclusion period the institution normally continues regular salary or wages. The exclusion period is designed to cut the costs of the insured plan, including administrative costs, by detouring the one or two-day illnesses which are so common. The exclusion period for a disability due to accident is sometimes shorter than for sickness. When Workmen's Compensation benefits are provided for occupational disabilities, an insured plan normally covers only nonoccupational accidents or illnesses.

WORKMEN'S COMPENSATION BENEFITS

Occupational Illness and Injury. State Workmen's Compensation laws provide mandatory benefits for employees suffering work-connected injuries and occupational illnesses. Benefits include temporary disability income for stated periods, medical care costs, rehabilitation services, death benefits, and benefits for dependents of recipients of disability income who die. For permanent disabilities, partial or total, specific awards or indemnities are paid.

Workmen's Compensation laws are usually administered by state commissions responsible for compliance and procedures. The employer is required to secure the insurance through means specified by law. In twenty-two states, coverage is obtained only through private carriers; in eight the coverage is provided through a state insurance fund; in eleven others the employer may choose a state insurance fund or a private carrier. In nine states, the employer may elect self-insurance or a private carrier.[4] In a number of states, there is also provision for self-insurance for additional income benefits and medical benefits.

Among the public junior colleges, 69 per cent report that faculty and administrators are covered under applicable statutes of Workmen's Compensation laws. For clerical-service employees, 72 per cent of public junior colleges report Workmen's Compensation coverage. Among the private junior colleges, two-thirds report Workmen's Compensation coverage for faculty and administrators, and 71 per cent for clerical-service employees.

A number of states specifically exempt colleges, universities, and other nonprofit employers from Workmen's Compensation legislation but provide for their voluntary participation. Where no specific language includes or excludes nonprofit employers, the courts have usually held them to be subject to Workmen's Compensation statutes.

Compulsory Nonoccupational Disability Benefits. In addition to statutory requirements for Workmen's Compensation coverage of work-connected illness and injury, five states require employers to provide benefits during temporary nonoccupational disability: California, Ha-

[4] U.S. Department of Labor, Bureau of Labor Standards, "State Workmen's Compensation Laws," *Bulletin* 161 (Rev.), 1964.

waii, New Jersey, New York, and Rhode Island. The jurisdiction of Puerto Rico also requires the provision of such benefits. In California, New Jersey, and New York, the employer may either insure with a state fund, provide comparable coverage through a private insurer, or self-insure. In Hawaii the employer may obtain coverage through a private insurer or may self-insure; a special state fund makes payments to workers who become disabled when unemployed and to employees whose employers become bankrupt or have failed to carry the required insurance. The Rhode Island benefits are administered through a state fund as a part of the state unemployment compensation system.

Benefit amounts are normally expressed as a percentage of the disabled employee's weekly wage, such as 50 or 55 per cent, subject to a maximum weekly benefit. Maximum benefits, depending on the state, generally range from $60 to $85 per week. Nonprofit educational organizations, public and private, are not required to participate but may do so voluntarily.

Sequence of Benefits. Most temporary absences from work in educational institutions are the result of nonoccupational illnesses or injuries to which regular nonoccupational sick leave provisions apply. In the five states providing for compulsory nonoccupational temporary disability benefits, nonoccupational sick leave benefits must meet the standards prescribed by state legislation; benefits may be paid at a higher level, of course, and higher benefits are usually provided under the full-salary sick pay plans of the colleges.

For temporary absences caused by a job-related injury or illness, colleges normally provide that the payments from Workmen's Compensation will take precedence over payments under the sick leave program. The sick leave program normally makes up any difference between the Workmen's Compensation benefits and the continuation of wage or salary as provided for under the sick leave plan. The following two excerpts from short-term disability income plans illustrate this kind of provision:

* * *

Any payment made under the provisions of this regulation [for salary continuation] for illness or injury covered by the Workmen's Compensation Act shall be reduced by the amount of any payment received under the provisions of the Act.

* * *

Salary continuation received plus temporary disability indemnity received as compensation from the State Compensation Insurance Fund [Workmen's Compensation] shall not exceed the employee's regular salary for the period of absence from such cause in any month. Final allowances for permanent industrial disability settlements are not subject to this rule. When an employee is reported absent because of industrial injury, his absence shall be charged against Industrial Leave wherein he has a credit of 60 working days with no charge being made against his sick leave account.

* * *

The dovetailing of sick leave benefits and work-connected accident benefits is illustrated by the following:

* * *

Probationary or permanent employees absent from duty because of illness or injury directly resulting from an industrial accident for which they are eligible for Workmen's Compensation, may be granted industrial accident leave with pay from the first day of such absence to and including the last day of such absence but not to exceed 60 working days in any fiscal year. The amount of salary due in any calendar month will be the amount receivable had the accident not occurred. State law requires that employees endorse to the Junior College District any temporary disability indemnity check from state compensation. The temporary disability indemnity checks will be made payable to the employee but will be sent to the Junior College District. The reverse side of the check will be stamped "Pay to the order of the Area Junior College District" and will be sent to the employee for endorsement and then returned to the Accounting Department. Upon receipt of the endorsed check all necessary adjustments will be made to assure full salary payments authorized by the policy.

If one is still absent from work as a result of the same accident after 60 working days, he will then be entitled to accrued sick leave and half-pay sick leave, respectively. He may elect to receive state compensation in addition to half-pay sick leave, but in no case may the total weekly amount exceed the salary.

* * *

GAPS IN SHORT-TERM PROTECTION

The public and private junior colleges are generally ahead of employers in business and industry in providing income protection for temporary short-term absence for nonoccupational sickness or injury. Three out of five workers in private industry have some formal plan for income replacement during sickness, while about nine out of ten employees in the junior colleges are covered under some such program.[5]

Yet certain gaps remain in short-term disability income provisions in the colleges. They can be measured in terms of the absence of formal plans in a few institutions, the level of disability income provided, and the length of time between termination of the disabled person's short-

[5] Price, *loc. cit.*, and Table 7-2 in this chapter.

term benefits and the time he either returns to work or begins receiving benefits under a long-term total disability income plan or equivalent early retirement plan. Each college should examine its own arrangements with these points of adequacy in mind.

With the majority of salary continuation plans in the junior colleges based on the gradual accumulation of unused annual sick leave, senior employees with average or below-average temporary absences can accumulate substantial reserves of sick leave. After completing ten years of service, an employee under a plan providing for accumulation of sick leave of twelve days a year and who has had five days of absence a year will still have a reserve of seventy days of leave (fourteen weeks). Although adequate for most of the longer temporary absences, fourteen weeks' accumulation still leaves twelve weeks of no benefits before completion of the six-months' elimination period for Social Security disability benefits or the start of many insured long-term total disability benefit programs. The short-term disability income protection of younger employees may incorporate even greater gaps if an illness lasts a month or longer. Net accumulated sick leave may be insufficient to encompass an absence, or too short to cover the period elapsing before benefits begin under a long-term plan.

The widespread adoption of long-term total disability insurance plans since the mid-fifties offers a new and useful bench mark in setting the outer limits of short-term benefits and in filling the remaining gaps. Long-term plans generally begin benefits after three or six months of continuous disability. The definite frontier between short-term and long-term plans becomes the point to which short-term benefits may reasonably be continued without interruption.

Now that insured long-term plans have become available at reasonable cost, it is practicable to consider the revision of short-term sick leave policies to provide full coordination with long-term benefits. Recent growth in long-term total disability plans has not always been accompanied by needed changes in temporary disability plans. Short-term disability plans will, no doubt, become subject to reexamination as more attention is paid to long-term protection.

APPENDIX B TABLES RELATED TO CHAPTER 7:

Table

8 LONG-TERM DISABILITY INCOME PLANS

Most disability absences are short and fall well within the scope of sick pay and salary continuation plans. Relatively few disabilities last as long as six months, a customary dividing line between the temporary and the long-term. Disabilities that cross that line, however, may last a year, or five, ten, or twenty or more years. They can bring with them profound financial trouble; destruction of an individual's ability to earn can be a catastrophe for him and his family. For an employee earning $10,000 a year, ten years of disability means a loss of $100,000, twenty years, $200,000, and so on, without considering expected normal salary increases. Few if any employees can begin to set aside enough money to protect against losses like this. The effects of a long-term disability on an employee's family may be more severe than those resulting from his death; the former breadwinner becomes a dependent member of the household, in some cases requiring continued medical care and special nursing.

Long-term disability income plans protect staff members against the financial situation any one of them may face if salary or sick pay ultimately has to be cut off because a disabling illness or injury is apparently going to continue indefinitely. Long-term disabilities are a matter of great concern for fellow workers and friends as well as for the disabled employee and his family; the immediate problem of one family is a potential problem for every family. An adequate long-term disability income plan improves the quality of the working environment by assuring all covered staff members that income protection will be available if needed.

EXTENT OF LONG-TERM DISABILITY COVERAGE

In seeking a measurement of the extent of long-term disability income coverage, this survey used a fairly broad definition. Respondents were asked to report "any plan providing regular income during a long-term total disability, including the disability or early retirement provisions of public employee or state teacher retirement systems, group insurance plans, or self-administered plans." As indicated below, many of the colleges could report only the disability provisions of a public retirement system, and many of these systems limit their benefits to long-service employees and offer very low benefits. Other public retirement systems provide reasonable benefit levels. Yet the less-than-adequate public retirement systems offer a starting point for the development of more adequate disability benefits for college employees; all public retirement systems incorporating disability benefits are counted in the study tables listing long-term plans, despite the limitations of some.

In answering the questionnaire, about 10 per cent of respondent junior colleges participating in public retirement systems failed to recognize existing long-term disability benefits in these systems, perhaps a silent comment on the benefits themselves. To be fair to these colleges, however, and to assure overall consistency of response, we gave them credit for such participation in the editing of incoming questionnaires.

Table 8–1 shows the overall response on the extent in the junior colleges of long-term total disability income plans, as defined by the survey. Since virtually all of the publicly supported junior colleges participate in public retirement systems (though they may have alternative retirement plans), and some also report group disability insurance plans, virtually all report some kind of long-term disability provisions: over 98 per cent for faculty and administrators, and 95 per cent for clerical-service personnel. But the *caveat* must be emphasized: a relatively low ratio of employees may actually qualify for benefits if they become disabled.

About 40 per cent of the private junior colleges report some kind of long-term disability plan for faculty and administrators, and 34 per cent for clerical-service employees.

The qualitative differences in long-term disability income plans are the subject of much of this chapter; the key to the differences, for the most part, is in the type of plan reported and the all-important service requirements on which eligibility for benefits depends.[1]

[1] About a fourth of the insured total disability plans reported by public junior colleges

TABLE 8–1: LONG-TERM DISABILITY COVERAGE IN JUNIOR COLLEGES, 1970

	All Institutions		Public		Private	
	Per Cent Insts	Per Cent EEs	Per Cent Insts	Per Cent EEs	Per Cent Insts	Per Cent EEs
Faculty	N= 893	N= 59,383	N= 712	N= 53,948	N= 181	N= 5,435
Total	100.0	100.0	100.0	100.0	100.0	100.0
Long-Term Plan in Effect	86.9	94.6	98.7	98.8	40.3	52.8
No Long-Term Plan	13.1	5.4	1.3	1.2	59.7	47.2
Administrators	N= 893	N= 13,103	N= 712	N= 11,061	N= 181	N= 2,042
Total	100.0	100.0	100.0	100.0	100.0	100.0
Long-Term Plan in Effect	87.0	91.4	98.9	98.8	40.3	51.2
No Long-Term Plan	13.0	8.6	1.1	1.2	59.7	48.8
Clerical-Service Employees	N= 893	N= 42,886	N= 712	N= 36,993	N= 181	N= 5,893
Total	100.0	100.0	100.0	100.0	100.0	100.0
Long-Term Plan in Effect	82.1	90.2	94.2	97.9	34.3	42.3
No Long-Term Plan	17.9	9.8	5.8	2.1	65.7	57.7

TYPES OF LONG-TERM DISABILITY INCOME PLANS

The types of long-term disability income plans reported by the junior colleges are shown in Table 8–2. As expected, the majority of the publicly supported junior colleges (about 90 per cent) report for all employee categories public retirement plan disability provisions or early retirement provisions as forms of long-term disability benefits.

Group insurance plans for long-term total disability are reported by 40 per cent of public institutions reporting disability plans for faculty and administrators, and by 33 per cent for their clerical-service employees. The percentages indicate a substantial growth in this type of plan, since group insurance for long-term disability has been available for a relatively short period. About a third of the public junior colleges reporting disability benefits under a public retirement system also report a group insurance plan for long-term total disability benefits. A group long-term disability insurance plan helps fill the gaps, often wide, in the disability provisions of a public retirement system.

in the current survey, and an eighth of the plans in private junior colleges, terminate benefit payments after two to five years whether or not disability has ceased. Although not truly long-term income plans, they are included here because many employers and insurers have been describing them as long-term plans, and responded accordingly on the survey questionnaire. The plans should be subject to early review and improvement.

TABLE 8–2: TYPES OF LONG-TERM TOTAL DISABILITY INCOME PLANS REPORTED BY JUNIOR COLLEGES, 1970

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	*N=* 776	*N=* 56,190	*N=* 703	*N=* 53,318	*N=* 73	*N=* 2,872
Total	100.0	100.0	100.0	100.0	100.0	100.0
Group Insurance Plan	40.7	47.8	37.3	45.8	74.0	84.9
Public Retirement System	80.8	86.4	88.8	91.0	4.1	1.9
Church or Other Nongovernmental Retirement System	1.9	.7	—	—	20.5	13.8
Formal Noninsured Self-Administered Plan	1.2	2.2	.7	2.1	5.5	4.4
Other	.6	.6	.4	.5	2.7	2.0
Administrators	*N=* 777	*N=* 11,975	*N=* 704	*N=* 10,930	*N=* 73	*N=* 1,045
Total	100.0	100.0	100.0	100.0	100.0	100.0
Group Insurance Plan	40.5	52.2	37.1	48.7	74.0	89.0
Public Retirement System	81.1	80.7	89.1	88.3	4.1	1.3
Church or Other Nongovernmental Retirement System	1.9	1.1	—	—	20.5	12.4
Formal Noninsured Self-Administered Plan	1.2	2.0	.7	1.8	5.5	4.6
Other	.6	.5	.4	.5	2.7	.7
Clerical-Service Employees	*N=* 773	*N=* 38,691	*N=* 671	*N=* 36,201	*N=* 62	*N=* 2,490
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	.3	*	—	—	3.2	.4
Group Insurance Plan	33.4	40.8	30.6	38.5	64.5	75.6
Public Retirement System	84.4	87.2	91.8	93.0	4.8	2.4
Church or Other Nongovernmental Retirement System	1.6	.7	—	—	19.4	10.8
Formal Noninsured Self-Administered Plan	1.5	2.6	.9	2.0	8.1	11.0
Other	.5	.5	.3	.3	3.2	2.3

Note: Because many institutions report two or more plans, separate percentages add to more than 100.

* Less than .1 per cent.

Among the privately supported junior colleges reporting long-term disability plans, a group insurance plan is the principal method used in providing long-term disability coverage. For faculty and administrators, about three-quarters of these institutions provide the coverage through group insurance plans; for clerical-service employees, the proportion is 65 per cent. Disability benefits under church retirement plans and formal self-administered disability plans represent the balance, but are few in number.

SOCIAL SECURITY

The long-term total disability income benefits of the federal Social Security system also play an important role in the junior colleges. Virtually all private junior colleges are under Social Security; among public colleges, 72 per cent cover faculty under Social Security, 73 per cent cover administrators, and 83 per cent cover clerical-service employees.

For eligible persons, Social Security benefits provide a floor on which to build a program of long-term disability income. Originally limited to persons between the ages of 50 and 65, disability benefits of Social Security are now payable to eligible persons of any age.

The individual's benefit, based on his average monthly wage in covered employment, is the amount that would have been paid had he been eligible for retirement at the time disability occurred. In addition, benefits are paid to eligible dependents of the disabled person. Eligible dependents include a wife aged 62 or older, or a wife of any age if she is caring for a child entitled to benefits. A child is entitled to benefits if under age 18, age 18 to 22 if a full-time student, or age 18 or older and suffering from a disability that began before age 18. Depending on the level of an employee's average monthly wage, maximum survivor benefits for a family can be as much as $434 a month (1969 Social Security Amendments).

A disability "freeze" provision aids disabled persons by eliminating the disability period from the calculation of the average monthly wage for any future retirement or disability benefits under the Social Security program. The Social Security disability benefits are described further in Chapter 4.

Disability Benefits Under Public Retirement Systems

Most public retirement systems incorporate some disability income provisions for participants meeting stated service requirements. The majority of the plans provide relatively low benefits and limit benefit payments to persons who have completed ten or fifteen years of service before becoming disabled. In effect, and sometimes in name, their disability benefits are early retirement benefits limited to participants who are nearing the retirement age.

Generally speaking, the disability benefit patterns of public retirement systems, described in this section, suggest that a retirement plan functions best as a source of retirement benefits, beginning at age 65 or so, and that disability benefits are more effectively provided during the period from disability to the retirement age through a combination of

Social Security and group disability income insurance, described later in this chapter.

BENEFIT PATTERNS

With just a few exceptions, public retirement systems provide long-term disability benefits *to eligible participants* in one of five ways. The disability benefit may be: (1) the retirement benefit the disabled employee would have received had he continued in service at the same salary until normal retirement age, not actuarially reduced because of his younger age at disability—9 plans out of 77; (2) the retirement benefit he would have received had he continued in service at the same salary until normal retirement age, but actuarially reduced to correspond with the earlier age at which benefits actually start—14 plans; (3) the retirement benefit the disabled employee earned up to the date of his disability, but not actuarially reduced for age—30 plans; (4) the retirement benefit earned up to the date of disability, but subject to actuarial reduction because benefits are begun early—9 plans; or (5) a stated percentage of average salary preceding disability—9 plans. Table 8–3 outlines the basic disability benefit patterns of the public retirement systems covering junior colleges.

In the above distribution of benefit patterns, the systems most likely to provide adequate disability income are the nine in which service after disability to retirement age is counted in the benefit formula and under which there is no actuarial reduction, and the nine in which the benefit is stated as a percentage of average salary over a stated period preceding disability. Others may produce adequate benefits if disability

TABLE 8–3: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. BENEFIT FORMULAS FOR NONSERVICE-CONNECTED LONG-TERM TOTAL DISABILITY BENEFITS

(As Applied to Participants Meeting Eligibility Requirements)

Retirement Benefit Employee Would Have Earned Had He Continued in Service to Normal Retirement Age		23
Not actuarially reduced	9	
Actuarially reduced according to age at disability	4	
Reduced by a percentage applied to the benefit formula	10	
Retirement Benefit Earned to Date of Disability		39
Not actuarially reduced	30	
Actuarially reduced according to age at disability	6	
Reduced by a percentage applied to the benefit formula	3	
Percentage of Final Average Salary Preceding Retirement (No Service Component in Formula)		9
Flat Amount Times Years of Service		2
Defined Contribution Benefit		3
No Disability Income Provision		1
Total Systems		77

occurs near the normal retirement age, but cannot do as well for eligible persons disabled at the younger ages.

ELIGIBILITY REQUIREMENTS

Table 8–4 summarizes the service periods required before retirement system participants become eligible for disability benefits in the event total disability occurs. A service requirement of ten years or more is stated by 48 of the 76 plans having disability provisions, or about 60 per cent. Nineteen of the systems, or about 25 per cent, state a five-year service requirement. Three of the systems provide for eligibility immediately on participation in the system, one states a service requirement of two years for disabilities resulting from illness but provides for immediate eligibility for disabilities resulting from accidents, and under one system eligibility begins as soon as the employee's contributions have accumulated to $500. In sum, 95 per cent of the systems incorporate waiting periods of five years or more. Group disability income insurance, on the other hand, is characterized by no waiting period, or waiting periods of one year or less.

Service based eligibility requirements do not cluster under any particular type of benefit pattern. Five and ten year requirements are as typical of plans providing disability benefits based on service to the date the individual would have retired as they are of plans providing benefits earned to date of disability actuarially reduced. Table 8–5 shows the eligibility requirements for disability benefits under the public plans according to the benefit pattern provided.

As Tables 8–3 through 8–5 indicate, retirement systems do not usually

TABLE 8–4: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. ELIGIBILITY REQUIREMENTS FOR INCOME BENEFITS FOR NONSERVICE-CONNECTED LONG TERM TOTAL DISABILITY

No Service Requirement		3
$500 Accumulation of Employee Contributions		1
Service Requirement		72
2 years	1[a]	
5 years	19	
7 years	2	
8 years	2	
10 years	39[b]	
12 years	1	
15 years	8[c]	
No Disability Income Provision		1
Total Systems		77

[a] Two years of service for illness, no service requirement for accident.
[b] In one system an alternate requirement is age 50 and 5 years of service.
[c] In one system an alternate requirement is 10 years of service and age 60. One system reduces requirement for veterans to 10 years of service.

TABLE 8–5: PUBLIC RETIREMENT SYSTEMS COVERING JUNIOR COLLEGES, 1970. ELIGIBILITY REQUIREMENTS FOR INCOME BENEFITS FOR NONSERVICE-CONNECTED LONG-TERM TOTAL DISABILITY BY TYPE OF DISABILITY BENEFIT PATTERN

Retirement Benefit Employee Would Have Earned Had He Continued in Service to Normal Retirement Age:		23
Benefit not actuarially reduced		
$500 accumulation of employee contributions	1	
5 years of service	5	
10 years of service	3	
Benefit actuarially reduced according to age at disability		
10 years of service	3	
15 years of service	1	
Benefit reduced by a percentage applied to the benefit formula		
5 years of service	2	
8 years of service	1	
10 years of service	7	
Retirement Benefit Earned to Date of Disability:		39
Benefit not actuarially reduced		
No service requirement	1	
5 years of service	8	
7 years of service	1	
8 years of service	1	
10 years of service	15[a]	
15 years of service	4[b]	
Benefit actuarially reduced according to age at disability		
5 years of service	1	
10 years of service	4	
15 years of service	1[c]	
Benefit reduced by a percentage applied to the benefit formula		
10 years of service	2	
12 years of service	1	
Percentage of Final Average Salary Preceding Disability:		9
No service requirement	1	
2 years of service	1[d]	
5 years of service	2	
10 years of service	3	
15 years of service	2	
Flat Amount Times Years of Service:		2
7 years of service	1	
10 years of service	1	
Defined Contribution Benefit:		3
No service requirement	1	
5 years of service	1	
10 years of service	1[e]	
No Disability Income Provision		1
Total Systems		77

[a] In one system an alternate requirement is age 50 and 5 years of service.
[b] In one system an alternate requirement is 10 years of service and age 60.
[c] System reduces requirement for veterans to 10 years of service.
[d] Two years of service for illness, no service requirement for accident.
[e] System bases disability benefits on total contributions to age 50 if disability occurs under that age.

adapt well to the provision of long-term disability income benefits except for persons fairly close to retirement; their primary function is to provide retirement income beginning at a stated normal retirement age. Their lengthy service requirements generally limit eligibility and their benefit provisions generally limit income levels. More than anything else, this explains why about a third of the colleges participating in public retirement systems now report a group insurance plan for long-term total disability income, although such plans themselves are relatively new.

Under a group long-term total disability insurance plan, a disability income of 50 or 60 per cent or so of salary can be provided to continue throughout disability to the normal retirement age. Long waiting periods for eligibility are not required. At the same time, the benefits of the retirement system can be coordinated with the insured plan so as to defer the system's benefits until the retirement age, when no actuarial reduction is required and benefits can have built up to adequate levels. So as to continue contributions to the retirement plan during disability, the group insurance plan can incorporate a benefit (the annuity premium benefit) which provides for the continued payment of both employer and employee retirement plan contributions.

Under many public retirement systems, the proper enmeshing of retirement benefits with an insured long-term disability income plan will depend on necessary changes in certain provisions of the system and will require legislation. Depending on the retirement system, required changes may include: (1) incorporation of a right to defer the start of the retirement plan's benefits until normal retirement age, rather than beginning them immediately at a reduced level as disability benefits; (2) elimination of long service requirements for eligibility of disabled persons for the deferred benefits under the retirement plan; (3) installation of a group long-term disability insurance plan to provide disability income throughout disability until retirement plan benefits begin; (4) automatic continuation of the regular employer and employee contributions to the public retirement system on behalf of disabled persons, or, if this cannot be done, addition of the annuity premium benefit under the insured long-term disability income plan in order to provide adequate deferred retirement benefits under a supplementary retirement plan; (5) coordination of the retirement system and the group disability insurance plan to assure participants that benefits payable under the public retirement system but deferred to retirement age do not have the effect of reducing insured disability income.

Many of the public junior colleges now reporting group insurance plans for long-term disability have not yet fully coordinated their insured plan with the existing retirement system. Careful reexamination of both plans is a prerequisite.

Group Insurance Plans for Long-Term Disability Income

A RECENT DEVELOPMENT

Until the mid-fifties, group insurance plans to provide long-term total disability income were not available. Only accident insurance plans, with income benefits continuing for two to five years, were usually offered. The development of a group insurance plan to provide truly long-term disability income for institutions of higher education grew out of the concern of the Ford Foundation and Teachers Insurance and Annuity Association about the almost total absence of satisfactory long-term income provisions. A TIAA survey (1956) indicated that many educational institutions had been faced with instances of long-term disability but had been unable to provide needed benefits.[2] With the exception of a few self-administered programs and the disability benefits of Social Security for persons age 50 and over, the only regular provisions for disability income for college staff members were the early or disability retirement arrangements under public retirement systems. As is still the case, these benefits were generally low in amount and available only to employees having long periods of service at the time they became disabled.

With the introduction in 1957 of the new TIAA long-term total disability group insurance plan, there began a period of remarkable growth in long-term disability income protection. Other insurers rapidly entered the field. Although by 1960 only a few group insurance plans for long-term disability income were found in the junior colleges, the total has now grown to over 300 insured plans for faculty and administrators, and almost 250 for clerical-service employees (Table 8–2). An even more rapid growth took place in the four-year colleges and universities.

GROUP INSURANCE PLAN OPERATION

An insured long-term disability plan should be capable of providing an adequate monthly income, and one that does not cut off during the period of disability. Furthermore, it should incorporate, or be accompanied by, a means of assuring that an adequate retirement income is available to take over, if necessary, at the institution's stated normal retirement age. In doing its job it must incorporate a method of determining when a disability indeed becomes long-term, and it must of course establish a definition of disability.

Defining Total Disability. Three different definitions of total disability are in use in determining whether benefits are payable. One of two is

[2] Teachers Insurance and Annuity Association, "Proposed Major Medical Expense and Disability Insurance," Report to the Ford Foundation (unpublished), 1956.

used in insured long-term total disability income plans. The third is the definition used by the Social Security program.

(1) In many group insurance plans, disability is defined as "the inability of the employee, by reason of sickness or bodily injury, to engage in any occupation for which the employee is reasonably fitted by education, training or experience."

(2) In other plans, the "dual" definition is used, under which disability is defined as follows: "During the first 24 months of disability, the complete inability of the employee, by reason of sickness or bodily injury, to engage in his regular occupation. Thereafter it will mean the inability of the employee, by reason of sickness or bodily injury, to engage in any occupation for which he is reasonably fitted by education, training or experience."

(3) Under the Social Security program, disability is defined as "the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which can be expected to last for a continuous period of not less than 12 months." To be eligible for benefits the individual must not only be unable to perform the work for which his education, training, or skills have prepared him, but must also be unable to engage in any "substantial gainful activity." This is defined as any work generally performed for gain or profit, even if part-time, and even if less demanding or less responsible than the individual's prior work.[3] And the disability must not only be total, but expected to last at least 12 months.

Exclusions. There are only a few categories of disability for which benefits are not normally payable under insured group long-term plans: (1) injury or sickness resulting from war, declared or undeclared, (2) intentional self-inflicted injury or sickness, (3) disability resulting from pregnancy, unless the period of continuous disability begins after a stated period throughout which the employee was actively at work following the termination of such pregnancy, and (4) disability during the first year in the plan if the disability results from any condition existing prior to the beginning of coverage.

Some plans, however, add other exclusions, some possibly ambiguous: (1) disabilities resulting from insurrection, rebellion, or participation in a riot, (2) any disability in excess of 24 months if such disability is due to neuroses, psychoneuroses, psychopathies, psychoses and other mental and emotional diseases or disorders of any type, and (3) aviation

[3] U.S. Department of Health, Education, and Welfare, Social Security Administration, *Social Security Handbook,* (Washington, D.C., U.S. Government Printing Office, 1969), p. 105.

speed contests and air travel other than as a passenger in any aircraft having a current and valid air-worthiness certificate.

Elimination Period. The cost of an insured long-term disability plan is relatively low if it does not try to cover the many disabilities that are of short duration and that are normally handled through salary continuation or sick pay plans. This is achieved through the "elimination period," which precedes the start of long-term total disability benefits. The elimination period is the stated initial period of continuous total disability during which the long-term benefits are not yet payable. It is usually set at six months, or occasionally at three or twelve months. During this period the college's sick pay plan provides the benefits. Actually, most disabilities are short-term in nature and will end well within a six-month period. The accompanying short-term plan should be structured so that there is no gap in income for eligible persons between the time benefits cease under the short-term plan and the time they begin under the long-term plan.

Typical statements of the elimination period are as follows:

* * *

> Benefits begin on the first of the month after an insured staff member has been totally disabled for a period of six consecutive months and continue during such disability until he reaches age 65.

* * *

> Salary Security Benefits begin with the 181st day of disability and continue while an employee is totally disabled and under a doctor's care up to the 65th birthday.

* * *

> The benefit will be paid starting at the end of the 90 days qualifying disability period, or the date your sick leave benefits expire, whichever is later, and will continue until the disability ceases, or until you reach age 65.

* * *

Benefit Amounts. Insured disability income plans generally aim to provide an adequate monthly income, but at a level that is somewhat less than the employee's current earned income. Some plans recognize the effects of inflation by incorporating a 3 per cent annual increase in benefits.

Benefit levels under plans in the junior colleges are illustrated by the following examples:

* * *

> The monthly income benefit which, including any income benefits payable from Social Security, Workmen's Compensation and any disability benefits payable under any insurance or retirement plan for which contributions or payroll deductions are made by the College,

is equal to 60% of your *covered monthly salary* up to $1,000, plus 40% of *covered monthly salary* in excess of $1,000 as of the date the disability began, but not to exceed $1,500 monthly. In no event will the monthly income benefit be less than $50, even though this amount may bring your total disability income to more than 60% of salary.

* * *

Your benefit will be equal to 66⅔% of your basic monthly salary or wage up to a maximum of $1,000 per month. This amount shall be subject to a reduction for any salary or wage received from the employer during that monthly period and for other income benefits as defined in this plan. In no instance will the amount of your benefit be less than $50.

* * *

If the employee becomes totally disabled as the result of an accident or sickness, either mental or physical, the plan will provide him with 50% of his monthly salary, to a maximum monthly benefit of $1,500, less any amount paid or payable under Workmen's Compensation, occupational disease act or law, any statutory disability law and/or any benefits paid or payable to the employee, including dependent benefits, as a result of the employee's disability under the Social Security Act.

* * *

Benefit Offset. As indicated in the preceding examples, the maximum benefit of an insured long-term disability income plan usually includes any benefits that are payable from Social Security, Workmen's Compensation or similar laws, salary or wages from the employer, state compulsory disability plans, a pension plan purchased through the employer, or disability or early retirement provisions of a public employee or state teacher retirement system. In some plans the Social Security primary benefit is offset, but not Social Security benefits for dependents.

The purpose of the benefit offset is to avoid a level of total benefits that brings a disabled person's income to a point that might reduce or eliminate the financial incentive to seek recovery from disability.

When an insured long-term total disability plan is installed in a public college participating in a public retirement system, it is desirable to arrange for the deferment of the start of disability or early retirement benefits from the retirement plan during the period that long-term disability benefits are payable. As noted earlier, this coordination of plans will help the retirement plan provide more adequate *retirement benefits* after insured disability benefits cease at age 65.

Deferring the start of disability or early retirement benefits under a public retirement system is an especially desirable option in the many such systems under which disability benefits are actuarially reduced for age. In some states, statutory amendment of the retirement plan may be required to effect coordination. Every public college installing or reviewing an insured long-term disability plan should look carefully at the way the insured plan relates to the retirement system. At the same time, some standard insurance plan provisions may require modification through specific recognition of "payable" (but deferred) retirement system benefits as exempt from offset provisions.

Disposable Disability Income. In terms of *disposable* income, monthly income benefits of an insured long-term disability program of 60 per cent or so of former gross pay may approach three-quarters or more of the disabled person's former take-home pay. This is mainly due to changes in the individual's federal income tax status. Any portion of disability income that has been paid for by employee contributions or is composed of Social Security benefits is tax free. The first $100 per week of employer-financed disability income is also excludable from taxable income. In addition, there are no longer the deductions from income for Social Security taxes or pension plan contributions, and employee contributions for group life insurance are usually waived during total disability, with the protection continuing in force.

Meeting Living Cost Changes. An important consideration in long-term disability income plans is the capacity of the income to adjust in some degree to increases in the cost of living. To achieve this, a plan may include a provision that will automatically increase the amount of an insured individual's monthly income by a stated annual percentage, beginning with the first anniversary of benefit payments. A 3 per cent annual increase is included in many TIAA disability income plans.

Duration of Benefit Payments. Most insured group long-term disability income plans pay disability benefits throughout disability until the individual reaches age 65. All of them should. At age 65, the retirement plan normally takes over the provision of regular income.

As noted at the beginning of this chapter, some of the insured total disability plans reported by public junior colleges in the current survey are not truly long-term: the plans which terminate benefit payments after two to five years whether or not disability has ceased. They raise a warning. It seems inappropriate—perhaps even misleading—to offer as a long-term total disability plan arrangements that cut benefits off early and leave as a gap the possibly many years between the cut-off date and the age at which an adequate retirement benefit might become available.

Some early cut-off plans may be in operation simply because it is not understood that the cost of changing a plan from a five-year cut off to continuation of benefits to retirement age is relatively small. A "plan" that carries the disabled person for only two or five years, until he is out of sight and forgotten, and then cuts off his benefits, is an obvious candidate for revision.

A related problem is represented by plans in which benefits are continued for five years for disabilities caused by accident but only for two years for sickness, and plans in which benefits are payable to age 65 for accident but only for five years for sickness. Certainly the financial strain on a disabled person and his family is the same whether disability is caused by an accident or by sickness. Employees and administrators alike might rightly question the idea of determining benefit duration by cause of disability.

Annuity Premium Benefit. It was just noted that disability plans providing benefits for two to five years merely lead a disabled individual to a point where he is out of sight and forgotten. The same thing can be said of plans which bring a disabled person up to age 65 and then drop him completely or leave him with an inadequate level of benefits under a retirement plan. This can occur because there has been no provision for continuing payment of annuity premiums concurrently with the disability income benefit, or perhaps because the individual was required under the retirement system to begin benefits early in the form of relatively low "early" or "disability" retirement income. Whenever a college is considering total disability income, it should also be thinking about the companion benefit—the annuity premium benefit—which continues regular contributions to the retirement plan throughout disability.

As a rule, the amount of the annuity premium benefit is the percentage of salary (employer plus employee contributions) being applied to a person's annuity in the regular operation of the institution's retirement plan at the time total disability begins. If, for legal, technical or other reasons, payments cannot be continued to the individual's regular retirement plan, such as a public retirement system, the annuity premium benefit may be applied to newly issued individual annuity contracts or group annuities, noncashable except for use as retirement income or as a death benefit. The annuity is normally provided by the insurer of the disability income plan. The annuity premium benefit as part of a long-term disability plan was first developed in the late fifties as a part of the newly developed TIAA plan. More recently the annuity premium benefit has been offered by a number of the commercial insurance companies as an element of insured disability income plans.

Premiums for Group Long-Term Disability Income Insurance. The cost of a group long-term total disability insurance plan is normally stated in terms of a composite monthly premium rate for each $100 of monthly benefit. One rate is stated for the income benefit, another for the annuity premium benefit. The rate will differ from group to group on the basis of such factors as:

(1) Sex and age distribution of insured employees.
(2) Salary distribution of insured employees.
(3) The rate of contributions to the retirement plan for the waiver benefit.
(4) Size of the insured group.
(5) Whether the institution's staff members are covered by Social Security, Workmen's Compensation, or comparable benefits.

The relatively low cost of long-term total disability insurance benefits compared with other staff benefit plans—usually less than 1 per cent of payroll—makes the addition of the benefit practicable for most colleges. The rapid growth of group long-term total disability insurance in the last decade reflects in part the need for the benefit and in part its low cost.

Summary. The relatively new insured plans providing long-term disability benefits have greatly improved the financial prospects for college staff members during periods of disability. In summary, they offer the following:

(1) Employees no longer need to be subject to the ten- and fifteen-year waiting periods so common under the disability provisions of public retirement systems. Under insured plans a waiting period of one year or less for new employees is common (see Table 8–6).
(2) Realistic levels of benefits can be assured. Benefits are stated as a substantial percentage of salary for all insured staff members regardless of length of service or size of accrued retirement benefits, or of age, at the time of disability.
(3) The annuity premium benefit provides for regular contributions toward the continuing accumulation of retirement and death benefits. There is no need to use up prematurely the individual's accumulated reserve under the retirement plan in order to provide some disability income.
(4) The availability of a provision for the annual increase of disability income benefits to help meet upward changes in the cost of living adds to the responsiveness of the program to changing needs.

INSTALLING OR REVIEWING A LONG-TERM TOTAL DISABILITY INCOME PLAN

The last ten years have seen rapid growth in long-term disability plans in the junior colleges, and about a third of the junior colleges now report an insured long-term plan. But as yet, group insurance plans for long-term disability income are far less numerous than group life and health insurance plans. It seems likely that recent growth trends will continue for some time to come, particularly as it becomes more widely recognized that disability provisions of retirement plans leave many coverage gaps.

In installing a new insured long-term disability income plan, or reviewing an existing one, the following points should be considered:

(1) The benefit pattern. This includes decisions regarding the length of the elimination period, level of benefits, duration of benefits, and the accompanying annuity premium benefit.
(2) Coordination with the short-term sick pay or salary continuation plan.
(3) Coordination with the retirement plan.
(4) Categories of employees to be covered.
(5) Waiting periods, if any, before participation begins.
(6) Sharing of the cost of the plan.

Benefit Pattern. In outlining the basic provisions of its plan, a college will wish to consider whether the plan is to be long-term in fact for those whose disabilities continue indefinitely, or will cut off benefits after a few years. The long-term plan represents the only real choice, since only it meets real needs; the cost, moreover, is not significantly higher than coverage for lesser periods. Similarly, the college may be presented with a plan that proposes to pay shorter benefit periods for disabilities due to sickness than for those caused by accidents. There is little or no logic to this distinction, and again the cost differences are not critical.

Where the college is contributing to the cost of a plan sponsored by a state teacher or employee association, it may find, on reviewing plan provisions, that benefits do not continue throughout disability to retirement age. The college may wish to examine alternative plans, or to discuss plan improvements with the association and its insurer.

A reasonable level of benefits should be provided; for example, a typical plan might state a benefit of "60 per cent of the employee's basic monthly salary of up to $1,000, plus 40 per cent of any basic salary in excess of $1,000 per month, but not to exceed $1,500 per month." The benefit usually provides a disability take-home income of approximately two-thirds to three-fourths of former take-home pay. An annual escalator provision, usually 3 per cent, should be included if a means of adjustment to rising price levels is to be available.

Coordination with Short-Term Plan. An elimination period of six months before disability payments begin is common in long-term disability income plans. In making its decision here, the college should look at its current provisions for sick pay and salary continuation for short-term absences. The college should be able to provide a short-term income for as long as the elimination period for long-term disability. The use of a six-month period reduces the cost of a long-term disability plan by about 20 per cent over the cost of a three-month period. The saving is due partly to the lower cost of the benefit and partly to lower cost of administration. It also coincides with the Social Security six-month elimination period.

Coordination with Retirement Plan. A disability plan should take into account the college's retirement plan and its capacity to provide a disabled employee with adequate retirement income when disability benefits cease. During disability, there should be provision for continued contributions to the retirement plan, or for contributions to a supplemental annuity contract, so as to assure that the retirement benefits will be adequate when they begin. The start of retirement benefits themselves should be deferred until the insured plan's income benefits terminate, normally at age 65. Under some public retirement systems, legislation may be required in order that accrued retirement benefits for disabled members may be deferred.

Participation. A seriously disabling accident or illness can strike anyone; continuing total disabilities are no respecters of job category. In considering a long-term disability plan, the college should open plan participation as broadly as possible. If the plan requires an employee contribution, efforts must be made to sign up the required percentage of enrollees, usually 75 per cent of the eligible group. An active program of staff meetings and distribution of descriptive material is important. If the required enrollment percentage cannot be obtained, eligibility may be redefined to take into account those broad employee groups which have expressed the most interest in the coverage.

As with other group insurance plans, the definition of eligible classes of employees requires language that is precise as to who is and who is not covered. Since the insurance is issued without medical examination (except for late applicants), group underwriting rules require the use of clearly defined and automatic eligibility factors, such as rank, length of service, or salary category. Often a work test stating a required number of hours of work per week governs eligibility. Temporary employees are not normally made eligible for the coverage; eligibility usually requires a "permanent" employment status. Where eligibility is limited to staff members earning more than a certain minimum, there may be other disability benefits available for the nonparticipants which, as a percentage of salary, meet a desired disability income goal; these income sources include Social Security and occupational and nonoccupational Workmen's Compensation benefits.

A somewhat higher proportion of junior colleges reporting group long-term disability plans cover faculty and administrators with an insured plan than they do the clerical-service employees. This is shown in Table 8–2. Among public institutions, 37 per cent reported an insured group long-term plan for faculty and administrators, while 30 per cent reported the coverage included clerical-service employees. Among private junior colleges reporting a long-term disability plan, 74 per cent reported that an insured plan covered the professional groups, and 65 per cent indicated than an insured plan included the clerical-service groups.

Some examples of statements of eligibility for group long-term disability coverage are as follows:

* * *

Full-time teachers and administrative employees become eligible immediately.

Other full-time employees become eligible when they have been in continuous active service for three months.

* * *

All active full-time salaried Academic, Non-Classified and certain Classified employees whose pay scale maximum exceeds $300 per month under 65 years of age are eligible to join the plan. Your coverage will commence after you report to work and your application is received, provided your application is received not later than 30 days after you report to work.

* * *

This program is effective on the first day of employment for staff on regular academic or annual contractual salary base and assigned as professors, associate professors, assistant professors, or instructors, and executives with administrative-faculty status. The program is effective on the first day of the calendar month following the month of employment for all other staff employed on a regular annual salary base and normally working 30 hours or more per week.

* * *

Waiting Periods. Among long-term insured disability plans in publicly supported colleges, slightly less than half provide for participation in the plan by newly hired faculty and administrative officers immediately on employment. For clerical-service employees, where eligible, slightly more than half the public colleges report that coverage is immediate, without a waiting period. (The waiting period, which governs the beginning of eligible persons' participation in the plan, should be distinguished from the elimination period, the period of disability preceding the start of income benefits.)

Among the private junior colleges, about a third of insured plans provide for coverage without a waiting period; in this group there is no appreciable difference in provision for immediate coverage among employee classes.

Table 8–6 outlines the waiting periods reported by the colleges for coverage under insured long-term total disability plans. Overall, group long-term disability income plans in both the public and private colleges reflect a general aim to bring employees under the protection of the plan either immediately on employment or within at least a period of one year. Waiting periods of less than a year, such as three or six months, for example, predominate in the publicly supported institutions. In the private colleges, waiting periods of one year are more frequently stated than in the public colleges. Waiting periods longer than one year are rare.

In plans in which the waiting period is less than one year, a "pre-existing condition exclusion" is normally part of the group contract. This excludes from coverage disabilities commencing during the first year of participation that result from injuries which occurred or sickness which commenced prior to the date the employee became insured under the group policy. All other disabilities are fully covered during the

TABLE 8–6: WAITING PERIOD FOR ELIGIBILITY FOR PARTICIPATION IN GROUP LONG-TERM TOTAL DISABILITY INSURANCE PLANS IN JUNIOR COLLEGES, 1970

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	N= 316	N= 26,862	N= 262	N= 24,425	N= 54	N= 2,437
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	3.2	2.2	3.4	2.2	1.9	2.0
No Waiting Period	45.9	46.9	48.5	48.9	33.3	26.7
Less than 1 Year	31.6	31.8	32.4	32.3	27.8	26.7
1 Year	16.5	15.6	13.4	13.2	31.5	39.0
More than 1 Year	2.8	3.6	2.3	3.4	5.6	5.6
Administrators	N= 315	N= 6,252	N= 261	N= 5,322	N= 54	N= 930
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	3.2	2.0	3.4	2.2	1.9	1.0
No Waiting Period	45.7	43.7	48.7	46.6	31.5	27.5
Less than 1 Year	31.4	31.3	32.2	30.7	27.8	35.1
1 Year	16.8	17.5	13.4	14.9	33.3	32.6
More than 1 Year	2.9	5.4	2.3	5.7	5.6	3.9
Clerical-Service	N= 245	N= 15,805	N= 205	N= 13,923	N= 40	N= 1,882
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	3.3	2.0	3.4	2.2	2.5	.8
No Waiting Period	49.0	51.3	52.2	54.6	32.5	26.4
Less than 1 Year	38.8	38.3	40.5	39.4	30.0	30.3
1 Year	8.6	7.9	3.9	3.8	32.5	38.3
More than 1 Year	.4	.5	—	—	2.5	4.3

first year, as are all disabilities, pre-existing or not, thereafter. Examples of the provision are the following:

* * *

> You are not insured against a period of disability (including all separate periods considered as one) which commences during the first 12 months you are insured, if the disability is caused, directly or indirectly, by a disease or injury for which you received treatment or services or took drugs or medicines which were prescribed or recommended by a physician during the three-month period just before your insurance went into effect.

* * *

> Benefits will not be payable if Total Disability results from injuries sustained in an accident which occurred or sickness which commenced prior to the date the Employee becomes insured under this policy, but this exclusion will not apply to a period of Total Disability commencing after a period of at least one year during which the Employee is continuously insured under this policy.

* * *

After the plan has been in force for one year, the "pre-existing condition" clause is not normally included if the waiting period for participation is one year of employment or longer.

Sharing the Cost. When the employer pays the whole cost of the long-term group disability plan, all eligible employees are covered automatically and administrative procedures are at their simplest; there is no danger that a total disability will strike an individual who did not sign up because the plan required an employee contribution. When balanced against potential benefits, the relatively low cost of a noncontributory plan as a percentage of payroll (one-quarter to three-quarters of 1 per cent of payroll) constitutes a persuasive argument for the employer-pay-all approach.

Employer-pay-all plans take the lead in group long-term disability income insurance in the junior colleges. Table 8–7 shows the employer and employee roles in paying the cost. Overall, almost half the institutions with insured plans report that their plan is noncontributory.

For faculty and administrators, 47 per cent of the publicly supported institutions with insured plans report an employer-pay-all plan. For clerical-service employees, 42 per cent of the public colleges report employer-pay-all plans. The proportion of employer-pay-all disability plans for the public junior colleges is comparable to the proportion of employer-pay-all health insurance plans among this group.

Among the private junior colleges reporting an insured long-term total disability plan, the proportion of employer-pay-all plans is higher than for health insurance. For faculty and administrators, 56 per cent

TABLE 8–7: EMPLOYER-EMPLOYEE CONTRIBUTION TO THE COST OF GROUP LONG-TERM TOTAL DISABILITY INCOME INSURANCE PLANS IN JUNIOR COLLEGES, 1970

	All Institutions		*Public*		*Private*	
	Per Cent Insts	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*	*Per Cent Insts*	*Per Cent EEs*
Faculty	N= 316	N= 26,862	N= 262	N= 24,425	N= 54	N= 2,437
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	6.0	4.3	5.3	3.8	9.3	9.2
Employer Pays All	48.1	55.7	46.6	55.4	55.6	58.8
Employer-Employee Share Cost	20.3	19.9	19.1	19.6	25.9	22.8
Employee Pays All	25.6	20.1	29.0	21.2	9.3	9.2
Administrators	N= 315	N= 6,252	N= 261	N= 5,322	N= 54	N= 930
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	5.7	4.5	5.0	3.4	9.3	10.5
Employer Pays All	47.9	57.2	46.4	57.8	55.6	53.7
Employer-Employee Share Cost	20.3	21.3	19.2	20.3	25.9	27.3
Employee Pays All	26.0	17.0	29.5	18.5	9.3	8.5
Clerical-Service Employees	N= 245	N= 15,805	N= 205	N= 13,923	N= 40	N= 1,882
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Response	4.9	3.0	4.9	3.1	5.0	2.3
Employer Pays All	43.3	52.5	42.0	52.2	50.0	54.9
Employer-Employee Share Cost	21.2	19.5	19.0	18.0	32.5	30.7
Employee Pays All	30.6	24.9	34.1	26.6	12.5	12.1

of this relatively small group of colleges report a noncontributory plan; for clerical-service employees the proportion is 50 per cent.

The proportion of employee-pay-all plans is strikingly higher in public than in private junior colleges. For faculty, 29 per cent of the reported plans in public institutions are paid for wholly by the employee, while among private colleges 9 per cent of plans are employee-pay-all. A similar divergence is reported for clerical-service employees. Thirty-four per cent of insured disability plans in public institutions are paid for wholly by the employee, while the comparable figure for the private junior colleges is 12.5 per cent. In some states these differences are the result of statutory restrictions prohibiting employer contributions to benefit plans other than state retirement systems.

Sharing of the cost of the insured disability plan by the employer and the employee is provided for in about a fifth of the plans in the public junior colleges. In the private colleges about a quarter of the insured plans covering faculty are paid for jointly by employer and employee, and in plans covering clerical-service employees about 30 per cent are financed jointly.

When both employer and employee pay toward plan costs, the college determines the approximate share of the total premium it will pay, perhaps one-half, and then selects a method of relating employee contributions to salary. The formula used should be simple to express, convenient to administer, not need frequent changes, and yet produce the desired sharing of the total cost. The employee contribution can be stated as a simple percentage of monthly salary, as so much for each $100 of monthly salary, or as a specified dollar amount by salary bracket. A similar approach is used when the employee pays the whole cost in states permitting employee-pay-all plans. Choice of the best formula for employee contributions at a particular college may depend in part on the college's own payroll and accounting procedures.

Leaves of Absence. A college should make sure that disability plan provisions for coverage during leaves of absence are clear and that the provisions meet the needs of employees.

A provision with sufficient latitude for most colleges' needs is one providing coverage for up to 24 months of sabbatical or other leave *with pay,* or for a similar period for leaves *without pay* when the staff member is engaged in education or research, such as under a foundation grant, Fulbright grant or government project, or is engaged in full-time study for an advanced degree.

During leaves of absence the level of coverage remains the same as immediately before the start of the leave. Under plans in which the employee pays part or all of the cost, the college may assume payment of the entire premium during leaves, or it may arrange in advance with the staff member for the continuation of his regular plan contribution.

Termination of Insurance. Termination of a staff member's long-term disability insurance occurs if his active service is terminated, if he ceases his premium contributions under a contributory plan, if he ceases to be in a class of employees eligible for coverage, or if the group policy is discontinued. Termination of a staff member's insurance should not, and in most college plans does not, affect his benefits for a total disability existing on the date of such termination.

Other Types of Long-Term Disability Income Plans

Small percentages of the long-term total disability income plans reported by junior colleges are represented by plans other than group insurance or the disability provisions of public retirement systems. Table 8–2 at the beginning of this chapter indicates that fifteen private junior colleges report a church or other nongovernmental retirement system as the source of some long-term disability benefit provisions for faculty and administrators, and that twelve private colleges reported this type of plan for clerical-service personnel. The disability provisions of church or Y.M.C.A. plans are described, and participating colleges listed, in Appendix G.

Formal noninsured self-administered long-term disability income plans are reported by four private colleges for faculty and administrators, and by five for clerical-service personnel. Self-administered plans are reported by five public colleges for faculty and administrators, and by six for clerical-service personnel. Details of the plans were not available.

Adequate Disability Income

For many years income protection during extended periods of disability was a problem without a satisfactory solution. As this study indicates, it is only within about the last fifteen years that group insurance plans for long-term total disability income have been available. This is a relatively short time, yet the growth in plans to date is already remarkable. It may be expected to continue. The colleges have lost little time in recognizing the relatively low cost of insured disability plans and the importance to their staff members of systematically meeting the risk of income loss associated with total disability.

In assuring income for disabled persons, the college retirement plan and the group disability income insurance plan play a joint role. The insurance plans are normally designed to provide a reasonable level of income throughout disability to age 65. The retirement plan should be capable of taking over at that age, or at some other stated normal retirement age. In order to do so, most public retirement systems will require specific changes before they are ready to coordinate well with long-term group insurance plans. The changes may be minor in some instances, major in others, but they are essential if the retirement system is to provide an adequate benefit at retirement to follow the period of disability income. Working together, the two can do a good job.

Each public retirement plan should be able (1) to continue to accrue retirement benefits for disabled persons to the retirement age, and (2) to continue full contributions or service credits to the retirement plan during disability. Related formula adjustments may be necessary. The changes should make possible a retirement income that is reasonable in amount when it replaces income from the group insurance plan. An alternative approach is to provide for an insured annuity premium benefit under a separate or optional retirement system as part of the group insurance plan; at the same time, accumulated benefits under the public retirement system should vest immediately upon disability. Ultimate retirement benefits would then consist of benefits earned under the public retirement system to the date of disability plus benefits earned under the annuity premium benefit as applied to the separate retirement system. Whatever the methods employed, the aim should be to assure adequate lifetime income for disabled staff members.

APPENDIX B TABLES RELATED TO CHAPTER 8:

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APPENDIX A
INDEX TO BENEFIT PLAN COVERAGE

Appendix A lists the benefit plans reported by the responding junior colleges for each major employee category: faculty, administrative, and clerical-service. The institutions appear alphabetically by state. The letters NR indicate institutions not responding to the survey questionnaire.

The entries in each of the six columns show, left to right, the employee categories eligible for the plan: 1 indicates faculty; 2, administrative and other professional staff members; and 3, clerical-service employees. If a benefit plan does not cover an employee category, 0 appears in the place of a 1, 2, or 3.

KEY:

1 2 3

Faculty

Administrative

Clerical-Service

A zero in place of a 1, 2, or 3 indicates that the employee category is not covered. No column entry for a responding institution indicates that the institution does not report the plan.

INSTITUTION	RETIRE-MENT 1	LIFE INSURANCE 2	BASIC HOSPITAL-SURGICAL-MEDICAL 3	MAJOR MEDICAL 4	SHORT-TERM DISABILITY 5	LONG-TERM DISABILITY 6
ALABAMA						
ALABAMA CHRISTIAN COLLEGE		1 2 3	1 2 3		1 2 3	
ALBERT P. BREWER STATE JUNIOR COLLEGE	1 2 3		1 2 3			1 2 3
ALEXANDER CITY STATE JUNIOR COLLEGE	1 2 3				1 2 3	1 2 3
CULLMAN COLLEGE	1 2 0				1 2 3	
ENTERPRISE STATE JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GADSDEN STATE JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
GEORGE C. WALLACE ST TECH JUNIOR COLLEGE	1 2 3		1 2 3		1 2 3	1 2 3
JEFFERSON DAVIS STATE JUNIOR COLLEGE (NR)						
JEFFERSON STATE JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
JOHN C. CALHOUN ST TECH JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
LURLEEN B. WALLACE STATE JUNIOR COLLEGE		1 2 0	1 2 0	1 2 0		
MARION INSTITUTE	1 2 3		1 2 3	1 2 3	1 2 3	
MOBILE STATE JUNIOR COLLEGE	1 2 3				1 2 3	1 2 3
NORTHEAST STATE JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
NORTHWEST ALABAMA ST JUNIOR COLLEGE (NR)						
PATRICK HENRY STATE JUNIOR COLLEGE	1 2 0				1 2 3	1 2 0
SELMA UNIVERSITY (NR)						
SNEAD STATE JUNIOR COLLEGE	1 2 0		1 2 3	1 2 3	1 2 3	1 2 0
SOUTHERN UNION ST JUNIOR COLL	1 2 3		1 2 3		1 2 3	1 2 3
WALKER COLLEGE	1 2 0	1 2 0	1 2 3	1 2 3	1 2 3	1 2 0
WENONAH STATE JUNIOR COLLEGE (NR)						
W. L. YANCEY STATE JUNIOR COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
ALASKA						
SHELDON JACKSON COLLEGE (NR)						
UNIVERSITY OF ALASKA COMMUNITY COLLEGES						
ANCHORAGE COMMUNITY COLLEGE (NR)						
JUNEAU-DOUGLAS COMMUNITY COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
KENAI PENINSULA COMMUNITY COLLEGE (NR)						

KETCHIKAN COMMUNITY COLLEGE		1 2 0		1 2 3	1 2 3	0 2 3	1 2 0
MATANUSKA SUSITNA COMMUNITY COLLEGE	(NR)						
SITKA COMMUNITY COLLEGE	(NR)						
ARIZONA							
CENTRAL ARIZONA COLLEGE		1 2 3		1 2 3		1 2 3	1 2 3
COCHISE COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
EASTERN ARIZONA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MARICOPA COUNTY JUNIOR COLLEGES							
GLENDALE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3		1 2 3	1 2 3
MARICOPA TECHNICAL COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MESA COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
PHOENIX COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
PIMA COUNTY JUNIOR COLLEGE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
YAVAPAI COUNTY JUNIOR COLLEGE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
ARKANSAS							
ARK STATE UNIV-BEEBE BRANCH		1 2 3	1 2 0	1 2 3	1 2 0	1 2 3	1 2 3
CENTRAL BAPTIST COLLEGE	(NR)						
CROWLEY'S RIDGE COLLEGE			1 2 0	1 2 0	1 2 0	1 2 0	
PHILLIPS COUNTY COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SHORTER COLLEGE	(NR)						
SOUTHERN BAPTIST COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WESTARK JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CALIFORNIA							
ALLAN HANCOCK COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
ANTELOPE VALLEY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BARSTOW COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BUTTE COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
CABRILLO JUNIOR COLLEGE		1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
CERRITOS COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CHABOT COLLEGE		1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
CHAFFEY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CITRUS COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CITY COLLEGE OF SAN FRANCISCO		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3

INSTITUTION		RETIREMENT 1	LIFE INSURANCE 2	BASIC HOSPITAL-SURGICAL-MEDICAL 3	MAJOR MEDICAL 4	SHORT-TERM DISABILITY 5	LONG-TERM DISABILITY 6
CALIFORNIA—CONTINUED							
COGSWELL POLYTECHNICAL COLLEGE		1 2 3		1 2 3		1 2 3	
COLLEGE OF THE CANYONS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COLLEGE OF THE DESERT		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COLLEGE OF MARIN		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COLLEGE OF THE REDWOODS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COLLEGE OF THE SEQUOIAS	(NR)						
COLLEGE OF THE SISKIYOUS	(NR)						
COMPTON COLLEGE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
CONTRA COSTA JUNIOR COLLEGE DISTRICT							
CONTRA COSTA COLLEGE		1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
DIABLO VALLEY COLLEGE		1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
CUESTA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DEEP SPRINGS COLLEGE		1 2 0		1 2 3			
EL CAMINO COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FOOTHILL JUNIOR COLLEGE DISTRICT							
DE ANZA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FOOTHILL COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GAVILAN COLLEGE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
GLENDALE COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GROSSMONT COLLEGE		1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
HARTNELL COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
HUMPHREY'S COLLEGE				1 2 3			
IMPERIAL VALLEY COLLEGE	(NR)						
KERN JUNIOR COLLEGE DISTRICT							
BAKERSFIELD COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
PORTERVILLE COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
LASSEN COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
LONG BEACH CITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3

LOS ANGELES CITY JUNIOR COLLEGE DISTRICT						
EAST LOS ANGELES COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LOS ANGELES CITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LOS ANGELES HARBOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LOS ANGELES PIERCE COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LOS ANGELES SOUTHWEST COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LOS ANGELES TRADE TECHNICAL COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LOS ANGELES VALLEY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WEST LOS ANGELES COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LOS RIOS JUNIOR COLLEGE DISTRICT						
AMERICAN RIVER COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SACRAMENTO CITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MENLO COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MERCED COLLEGE	1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
MIRA COSTA COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
MONTEREY PENINSULA COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MT. SAN ANTONIO COLLEGE	1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
MT. SAN JACINTO COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
NAPA COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTH ORANGE JUNIOR COLLEGE DISTRICT						
CYPRESS JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FULLERTON JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
OHLONE COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ORANGE COAST JUNIOR COLLEGE DISTRICT						
GOLDEN WEST COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
ORANGE COAST COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
PALO VERDE COLLEGE	1 2 3	1 2 3	0 0 3	0 0 3	1 2 3	1 2 3
PALOMAR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
PASADENA AREA JUNIOR COLLEGE DISTRICT	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
PERALTA JUNIOR COLLEGE DISTRICT						
COLLEGE OF ALAMEDA	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FEATHER RIVER COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LANEY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MERRITT COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
RIO HONDO JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3

INSTITUTION		RETIRE-MENT 1	LIFE INSURANCE 2	BASIC HOSPITAL-SURGICAL-MEDICAL 3	MAJOR MEDICAL 4	SHORT-TERM DISABILITY 5	LONG-TERM DISABILITY 6
CALIFORNIA—CONTINUED							
RIVERSIDE CITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SADDLEBACK COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SAN BER[illegible] K[illegible]NO VALLEY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SAN DIEGO JUNIOR COLLEGES							
SAN DIEGO CITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SAN DIEGO EVENING COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SAN DIEGO MESA COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SAN JOAQUIN DELTA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SAN JOSE CITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SAN MATEO JUNIOR COLLEGE DISTRICT							
CANADA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COLLEGE OF SAN MATEO		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SKYLINE COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SANTA ANA COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SANTA BARBARA CITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SANTA MONICA CITY COLLEGE					1 2 3	1 2 3	
SANTA ROSA JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SHASTA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SIERRA COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SOLANO COLLEGE	(NR)						
STATE CENTER JUNIOR COLLEGE DISTRICT							
FRESNO CITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
REEDLEY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SWEETWATER JUNIOR COLLEGE DISTRICT		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
TAFT COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
VENTURA JUNIOR COLLEGE DISTRICT							
MOORPARK COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
VENTURA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

VICTOR VALLEY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WEST HILLS JUNIOR COLLEGE	1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
WEST VALLEY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
YOSEMITE JUNIOR COLLEGE DISTRICT						
COLUMBIA JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MODESTO JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
YUBA COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
COLORADO						
AIMS COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ARAPAHOE JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COLORADO MOUNTAIN COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
COMMUNITY COLLEGE OF DENVER						
NORTH CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WEST CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
EL PASO COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LAMAR COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MESA JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTHEASTERN JUNIOR COLLEGE	1 2 3	1 0 0	1 2 3	1 2 3	1 2 3	1 2 3
OTERO JUNIOR COLLEGE	1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
RANGELY COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
SO COLO STATE COLL JUNIOR COLL DIV	1 2 3	1 2 0	1 2 3	1 2 0	1 2 3	1 2 3
TRINIDAD STATE JUNIOR COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
CONNECTICUT						
GREATER HARTFORD COMMUNITY COLLEGE (NR)						
HARTFORD COLLEGE FOR WOMEN	1 2 0		1 2 3	1 2 0		1 2 3
HARTFORD STATE TECHNICAL COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
HOUSATONIC COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
JUNIOR COLLEGE OF CONNECTICUT	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MANCHESTER COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MATTATUCK COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MIDDLESEX COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MITCHELL COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
NORTHWESTERN CONNECTICUT COMM COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORWALK COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

INSTITUTION	RETIREMENT 1	LIFE INSURANCE 2	BASIC HOSPITAL-SURGICAL-MEDICAL 3	MAJOR MEDICAL 4	SHORT-TERM DISABILITY 5	LONG-TERM DISABILITY 6
CONNECTICUT—CONTINUED						
NORWALK STATE TECHNICAL COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
POST JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
QUINNIPIAC COLLEGE	1 2 0	1 2 0	1 2 3	1 2 0	1 2 3	1 2 0
SILVERMINE COLLEGE OF ART			1 2 3		1 2 3	
SOUTH CENTRAL COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
THAMES VALLEY STATE TECHNICAL COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WATERBURY STATE TECHNICAL COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DELAWARE						
BRANDYWINE COLLEGE	1 2 0		1 2 3			1 2 0
DELAWARE TECH & COMM COLL						
NORTHERN BRANCH	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SOUTHERN BRANCH	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
WESLEY COLLEGE	1 2 0		1 2 0	1 2 0	1 2 3	
DISTRICT OF COLUMBIA						
IMMACULATA COLLEGE OF WASHINGTON	1 2 0		1 2 3		1 2 3	
MOUNT VERNON JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
WASHINGTON TECHNICAL INSTITUTE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FLORIDA						
BREVARD JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BROWARD JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CENTRAL FLORIDA JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
CHIPOLA JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DAYTONA BEACH JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
EDISON JUNIOR COLLEGE	1 2 3		1 2 3		1 2 3	1 2 3
FLORIDA COLLEGE	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	
FLORIDA JUNIOR COLLEGE AT JACKSONVILLE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FLORIDA KEYS JUNIOR COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3

GULF COAST JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
HILLSBOROUGH JUNIOR COLLEGE	(NR)						
INDIAN RIVER JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
JONES COLLEGE	(NR)						
LAKE CITY JR COLL & FOREST RANGER SCHOOL		1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
LAKE-SUMTER JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MANATEE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MARYMOUNT COLLEGE			1 2 3	1 2 3	1 2 3	1 2 3	
MIAMI DADE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTH FLORIDA JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
OKALOOSA-WALTON JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ORLANDO JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	
PALM BEACH JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
PENSACOLA JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
POLK JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ST. JOHNS RIVER JUNIOR COLLEGE	(NR)						
ST. PETERSBURG JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SANTA FE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SEMINOLE JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SOUTH FLORIDA JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
TALLAHASSEE JUNIOR COLLEGE		1 2 3		1 2 3		1 2 3	1 2 3
VALENCIA JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WEBBER COLLEGE		1 2 3		1 2 3		1 2 3	
GEORGIA							
ABRAHAM BALDWIN AGRICULTURAL COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ALBANY JUNIOR COLLEGE	(NR)						
ANDREW COLLEGE		1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	
BIRDWOOD COLLEGE	(NR)						
BREWTON PARKER COLLEGE		1 2 3		1 2 3		1 2 3	1 2 3
BRUNSWICK JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CLAYTON JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DALTON JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DEKALB COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
EMMANUEL COLLEGE		1 2 0	1 2 3		1 2 3	1 2 3	
GAINESVILLE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GEORGIA MILITARY COLLEGE	(NR)						

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GEORGIA—CONTINUED							
GORDON MILITARY COLLEGE			1 2 0		1 2 3	1 2 3	1 2 0
KENNESAW JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MACON JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MIDDLE GEORGIA COLLEGE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
NORMAN COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
OXFORD COLLEGE OF EMORY UNIVERSITY	(NR)						
REINHARDT COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
SOUTH GEORGIA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SOUTHERN TECHNICAL INSTITUTE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
TRUETT MCCONNELL COLLEGE		1 2 0		1 2 3	1 2 3	1 2 0	1 2 3
YOUNG HARRIS COLLEGE		1 2 3	1 2 3	1 2 3			
HAWAII							
MAUNAOLU COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
UNIV OF HAWAII COMMUNITY COLLEGES							
HAWAII TECHNICAL SCHOOL		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
HONOLULU COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
KAPIOLANI COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
KAUAI COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LEEWARD COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MAUI COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
IDAHO							
COLLEGE OF ST. GERTRUDE				1 2 3			
COLLEGE OF SOUTHERN IDAHO		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTH IDAHO JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
RICKS COLLEGE	(NR)						
ILLINOIS							
BELLEVILLE AREA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

BLACK HAWK JUNIOR COLLEGE DISTRICT						
BLACK HAWK COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BLACK HAWK EAST COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CARL SANDBURG COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CENTRAL YMCA COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CHICAGO CITY COLLEGE						
AMUNDSEN-MAYFAIR CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BOGAN CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FENGER CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
KENNEDY-KING COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LOOP CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MALCOLM X COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SOUTHEAST CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WRIGHT CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COLLEGE OF DUPAGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
COLLEGE OF LAKE COUNTY	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DANVILLE JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ELGIN COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
HIGHLAND COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
ILLINOIS CENTRAL COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ILLINOIS VALLEY COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
JOHN A. LOGAN COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
JOLIET JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
KANKAKEE COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3		1 2 3
KASKASKIA COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
KENDALL COLLEGE	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	
KISHWAUKEE COLLEGE	1 2 3		1 2 3	1 2 3		1 2 3
LAKE LAND COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LINCOLN COLLEGE	1 2 0	1 2 0	1 2 3	1 2 3		1 2 0
LINCOLN LAND COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
MACCORMAC COLLEGE		1 2 0	1 2 3		1 2 3	
MALLINCKRODT COLLEGE			0 0 3		0 0 3	
MCHENRY COUNTY COLLEGE	1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
MONTICELLO COLLEGE	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MORAINE VALLEY COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
MORTON COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

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ILLINOIS—CONTINUED							
OLNEY CENTRAL COLLEGE		1 2 3			1 2 3	1 2 3	1 2 3
PARKLAND COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
PRAIRIE STATE COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
REND LAKE COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ROBERT MORRIS COLLEGE		1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ROCK VALLEY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SAUK VALLEY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SHAWNEE COMMUNITY COLLEGE		1 2 3		1 2 3		1 2 3	1 2 3
SOUTHEASTERN ILLINOIS COLLEGE	(NR)						
SPOON RIVER COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SPRINGFIELD COLLEGE IN ILLINOIS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
THORNTON JUNIOR COLLEGE		1 2 3				1 2 3	1 2 3
TRITON COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WABASH VALLEY COLLEGE		1 2 3			1 2 3	1 2 3	1 2 3
WAUBONSEE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WILLIAM RAINEY HARPER COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WINSTON CHURCHILL COLLEGE			1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
INDIANA							
ANCILLA DOMINI COLLEGE						1 2 3	
INDIANA VOCATIONAL TECHNICAL COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	0 0 3
VINCENNES UNIVERSITY	(NR)						
IOWA							
AREA I VOCATIONAL TECHNICAL SCHOOL		1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
AREA VI COMMUNITY COLLEGE DISTRICT							
ELLSWORTH COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MARSHALLTOWN COMMUNITY COLLEGE	(NR)						

AREA XI COMMUNITY COLLEGE							
BOONE JUNIOR COLLEGE	(NR)						
DES MOINES AREA COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
EASTERN IOWA COMMUNITY COLLEGE							
CLINTON CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MUSCATINE CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SCOTT CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
EMMETSBURG COMMUNITY COLLEGE	(NR)						
GRAND VIEW COLLEGE		' 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
HAWKEYE INST OF TECH		2 3	1 2 3	1 2 3	1 2 3	1 2 3	
IOWA CENTRAL COMMUNITY COLLEGE							
EAGLE GROVE CAMPUS	(NR)						
FORT DODGE CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WEBSTER CITY CAMPUS	(NR)						
IOWA LAKES COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
IOWA TECH AREA XV COMMUNITY COLLEGE							
CENTERVILLE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
OTTUMWA CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
IOWA WESTERN COMMUNITY COLLEGE							
CLARINDA CAMPUS				1 2 3	1 2 3	1 2 3	1 2 3
COUNCIL BLUFFS CAMPUS				1 2 3	1 2 3	1 2 3	1 2 3
KIRKWOOD COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MOUNT SAINT CLARE COLLEGE				1 2 3		1 2 3	
NORTH IOWA AREA COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
OTTUMWA HEIGHTS COLLEGE							
PALMER JUNIOR COLLEGE						1 2 3	0 0 3
SIOUX EMPIRE COLLEGE							
SOUTHEASTERN IOWA AREA COMMUNITY COLLEGE							
BURLINGTON CAMPUS	(NR)						
KEOKUK CAMPUS		1 2 3		1 2 3	1 2 3	1 2 3	
SOUTHWESTERN COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3		1 2 3
WALDORF COLLEGE	(NR)						
WESTERN IOWA TECH		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

INSTITUTION	RETIREMENT 1	LIFE INSURANCE 2	BASIC HOSPITAL-SURGICAL-MEDICAL 3	MAJOR MEDICAL 4	SHORT-TERM DISABILITY 5	LONG-TERM DISABILITY 6
KANSAS						
ALLEN COUNTY COMMUNITY JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
BARTON COUNTY COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BUTLER CO COMMUNITY JUNIOR COLL	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
CENTRAL COLLEGE	1 2 3			1 2 3	1 2 3	
CLOUD COUNTY COMMUNITY JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3		1 2 3	1 2 3
COFFEYVILLE COMMUNITY JUNIOR COLLEGE	1 2 3		1 2 3			1 2 3
COLBY COMMUNITY JUNIOR COLLEGE (NR)						
COWLEY COUNTY COMMUNITY JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
DODGE CITY COMMUNITY JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
DONNELLY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	
FORT SCOTT COMMUNITY JUNIOR COLL	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
GARDEN CITY COMM JR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
HESSTON COLLEGE	1 2 3			1 2 3	1 2 3	
HIGHLAND COMMUNITY JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
HUTCHINSON COMMUNITY JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
INDEPENDENCE COMMUNITY JUNIOR COLLEGE	1 2 3		1 2 3		1 2 3	1 2 3
JOHNSON COUNTY COMMUNITY JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
KANSAS CITY KANSAS COMM JR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LABETTE COMMUNITY JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
MILTONVALE WESLEYAN COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	
NEOSHO COUNTY COMMUNITY JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
PRATT COMMUNITY JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
ST. JOHN'S COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SEWARD COUNTY COMMUNITY JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
KENTUCKY						
ALICE LLOYD COLLEGE	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LEES JUNIOR COLLEGE		1 2 3	1 2 3		1 2 3	
LINDSEY WILSON COLLEGE						
MIDWAY JUNIOR COLLEGE	1 2 3		1 2 3		1 2 3	1 2 3

SAINT CATHARINE COLLEGE						1 2 3	
SOUTHEASTERN CHRISTIAN COLLEGE	(NR)						
SUE BENNETT COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
UNIV OF KENTUCKY COMMUNITY COLLEGES							
ASHLAND COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
ELIZABETHTOWN COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
FORT KNOX COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
HAZARD COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
HENDERSON COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
HOPKINSVILLE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
JEFFERSON COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
LEXINGTON TECHNICAL INSTITUTE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
MADISONVILLE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
MAYSVILLE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
NORTHERN COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
PADUCAH COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
PRESTONSBURG COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
SOMERSET COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
SOUTHEAST COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
LOUISIANA							
DELGADO COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LOUISIANA STATE UNIV TWO YEAR CAMPUSES							
ALEXANDRIA	(NR)						
EUNICE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SHREVEPORT		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MAINE							
BLISS COLLEGE							
EASTERN MAINE VOC TECH INSTITUTE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTHERN MAINE VOC TECH INSTITUTE	(NR)						
WESTBROOK JUNIOR COLLEGE		1 2 0	1 2 3	1 2 3	1 2 3		1 2 3
MARYLAND							
ALLEGANY COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ANNE ARUNDEL COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CATONSVILLE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

INSTITUTION		RETIRE-MENT 1	LIFE INSURANCE 2	BASIC HOSPITAL-SURGICAL-MEDICAL 3	MAJOR MEDICAL 4	SHORT-TERM DISABILITY 5	LONG-TERM DISABILITY 6
MARYLAND—CONTINUED							
CECIL COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
CHARLES COUNTY COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CHESAPEAKE COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COMMUNITY COLLEGE OF BALTIMORE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
ESSEX COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FREDERICK COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
HAGERSTOWN JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
HARFORD JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
HOWARD COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
KIRKLAND HALL COLLEGE						1 2 3	
MONTGOMERY COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
PRINCE GEORGE'S COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
VILLA JULIE COLLEGE	(NR)						
XAVERIAN COLLEGE		0 2 0				1 2 3	
MASSACHUSETTS							
BAY PATH JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BECKER JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
BERKSHIRE COMMUNITY COLLEGE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
BRADFORD JUNIOR COLLEGE		1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BRISTOL COMMUNITY COLLEGE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
CAPE COD COMMUNITY COLLEGE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
CHAMBERLAYNE JUNIOR COLLEGE	(NR)						
DEAN JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ENDICOTT JUNIOR COLLEGE	(NR)						
FISHER JUNIOR COLLEGE		1 2 0			1 2 3	1 2 3	
FRANKLIN INSTITUTE OF BOSTON	(NR)						
GARLAND JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GRAHM JUNIOR COLLEGE			1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GREENFIELD COMMUNITY COLLEGE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3

HOLYOKE COMMUNITY COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
LASELL JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LEICESTER JUNIOR COLLEGE	1 2 0	1 2 0	1 2 3	1 2 3	1 2 3	1 2 0
MASSACHUSETTS BAY COMMUNITY COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
MASSASOIT COMMUNITY COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
MOUNT IDA JUNIOR COLLEGE	1 2 0	1 2 0	1 2 3	1 2 3	1 2 3	
MOUNT WACHUSETT COMMUNITY COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
NEWTON JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTH SHORE COMMUNITY COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
NORTHERN ESSEX COMMUNITY COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
PINE MANOR JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
QUINCY JUNIOR COLLEGE (NR)						
QUINSIGAMOND COMMUNITY COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
SPRINGFIELD TECHNICAL COMMUNITY COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
WENTWORTH INSTITUTE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
WORCESTER JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MICHIGAN						
ALPENA COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	0 2 0	1 2 3	1 2 3
BAY DE NOC COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CONCORDIA LUTHERAN JUNIOR COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
DELTA COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FLINT COMMUNITY JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GLEN OAKS COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GOGEBIC COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GRAND RAPIDS JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
HENRY FORD COMMUNITY COLLEGE (NR)						
HIGHLAND PARK COLLEGE	1 2 3	1 2 3	1 2 3		1 2 3	1 2 3
JACKSON COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
KALAMAZOO VALLEY COMMUNITY COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
KELLOGG COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
KIRTLAND COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LAKE MICHIGAN COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
LANSING COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MACOMB COUNTY COMMUNITY COLLEGE						
CENTER CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SOUTH CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

INSTITUTION		RETIREMENT 1	LIFE INSURANCE 2	BASIC HOSPITAL-SURGICAL-MEDICAL 3	MAJOR MEDICAL 4	SHORT-TERM DISABILITY 5	LONG-TERM DISABILITY 6
MICHIGAN—CONTINUED							
MICHIGAN CHRISTIAN JUNIOR COLLEGE	(NR)						
MID MICHIGAN COMMUNITY COLLEGE		1 2 3	1 2 0	1 2 3		1 2 3	1 2 3
MONROE COUNTY COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MONTCALM COMMUNITY COLLEGE		1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
MUSKEGON COMMUNITY COLLEGE		1 2 3	0 0 3	1 2 3		1 2 3	1 2 3
NORTH CENTRAL MICHIGAN COLLEGE	(NR)						
NORTHWESTERN MICHIGAN COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
OAKLAND COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ST. CLAIR COUNTY COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SCHOOLCRAFT COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SOUTHWESTERN MICHIGAN COLLEGE	(NR)						
SUOMI COLLEGE		1 2 0		1 2 3		1 2 3	
WASHTENAW COMMUNITY COLLEGE	(NR)						
WEST SHORE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MINNESOTA							
BETHANY LUTHERAN COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CORBETT COLLEGE							
MINNESOTA STATE JUNIOR COLLEGE SYSTEM							
ANOKA-RAMSEY STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
AUSTIN STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BRAINERD STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FERGUS FALLS STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
HIBBING STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
INVER HILLS STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ITASCA STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LAKEWOOD STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MESABI STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
METROPOLITAN STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

NORMANDALE STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTH HENNEPIN STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTHLAND STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
RAINY RIVER STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ROCHESTER STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
VERMILION STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WILLMAR STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WORTHINGTON STATE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ST. MARY'S JUNIOR COLLEGE				1 2 3	1 2 3	1 2 3	
UNIVERSITY OF MINNESOTA TECH INSTITUTE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MISSISSIPPI							
CLARKE MEMORIAL COLLEGE	(NR)						
COAHOMA JUNIOR COLLEGE	(NR)						
COPIAH-LINCOLN JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
EAST CENTRAL JUNIOR COLLEGE	(NR)						
EAST MISSISSIPPI JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
GULF PARK COLLEGE	(NR)						
HINDS JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
HOLMES JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ITAWAMBA JUNIOR COLLEGE	(NR)						
JONES COUNTY JUNIOR COLLEGE	(NR)						
MERIDIAN MUNICIPAL JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
MISSISSIPPI DELTA JUNIOR COLLEGE	(NR)						
MISSISSIPPI GULF COAST JR. COLL DIST		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
JACKSON COUNTY CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
JEFFERSON DAVIS JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
PERKINSTON COLLEGE				1 2 3	1 2 3	1 2 3	
NORTHEAST MISSISSIPPI JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3		1 2 3
NORTHWEST MISSISSIPPI JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
PEARL RIVER JUNIOR COLLEGE				1 2 3	1 2 3	1 2 3	
PRENTISS NORMAL & INDUSTRIAL INST			1 2 3	1 2 3	1 2 3	1 2 3	
SAINTS INDUSTRIAL AND LITERARY SCHOOL				1 2 3	1 2 3	1 2 3	
SOUTHEASTERN BAPTIST COLLEGE							
SOUTHWEST MISSISSIPPI JUNIOR COLLEGE	(NR)						
T. J. HARRIS JUNIOR COLLEGE	(NR)						

INSTITUTION		RETIRE-MENT 1	LIFE INSURANCE 2	BASIC HOSPITAL-SURGICAL-MEDICAL 3	MAJOR MEDICAL 4	SHORT-TERM DISABILITY 5	LONG-TERM DISABILITY 6
MISSISSIPPI—CONTINUED							
UTICA JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
WOOD JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	
MISSOURI							
CHRISTIAN COLLEGE	(NR)						
COTTEY JUNIOR COLLEGE CORPORATION		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
CROWDER COLLEGE		1 2 0		1 2 3	1 2 3	1 2 3	1 2 0
EAST CENTRAL JUNIOR COLLEGE		1 2 0		1 2 3	1 2 3	1 2 3	1 2 0
JUNIOR COLLEGE DISTRICT OF JEFFERSON CO.		1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
JUNIOR COLLEGE DISTRICT OF ST. LOUIS							
FLORISSANT VALLEY COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FOREST PARK COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MERAMEC COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
KEMPER MILITARY SCHOOL & COLLEGE	(NR)						
MERCY JUNIOR COLLEGE	(NR)						
METROPOLITAN JUNIOR COLLEGE DISTRICT							
LONGVIEW COLLEGE		1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
MAPLE WOODS COLLEGE		1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
PENN VALLEY JUNIOR COLLEGE		1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
MINERAL AREA COLLEGE		1 2 0				1 2 3	1 2 0
MISSOURI BAPTIST COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MISSOURI SOUTHERN COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
MISSOURI WESTERN COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MOBERLY JUNIOR COLLEGE	(NR)						
SAINT MARY'S COLLEGE OF O'FALLON	(NR)						
ST. PAUL'S COLLEGE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
STATE FAIR COMMUNITY COLLEGE		1 2 0	1 2 3		1 2 3	1 2 3	1 2 0
THREE RIVERS JUNIOR COLLEGE		1 2 0		1 2 3		1 2 3	1 2 0
TRENTON JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 0	1 2 3	1 2 3
WENTWORTH MILITARY ACADEMY		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	

MONTANA						
DAWSON COLLEGE	1 2 3		1 0 0	1 0 0		1 2 3
FLATHEAD VALLEY COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
MILES COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
NEBRASKA						
CENTRAL NEBRASKA TECH	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FAIRBURY JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
MCCOOK COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
NEBRASKA WESTERN COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTHEASTERN NEBRASKA COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
NORTH PLATTE JUNIOR COLLEGE	1 2 0		1 2 3	1 2 3	1 2 3	1 2 0
PLATTE JUNIOR COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
YORK COLLEGE (NR)						
NEVADA						
ELKO COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NEW HAMPSHIRE						
COLBY JUNIOR COLLEGE FOR WOMEN	1 2 3		1 2 3	1 2 3		1 2 3
NEW ENGLAND AERONAUTICAL INSTITUTE			1 2 3			
NEW HAMPSHIRE TECHNICAL INSTITUTE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WHITE PINES COLLEGE (NR)						
NEW JERSEY						
ALPHONSUS COLLEGE			0 2 0	0 2 0		
ASSUMPTION COLLEGE FOR SISTERS						
ATLANTIC COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BERGEN COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BROOKDALE COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BURLINGTON COUNTY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CAMDEN COUNTY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3		0 2 3
CENTENARY COLLEGE FOR WOMEN	1 2 3		1 2 3		1 2 3	
COUNTY COLLEGE OF MORRIS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CUMBERLAND COUNTY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ENGLEWOOD CLIFFS COLLEGE						
ESSEX COUNTY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

INSTITUTION		RETIRE-MENT 1	LIFE INSURANCE 2	BASIC HOSPITAL-SURGICAL-MEDICAL 3	MAJOR MEDICAL 4	SHORT-TERM DISABILITY 5	LONG-TERM DISABILITY 6
NEW JERSEY—CONTINUED							
GLOUCESTER COUNTY COLLEGE		1 2 3		1 2 3		1 2 3	1 2 3
LUTHER COLL OF BIBLE AND LIB ARTS		1 2 0				1 2 3	1 2 0
MERCER COUNTY COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MIDDLESEX COUNTY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MONMOUTH COLLEGE, JR COLL DIV		1 2 3	1 2 3	1 2 3	1 2 3		
MOUNT SAINT MARY COLLEGE	(NR)						
OCEAN COUNTY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SOMERSET COUNTY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
TOMBROCK COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3		
UNION COLLEGE		1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
NEW MEXICO							
EAST NEW MEXICO UNIVERSITY							
CLOVIS COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ROSWELL CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NEW MEXICO JUNIOR COLLEGE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
NEW MEXICO MILITARY INSTITUTE	(NR)						
NEW MEXICO STATE UNIVERSITY							
ALAMOGORDO BRANCH		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CARLSBAD BRANCH		1 2 3	1 2 3	1 2 3	1 2 3	0 0 3	1 2 3
GRANTS BRANCH COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SAN JUAN BRANCH		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
UNIV OF NEW MEXICO							
GALLUP BRANCH		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
NEW YORK							
ACADEMY OF AERONAUTICS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ADIRONDACK COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
AUBURN COMMUNITY COLLEGE	(NR)						

BENNETT COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
BOROUGH OF MANHATTAN COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BRONX COMMUNITY COLLEGE	1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
BROOME TECHNICAL COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BUFFALO DIOCESAN PREPARATORY SEMINARY (NR)						
CAZENOVIA COLLEGE	1 2 0	1 2 3		1 2 3	1 2 3	
CLINTON COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
COLUMBIA-GREENE COMMUNITY COLLEGE (NR)						
COMMUNITY COLLEGE OF THE FINGER LAKES	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
CONCORDIA COLLEGIATE INSTITUTE (NR)						
CORNING COMMUNITY COLLEGE (NR)						
DUTCHESS COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
ELIZABETH SETON COLLEGE	1 2 3		1 2 3		1 2 3	
ERIE COUNTY TECHNICAL INSTITUTE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
FASHION INSTITUTE OF TECHNOLOGY	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
FULTON-MONTGOMERY COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
GENESEE COMMUNITY COLLEGE (NR)						
HARRIMAN COLLEGE	1 0 3				1 0 3	
HERKIMER COUNTY COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
HILBERT COLLEGE						
HUDSON VALLEY COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
JAMESTOWN COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
JEFFERSON COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
JUNIOR COLLEGE OF ALBANY	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
JR COLL OF PACKER COLLEGIATE INST	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
KINGSBOROUGH COMMUNITY COLLEGE	1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
MARIA COLLEGE OF ALBANY			1 2 3	1 2 3	1 2 3	
MARIA REGINA COLLEGE			1 2 3		1 2 3	
MATER DEI COLLEGE (NR)						
MOHAWK VALLEY COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
MONROE COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NASSAU COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NEW YORK CITY COMMUNITY COLLEGE	1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
NIAGARA COUNTY COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTH COUNTRY COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
ONONDAGA COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3		1 2 3
ORANGE COUNTY COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3

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NEW YORK—CONTINUED						
PAUL SMITH'S COLL OF ARTS & SCIENCES	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
QUEENSBOROUGH COMMUNITY COLLEGE	1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
ROCKLAND COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SCHENECTADY COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3		1 2 3
STATE UNIV OF NY AGRIC AND TECH COLLEGE						
ALFRED	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CANTON	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COBLESKILL	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DELHI	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
FARMINGDALE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MORRISVILLE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
STATEN ISLAND COMMUNITY COLLEGE	1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
SUFFOLK COUNTY COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SULLIVAN COUNTY COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
TOMPKINS CORTLAND COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
TROCAIRE COLLEGE			1 2 3			
ULSTER COUNTY COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
VILLA MARIA COLLEGE OF BUFFALO	1 0 0		1 2 3		1 2 3	
VOORHEES TECHNICAL INSTITUTE	1 2 3	1 2 3	1 2 3		1 2 3	
WESTCHESTER COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTH CAROLINA						
ASHEVILLE-BUNCOMBE TECHNICAL INSTITUTE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BEAUFORT COUNTY TECHNICAL INSTITUTE	1 2 3		1 2 3	1 2 3		1 2 3
BLADEN TECHNICAL INSTITUTE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
BREVARD COLLEGE	1 2 3		1 2 3	1 2 3		
CALDWELL TECHNICAL INSTITUTE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
CAPE FEAR TECHNICAL INSTITUTE	1 2 3		1 2 3	1 2 3		1 2 3
CARTERET TECHNICAL INSTITUTE (NR)						
CATAWBA VALLEY TECHNICAL INSTITUTE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

CENTRAL CAROLINA TECHNICAL INSTITUTE		1 2 3			1 2 3	1 2 3	1 2 3
CENTRAL PIEDMONT COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CHOWAN COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CLEVELAND COUNTY TECHNICAL INSTITUTE		1 2 3		1 2 3	1 2 3		1 2 3
COLLEGE OF THE ALBEMARLE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
CRAVEN COUNTY TECHNICAL INSTITUTE		1 2 3		1 2 3		1 2 3	1 2 3
DAVIDSON COUNTY COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
DURHAM TECHNICAL INSTITUTE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
EDGECOMBE COUNTY TECHNICAL INSTITUTE	(NR)						
FAYETTEVILLE TECHNICAL INSTITUTE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FORSYTH TECHNICAL INSTITUTE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GASTON COLLEGE		1 2 3		1 2 3			1 2 3
GUILFORD TECHNICAL INSTITUTE	(NR)						
HALIFAX COUNTY TECHNICAL INSTITUTE		1 2 3		1 2 3	1 2 3		1 2 3
HAYWOOD TECHNICAL INSTITUTE		1 2 3		1 2 3		1 2 3	1 2 3
ISOTHERMAL COMMUNITY COLLEGE		1 . 3		1 2 3	1 2 3	1 2 3	1 2 3
JAMES SPRUNT INSTITUTE	(NR)						
KITTRELL COLLEGE	(NR)						
LEES MCRAE COLLEGE		1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LENOIR COUNTY COMMUNITY COLLEGE		1 2 3			1 2 3	1 2 3	1 2 3
LOUISBURG COLLEGE		1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
MARTIN TECHNICAL INSTITUTE		1 2 3	1 2 3	1 2 3		1 2 3	1 2 3
MCDOWELL TECHNICAL INSTITUTE		1 2 3					1 2 3
MITCHELL COLLEGE		1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	
MONTGOMERY TECHNICAL INSTITUTE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
MONTREAT ANDERSON COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
MOUNT OLIVE JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
NASH TECHNICAL INSTITUTE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ONSLOW TECHNICAL INSTITUTE		1 2 3	1 2 3	1 2 3		1 2 3	1 2 3
PEACE COLLEGE OF RALEIGH		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
PITT TECHNICAL INSTITUTE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
RANDOLPH TECHNICAL INSTITUTE		1 2 3				1 2 3	1 2 3
RICHMOND TECHNICAL INSTITUTE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ROANOKE CHOWAN TECHNICAL INSTITUTE		1 2 3		1 2 3			1 2 3
ROBESON TECHNICAL INSTITUTE		1 2 3	1 2 3	1 2 3		1 2 3	1 2 3
ROCKINGHAM COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
ROWAN TECHNICAL INSTITUTE		1 2 3				1 2 3	1 2 3

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NORTH CAROLINA—CONTINUED							
ST. MARY'S JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	
SAMPSON TECHNICAL INSTITUTE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SANDHILLS COMMUNITY COLLEGE		1 2 3		1 2 3		1 2 3	1 2 3
SOUTHEASTERN COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SOUTHWESTERN TECHNICAL INSTITUTE		1 2 3					1 2 3
SOUTHWOOD COLLEGE	(NR)						
SURRY COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
TECHNICAL INSTITUTE OF ALAMANCE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
W. W. HOLDING TECHNICAL INSTITUTE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
WAYNE COMMUNITY COLLEGE	(NR)						
WESTERN PIEDMONT COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
WILKES COMMUNITY COLLEGE		1 2 3	1 2 3				1 2 3
WILSON COUNTY TECHNICAL INSTITUTE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
WINGATE COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
NORTH DAKOTA							
ASSUMPTION COLLEGE		1 2 3	1 2 3			1 2 3	
BISMARCK JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
LAKE REGION JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
NORTH DAKOTA SCHOOL OF FORESTRY		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
NORTH DAKOTA STATE SCHOOL OF SCIENCE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
OHIO							
CLARK COUNTY TECHNICAL INSTITUTE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
COLUMBUS TECHNICAL INSTITUTE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
CUYAHOGA COMMUNITY COLLEGE							
METROPOLITAN CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WESTERN CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FOUR COUNTY TECHNICAL INSTITUTE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
JEFFERSON COUNTY TECHNICAL INSITUTE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3

KENT STATE UNIVERSITY							
ASHTABULA BRANCH		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COLUMBIANA COUNTY BRANCH		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
KETTERING COLLEGE OF MEDICAL ARTS		1 2 3		1 2 3		1 2 3	1 2 3
LAKELAND COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LORAIN COUNTY COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LOURDES JUNIOR COLLEGE		1 2 3	0 0 3	1 2 3		0 0 3	1 2 3
MIAMI UNIVERSITY							
HAMILTON CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MIDDLETOWN CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
OHIO COLLEGE OF APPLIED SCIENCE	(NR)						
OHIO STATE UNIV REGIONAL CAMPUSES							
LIMA CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MANSFIELD CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MARION CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NEWARK CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
OHIO UNIVERSITY REGIONAL CAMPUSES							
BELMONT COUNTY CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CHILLICOTHE CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LANCASTER CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ZANESVILLE CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
PENTA COUNTY TECHNICAL INSTITUTE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SINCLAIR COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
UNIV COMM & TECH COLL OF AKRON		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
UNIVERSITY OF CINCINNATI							
RAYMOND WALTERS BRANCH		1 2 3	1 2 3	1 2 3	1 2 0	1 2 3	1 2 3
UNIVERSITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 0	1 2 3	1 2 3
UNIV OF TOLEDO COMM & TECH COLL		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
VANGUARD TECHNICAL INSTITUTE		1 2 3		1 2 3		1 2 3	1 2 3
OKLAHOMA							
ALTUS JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
BACONE COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
BARTLESVILLE WESLEYAN COLLEGE			1 2 3	1 2 3	1 2 3	1 2 3	
CONNORS STATE COLLEGE		1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0

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OKLAHOMA—CONTINUED							
EASTERN OKLAHOMA STATE COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
EL RENO COLLEGE	(NR)						
MURRAY STATE COLLEGE OF AGR AND APP SCI		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTHEASTERN OKLAHOMA A. & M. COLLEGE		1 2 0	1 2 3	1 2 3			1 2 0
NORTHERN OKLAHOMA COLLEGE		1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
OKLAHOMA MILITARY ACADEMY		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 0
POTEAU COMMUNITY COLLEGE		1 2 0		1 2 3	1 2 3	1 2 3	1 2 0
ST. GREGORY'S COLLEGE		1 2 3		1 2 3	1 2 3	0 0 3	
SAYRE JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SEMINOLE JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SOUTHWESTERN COLLEGE	(NR)						
OREGON							
BLUE MOUNTAIN COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
CENTRAL OREGON COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
CHEMEKETA COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
CLACKAMAS COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
CLATSOP COMMUNITY COLLEGE	(NR)						
COLUMBIA CHRISTIAN COLLEGE				1 2 3	1 2 3	1 2 3	
CONCORDIA COLLEGE		1 2 3			1 2 3	1 2 3	1 2 3
LANE COMMUNITY COLLEGE		1 2 3			1 2 3	1 2 3	1 2 3
LINN-BENTON COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
MT. HOOD COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
PORTLAND COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SOUTHWESTERN OREGON COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
TREASURE VALLEY COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3		1 2 3
UMPQUA COMMUNITY COLLEGE	(NR)						
PENNSYLVANIA							
BUCKS COUNTY COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BUTLER COUNTY COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

COMMUNITY COLL OF ALLEGHENY COUNTY						
ALLEGHENY CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BOYCE CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SOUTH CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COMMUNITY COLLEGE OF BEAVER COUNTY	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COMMUNITY COLLEGE OF DELAWARE COUNTY	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COMMUNITY COLLEGE OF PHILADELPHIA	1 2 3	1 2 3	1 2 3	1 2 3	0 2 3	1 2 3
EASTERN PILGRIM COLLEGE	1 2 3	1 2 0	1 2 0		1 2 3	
ELLEN CUSHING JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3		1 2 3
HARCUM JUNIOR COLLEGE	1 2 0	1 2 0	1 2 3	1 2 3	1 2 3	
HARRISBURG AREA COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
KEYSTONE JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LACKAWANNA JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LEHIGH COUNTY COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LUZERNE COUNTY COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MANOR JUNIOR COLLEGE	1 2 0				1 2 3	
MONTGOMERY COUNTY COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MOUNT ALOYSIUS JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 0	0 0 3	1 2 3
NORTHAMPTON COUNTY AREA COMM COLL	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTHEASTERN CHRISTIAN JUNIOR COLLEGE	1 2 0	1 2 0	1 2 3	1 2 0		
PEIRCE JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
PENN HALL JUNIOR COLLEGE (NR)						
PA STATE UNIV COMMONWEALTH CAMPUSES	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ALLENTOWN CENTER	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ALTOONA CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BEAVER CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BEHREND CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BERKS CENTER	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DELAWARE COUNTY CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DUBOIS CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FAYETTE CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
HAZLETON CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MCKEESPORT CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MONT ALTO CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NEW KENSINGTON CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
OGONTZ CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

INSTITUTION		RETIREMENT 1	LIFE INSURANCE 2	BASIC HOSPITAL-SURGICAL-MEDICAL 3	MAJOR MEDICAL 4	SHORT-TERM DISABILITY 5	LONG-TERM DISABILITY 6
PENNSYLVANIA—CONTINUED							
SCHUYLKILL CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SHENANGO VALLEY CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WILKES BARRE CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WORTHINGTON SCRANTON CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
YORK CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ROBERT MORRIS JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
SACRED HEART JUNIOR COLLEGE							
SPRING GARDEN COLLEGE							
VALLEY FORGE MILITARY JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3		1 2 3	
WILLIAMSPORT AREA COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
YORK COLLEGE OF PENNSYLANIA		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
RHODE ISLAND							
JOHNSON & WALES JR COLL OF BUSINESS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
RHODE ISLAND JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ROGER WILLIAMS COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SOUTH CAROLINA							
ANDERSON COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
NORTH GREENVILLE JUNIOR COLLEGE	(NR)						
PALMER COLLEGE			1 2 3	1 2 3		1 2 3	1 2 3
PALMER COLLEGE			1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SPARTANBURG JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	
TECHNICAL EDUCATION CENTERS							
GREENVILLE TECH EDUC CENTER		1 2 3	1 2 3	1 2 3		1 2 3	1 2 3
ORANGEBURG-CALHOUN		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
PIEDMONT		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
RICHLAND	(NR)						
SPARTANBURG COUNTY		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SUMTER AREA		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3

TRI-COUNTY		1 2 3		1 2 3		1 2 3	1 2 3
YORK COUNTY		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
UNIV OF SOUTH CAROLINA REGIONAL CAMPUSES							
AIKEN REGIONAL CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BEAUFORT REGIONAL CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COASTAL CAROLINA REGIONAL CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FLORENCE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LANCASTER REGIONAL CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MIDLANDS REGIONAL CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SALKEHATCHIE REGIONAL CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SPARTANBURG REGIONAL CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
UNION REGIONAL CAMPUS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SOUTH DAKOTA							
FREEMAN JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	
PRESENTATION COLLEGE		1 2 3	1 2 3	1 2 3		1 2 3	
TENNESSEE							
AQUINAS JUNIOR COLLEGE							
CHATTANOOGA STATE TECH INSTITUTE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CLEVELAND STATE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
COLUMBIA STATE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CUMBERLAND COLLEGE OF TENNESSEE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DYERSBURG STATE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FREED-HARDEMAN COLLEGE		1 2 3		1 2 3	1 2 3		1 2 3
HIAWASSEE COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
JACKSON STATE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MARTIN JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3		
MORRISTOWN COLLEGE	(NR)						
MOTLOW STATE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
STATE TECHNICAL INSTITUTE AT MEMPHIS		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
TOMLINSON COLLEGE	(NR)						
TEXAS							
ALLEN ACADEMY			1 2 3	1 2 3	1 2 3	1 2 3	
ALVIN JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
AMARILLO JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

INSTITUTION		RETIRE-MENT 1	LIFE INSURANCE 2	BASIC HOSPITAL-SURGICAL-MEDICAL 3	MAJOR MEDICAL 4	SHORT-TERM DISABILITY 5	LONG-TERM DISABILITY 6
TEXAS—CONTINUED							
ANGELINA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BEE COUNTY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
BLINN COLLEGE	(NR)						
BRAZOSPORT JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CENTRAL TEXAS UNION JUNIOR COLLEGE	(NR)						
CISCO JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CLARENDON JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
COLLEGE OF THE MAINLAND		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CONCORDIA LUTHERAN COLLEGE		1 2 3	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3
COOKE COUNTY JUNIOR COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
DALLAS COUNTY JUNIOR COLLEGE DISTRICT							
EL CENTRO COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DEL MAR COLLEGE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
FRANK PHILLIPS COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GALVESTON COMMUNITY COLLEGE		1 2 3		1 2 3		1 2 3	1 2 3
GRAYSON COUNTY JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
HENDERSON COUNTY JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3		1 2 3	1 2 3
HILL JUNIOR COLLEGE	(NR)						
HOWARD COUNTY JUNIOR COLLEGE		1 2 3	1 2 0	1 2 3	1 2 3	1 2 0	1 2 3
JACKSONVILLE COLLEGE	(NR)						
KILGORE COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LAREDO JUNIOR COLLEGE		1 2 3	0 0 3	1 2 3	1 2 3	1 2 3	1 2 3
LEE COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LON MORRIS COLLEGE	(NR)						
LUBBOCK CHRISTIAN COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MCLENNAN COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NAVARRO JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
ODESSA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
PANOLA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

PARIS JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
RANGER JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ST. PHILIP'S COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SAN ANTONIO COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SAN JACINTO COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SCHREINER INSTITUTE	1 2 0		1 2 3	1 2 3	1 2 3	
SOUTH PLAINS COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SOUTH TEXAS JUNIOR COLLEGE	1 2 3	1 2 3		1 2 3	1 2 3	
SOUTHWEST TEXAS JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SOUTHWESTERN JR COLL ASSEMBLIES OF GOD	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
SOUTHWESTERN CHRISTIAN COLLEGE (NR)						
TARRANT COUNTY JUNIOR COLLEGE DIST						
NORTHEAST CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SOUTH CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
TEMPLE JUNIOR COLLEGE	1 2 3					1 2 3
TEXARKANA COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
TEXAS SOUTHMOST COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
TYLER JUNIOR COLLEGE (NR)						
VICTORIA COUNTY JUNIOR COLLEGE DISTRICT	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WEATHERFORD COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WHARTON COUNTY JUNIOR COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
UTAH						
COLLEGE OF EASTERN UTAH	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DIXIE JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SNOW COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
UTAH TECHNICAL COLLEGE AT PROVO	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
UTAH TECHNICAL COLLEGE AT SALT LAKE (NR)						
VERMONT						
CHAMPLAIN COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
GREEN MOUNTAIN COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3		1 2 0
ST. JOSEPH COLLEGE (NR)						
VERMONT COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
VERMONT TECHNICAL COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

INSTITUTION	RETIRE-MENT 1	LIFE INSURANCE 2	BASIC HOSPITAL-SURGICAL-MEDICAL 3	MAJOR MEDICAL 4	SHORT-TERM DISABILITY 5	LONG-TERM DISABILITY 6
VIRGINIA						
BLUE RIDGE COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
BLUEFIELD COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3		1 2 3
CENTRAL VIRGINIA COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DABNEY S. LANCASTER COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
DANVILLE COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
FERRUM JUNIOR COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
JOHN TYLER COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LUTHER RICE COLLEGE		1 2 3				
MARYMOUNT COLLEGE OF VIRGINIA	1 2 3		1 2 3	1 2 3	1 2 3	
NEW RIVER VOCATIONAL TECHNICAL SCHOOL	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NORTHERN VIRGINIA COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
OLD DOMINION COLLEGE, DIV OF TECHNOLOGY (NR)						
RICHARD BLAND COLL OF COLL OF WM & MARY	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SHENANDOAH COLLEGE	1 2 3		1 2 3	1 2 3		1 2 3
SOUTHERN SEMINARY JUNIOR COLLEGE (NR)						
SOUTHWEST VIRGINIA COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SULLINS COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
THOMAS NELSON COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
TIDEWATER COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
UNIVERSITY OF VIRGINIA BRANCH CAMPUSES						
EASTERN SHORE BRANCH (NR)						
PATRICK HENRY COLLEGE (NR)						
VIRGINIA HIGHLANDS COMMUNITY COLLEGE	1 2 3	1 2 3			1 2 3	1 2 3
VIRGINIA INTERMONT COLLEGE (NR)						
VIRGINIA WESTERN COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WYTHEVILLE COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WASHINGTON						
BELLEVUE COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

BIG BEND COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CENTRALIA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CLARK COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
COLUMBIA BASIN COLLEGE	(NR)						
COMMUNITY COLLEGE DISTRICT V							
EDMONDS COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
EVERETT COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
FORT STEILACOOM COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GRAYS HARBOR COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GREEN RIVER COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
HIGHLINE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LOWER COLUMBIA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
OLYMPIC COMMUNITY COLLEGE		1 2 3		1 2 3		1 2 3	1 2 3
PENINSULA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SEATTLE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SHORELINE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SKAGIT VALLEY COMMUNITY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
SPOKANE COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
TACOMA COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WALLA WALLA COMMUNITY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WENATCHEE VALLEY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
YAKIMA VALLEY COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
WEST VIRGINIA							
BECKLEY COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
GREENBRIER COLLEGE		1 2 3		1 2 3	1 2 3		
HANCOCK COUNTY BRANCH W LIBERTY ST COLL		1 2 3		1 2 3	1 2 0	1 2 3	1 2 3
OHIO VALLEY COLLEGE		1 0 0		1 2 3			
WEST VIRGINIA UNIVERSITY							
PARKERSBURG CENTER		1 2 3	1 2 3	1 2 3	0 2 0	1 2 3	1 2 3
POTOMAC STATE COLLEGE OF WV UNIV		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
WISCONSIN							
BARRON COUNTY CAMPUS—STOUT STATE UNIV		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CONCORDIA COLLEGE		1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
HOLY CROSS JUNIOR COLLEGE	(NR)						

INSTITUTION	RETIREMENT 1	LIFE INSURANCE 2	BASIC HOSPITAL-SURGICAL-MEDICAL 3	MAJOR MEDICAL 4	SHORT-TERM DISABILITY 5	LONG-TERM DISABILITY 6
WISCONSIN—CONTINUED						
KENOSHA TECHNICAL INSTITUTE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LAKESHORE VOCATIONAL TECHNICAL SCHOOL	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MADISON AREA TECHNICAL COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MILWAUKEE SCHOOL OF ENGINEERING	1 2 0	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MILWAUKEE TECHNICAL COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
NICOLET COLLEGE & TECHNICAL INST	1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
NORTH CENTRAL TECHNICAL INSTITUTE	1 2 3	1 2 3	1 2 3		1 2 3	1 2 3
RICHLAND CAMPUS WISC STATE UNIV	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
THE UNIVERSITY OF WISCONSIN CENTER SYS						
BARABOO-SAUK COUNTY CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MARATHON COUNTY CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MARSHFIELD WOOD COUNTY CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
ROCK COUNTY CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
SHEBOYGAN COUNTY CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WASHINGTON COUNTY CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WAUKESHA COUNTY CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
UNIV OF WISC AT GREEN BAY						
FOX VALLEY CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MANITOWOC COUNTY CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
MARINETTE COUNTY CAMPUS	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WAUKESHA COUNTY TECHNICAL INSTITUTE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WESTERN WISCONSIN TECHNICAL INSTITUTE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
WYOMING						
CASPER COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
CENTRAL WYOMING COLLEGE	1 2 3			1 2 3	1 2 3	1 2 3
EASTERN WYOMING COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
LARAMIE COUNTY COMMUNITY COLLEGE	1 2 3	1 2 3	1 2 3	1 2 3	0 0 3	1 2 3
NORTHWEST COMMUNITY COLLEGE	1 2 3		1 2 3	1 2 3	1 2 3	1 2 3

SHERIDAN COLLEGE		1 2 3		1 2 3	1 2 3	1 2 3	1 2 3
WESTERN WYOMING COMMUNITY COLLEGE		1 2 3	1 2 3		1 2 3	1 2 3	1 2 3
PUERTO RICO							
CATHOLIC UNIVERSITY OF PUERTO RICO	(NR)						
AGUADILLA CENTER	(NR)						
ARECIBO CENTER	(NR)						
BAYAMON	(NR)						
MAYAGUEZ CENTER							
INTERAMERICAN UNIVERSITY OF PUERTO RICO	(NR)						
AGUADILLA	(NR)						
ARECIBO	(NR)						
BARRANQUITAS	(NR)						
BAYAMON	(NR)						
PONCE							
PUERTO RICO JUNIOR COLLEGE		1 2 3	1 2 3	1 2 3		1 2 3	
UNIV OF PUERTO RICO REGIONAL COLLEGES							
ARECIBO		1 2 3				1 2 3	
CAYEY REGIONAL COLLEGE		1 2 3				1 2 3	1 2 3
HUMACAO REGIONAL COLLEGE		1 2 3					

APPENDIX B
TABLES

The tables in this appendix present information based on the survey questionnaire. The data are tabulated by institutional control, public or private, and responses are given according to numbers of institutions reporting and the numbers of full-time employees in the responding institutions.

The percentages in the tables are rounded to the nearest tenth; an asterisk indicates a percentage of less than one-tenth of one per cent.

The survey questionnaire is reprinted in Appendix H.

TABLE 1–1: SUMMARY OF STUDY RESPONSE

TOTAL INSTITUTIONS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	1007	123717	774	107883	233	15834
	100%	100%	100%	100%	100%	100%
RESPONDED	893	115372	712	102002	181	13370
	89%	93%	92%	95%	78%	84%
DID NOT RESPOND	114	8345	62	5881	52	2464
	11%	7%	8%	5%	22%	16%

TABLE 1–2A: SOCIAL SECURITY COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893	59383	712	53948	181	5435
	100.0	100.0	100.0	100.0	100.0	100.2
NO RESPONSE	9	538	4	519	5	19
	1.0	.9	.6	1.0	2.8	.3
ALL COVERED	605	33344	448	28273	157	5071
	67.8	56.1	62.9	52.3	86.7	93.3
SOME COVERED	78	7300	62	6987	16	313
	8.7	12.3	8.7	13.0	8.8	5.8
NONE COVERED	201	18201	198	18169	3	32
	22.5	30.7	27.8	33.7	1.7	.6

TABLE 1–2B: SOCIAL SECURITY COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893	13103	712	11061	181	2042
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	8	68	3	60	5	8
	.9	.5	.4	.5	2.8	.4
ALL COVERED	612	8758	455	6863	157	1895
	68.6	66.9	63.9	62.1	86.7	92.8
SOME COVERED	78	1454	61	1325	17	129
	8.7	11.1	8.6	12.0	9.4	6.3
NONE COVERED	195	2823	193	2813	2	10
	21.8	21.5	27.1	25.4	1.1	.5

TABLE 1–2C: SOCIAL SECURITY COVERAGE

CLERICAL-SERVICE EMPLOYEES

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893	42886	712	36993	181	5893
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	5	92	2	71	3	21
	.6	.2	.3	.2	1.7	.4
ALL COVERED	693	29229	524	23471	169	5758
	77.6	68.2	73.6	63.4	93.3	97.7
SOME COVERED	70	8550	64	8455	6	95
	7.8	19.9	9.0	22.9	3.3	1.6
NONE COVERED	125	5015	122	4996	3	19
	14.0	11.7	17.1	13.5	1.7	.3

TABLE 1–3A: RETIREMENT PLAN COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893 100.0	59383 100.0	712 100.0	53948 100.0	181 100.0	5435 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
RETIREMENT PLAN(S) IN EFFECT	842 94.3	58427 98.4	707 99.3	53585 99.3	135 74.6	4842 89.1
NO RETIREMENT PLAN	51 5.7	956 1.6	5 .7	363 .7	46 25.4	593 10.9

TABLE 1–3B: RETIREMENT PLAN COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893 100.0	13103 100.0	712 100.0	11061 100.0	181 100.0	2042 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
RETIREMENT PLAN(S) IN EFFECT	840 94.1	12790 97.6	707 99.3	10996 99.4	133 73.5	1794 87.9
NO RETIREMENT PLAN	53 5.9	313 2.4	5 .7	65 .6	48 26.5	248 12.1

TABLE 1–3C: RETIREMENT PLAN COVERAGE

CLERICAL-SERVICE EMPLOYEES

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893 100.0	42886 100.0	712 100.0	36993 100.0	181 100.0	5893 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
RETIREMENT PLAN(S) IN EFFECT	787 88.1	40583 94.6	689 96.8	36441 98.5	98 54.1	4142 70.3
NO RETIREMENT PLAN	106 11.9	2303 5.4	23 3.2	552 1.5	83 45.9	1751 29.7

TABLE 1—4A: TYPES OF RETIREMENT PLANS IN EFFECT

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	842 100.0	58427 100.0	707 100.0	53585 100.0	135 100.0	4842 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
SINGLE STATE RETIREMENT SYSTEM FOR TEACHERS AND OTHER STATE EMPLOYEES	206 24.5	11484 19.7	206 29.1	11484 21.4	— —	— —
STATE TEACHER RETIREMENT SYSTEM	419 49.8	36528 62.5	418 59.1	36517 68.1	1 .7	11 .2
STATE PUBLIC EMPLOYEE RETIREMENT SYSTEM	139 16.5	10652 18.2	139 19.7	10652 19.9	— —	— —
CITY, COUNTY OR DISTRICT RETIREMENT SYSTEM	20 2.4	4387 7.5	20 2.8	4387 8.2	— —	— —
TIAA-CREF	216 25.7	16237 27.8	139 19.7	13222 24.7	77 57.0	3015 62.3
SELF-ADMINISTERED OR TRUSTEED PLAN	21 2.5	865 1.5	8 1.1	471 .9	13 9.6	394 8.1
CHURCH PENSION PLAN	29 3.4	762 1.3	— —	— —	29 21.5	762 15.7
INSURANCE CO	52 6.2	3146 5.4	23 3.3	2123 4.0	29 21.5	1023 21.1
OTHER	2 .2	117 .2	— —	— —	2 1.5	117 2.4

TABLE 1–4B: TYPES OF RETIREMENT PLANS IN EFFECT

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	840 100.0	12790 100.0	707 100.0	10996 100.0	133 100.0	1794 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
SINGLE STATE RETIREMENT SYSTEM FOR TEACHERS AND OTHER STATE EMPLOYEES	206 24.5	2555 20.0	206 29.1	2555 23.2	— —	— —
STATE TEACHER RETIREMENT SYSTEM	389 46.3	6640 51.9	388 54.9	6638 60.4	1 .8	2 .1
STATE PUBLIC EMPLOYEE RETIREMENT SYSTEM	182 21.7	3447 27.0	182 25.7	3447 31.3	— —	— —
CITY, COUNTY OR DISTRICT RETIREMENT SYSTEM	18 2.1	513 4.0	18 2.5	513 4.7	— —	— —
TIAA-CREF	204 24.3	4248 33.2	129 18.2	3066 27.9	75 56.4	1182 65.9
SELF-ADMINISTERED OR TRUSTEED PLAN	37 4.4	363 2.8	23 3.3	189 1.7	14 10.5	174 9.7
CHURCH PENSION PLAN	31 3.7	286 2.2	— —	— —	31 23.3	286 15.9
INSURANCE CO	50 6.0	713 5.6	21 3.0	337 3.1	29 21.8	376 21.0
OTHER	2 .2	47 .4	— —	— —	2 1.5	47 2.6

TABLE 1–4C: TYPES OF RETIREMENT PLANS IN EFFECT

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	787	40583	689	36441	98	4142
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
SINGLE STATE RETIREMENT SYSTEM FOR TEACHERS AND OTHER STATE EMPLOYEES	207	6194	207	6194	—	—
	26.3	15.3	30.0	17.0	—	—
STATE TEACHER RETIREMENT SYSTEM	153	7150	152	7146	1	4
	19.4	17.6	22.1	19.6	1.0	.1
STATE PUBLIC EMPLOYEE RETIREMENT SYSTEM	336	22867	336	22867	—	—
	42.7	56.3	48.8	62.8	—	—
CITY, COUNTY OR DISTRICT RETIREMENT SYSTEM	11	1571	11	1571	—	—
	1.4	3.9	1.6	4.3	—	—
TIAA-CREF	80	3526	40	1441	40	2085
	10.2	8.7	5.8	4.0	40.8	50.3
SELF-ADMINISTERED OR TRUSTEED PLAN	41	1631	24	796	17	835
	5.2	4.0	3.5	2.2	17.3	20.2
CHURCH PENSION PLAN	24	515	—	—	24	515
	3.0	1.3	—	—	24.5	12.4
INSURANCE CO	32	1363	8	370	24	993
	4.1	3.4	1.2	1.0	24.5	24.0
OTHER	2	115	1	100	1	15
	.3	.3	.1	.3	1.0	.4

TABLE 1–4.1A: JUNIOR COLLEGES REPORTING TIAA-CREF RETIREMENT PLAN ONLY

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	89	3657	24	1004	65	2653
	41.2	22.5	17.3	7.6	84.4	88.0

TABLE 1–4.1B: JUNIOR COLLEGES REPORTING TIAA-CREF RETIREMENT PLAN ONLY

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	67 32.8	1177 27.7	6 4.7	206 6.7	61 81.3	971 82.1

TABLE 1–4.1C: JUNIOR COLLEGES REPORTING TIAA-CREF RETIREMENT PLAN ONLY

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	36 45.0	2020 57.3	1 2.5	110 7.6	35 87.5	1910 91.6

TABLE 1–5A: EMPLOYER-EMPLOYEE CONTRIBUTION TOWARD COST OF RETIREMENT PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	842 100.0	58427 100.0	707 100.0	53585 100.0	135 100.0	4842 100.0
NO RESPONSE	1 .1	69 .1	— —	— —	1 .7	69 1.4
EMPLOYER PAYS FULL COST	65 7.7	4710 8.1	34 4.8	3756 7.0	31 23.0	954 19.7
EMPLOYER AND EMPLOYEE SHARE COST	775 92.1	53641 91.8	673 95.2	49829 93.0	102 75.6	3812 78.8
EMPLOYEE PAYS FULL COST	1 .1	7 *	— —	— —	1 .7	7 .1

TABLE 1–5B: EMPLOYER-EMPLOYEE CONTRIBUTION TOWARD COST OF RETIREMENT PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	840 100.0	12790 100.0	707 100.0	10996 100.0	133 100.0	1794 100.0
NO RESPONSE	1 .1	18 .1	— —	— —	1 .8	18 1.0
EMPLOYER PAYS FULL COST	65 7.7	1573 12.3	34 4.8	1203 10.9	31 23.3	370 20.6
EMPLOYER AND EMPLOYEE SHARE COST	772 92.0	11189 87.5	673 95.2	9793 89.1	99 74.4	1396 77.8
EMPLOYEE PAYS FULL COST	2 .2	10 .1	— —	— —	2 1.5	10 .6

TABLE 1–5C: EMPLOYER-EMPLOYEE CONTRIBUTION TOWARD COST OF RETIREMENT PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	787 100.0	40583 100.0	689 100.0	36441 100.0	98 100.0	4142 100.0
NO RESPONSE	2 .3	58 .1	— —	— —	2 2.0	58 1.4
EMPLOYER PAYS FULL COST	63 8.0	4315 10.6	32 4.6	3139 8.6	31 31.6	1176 28.4
EMPLOYER AND EMPLOYEE SHARE COST	721 91.6	36201 89.3	657 95.4	33302 91.4	64 65.4	2899 70.0
EMPLOYEE PAYS FULL COST	1 .1	9 *	— —	— —	1 1.0	9 .2

TABLE 1–6A: EXTRA ANNUITY CONTRIBUTIONS BY SALARY REDUCTION FOR TAX-DEFERRED ANNUITY

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	842 100.0	58427 100.0	707 100.0	53585 100.0	135 100.0	4842 100.0
NO RESPONSE	16 1.9	1425 2.4	14 2.0	1389 2.6	2 1.5	36 .7
PERMITTED BY INSTITUTION	621 73.8	44798 76.7	541 76.5	41910 78.2	80 59.2	2888 59.7
NOT PERMITTED BY INSTITUTION	205 24.3	12204 20.9	152 21.5	10286 19.2	53 39.3	1918 39.6

TABLE 1–6B: EXTRA ANNUITY CONTRIBUTIONS BY SALARY REDUCTION FOR TAX-DEFERRED ANNUITY

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	840 100.0	12790 100.0	707 100.0	10996 100.0	133 100.0	1794 100.0
NO RESPONSE	19 2.3	276 2.2	16 2.3	248 2.3	3 2.3	28 1.6
PERMITTED BY INSTITUTION	617 73.4	9602 75.0	537 75.9	8549 77.7	80 60.1	1053 58.7
NOT PERMITTED BY INSTITUTION	204 24.3	2912 22.8	154 21.8	2199 20.0	50 37.6	713 39.7

TABLE 1–6C: EXTRA ANNUITY CONTRIBUTIONS BY SALARY REDUCTION FOR TAX-DEFERRED ANNUITY

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	787 100.0	40583 100.0	689 100.0	36441 100.0	98 100.0	4142 100.0
NO RESPONSE	20 2.5	1168 2.9	19 2.8	1116 3.1	1 1.0	52 1.3
PERMITTED BY INSTITUTION	521 66.2	28581 70.4	466 67.6	26432 72.5	55 56.1	2149 51.8
NOT PERMITTED BY INSTITUTION	246 31.3	10834 26.7	204 29.6	8893 24.4	42 42.9	1941 46.9

TABLE 1–7A: NORMAL RETIREMENT AGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	842 100.0	58427 100.0	707 100.0	53585 100.0	135 100.0	4842 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
UNDER 60	10 1.2	744 1.3	10 1.4	744 1.4	— —	— —
60	34 4.0	4145 7.1	34 4.8	4145 7.7	— —	— —
61	— —	— —	— —	— —	— —	— —
62	14 1.7	1444 2.5	14 2.0	1444 2.7	— —	— —
63	3 .4	216 .4	3 .4	216 .4	— —	— —
64	— —	— —	— —	— —	— —	— —
65	582 69.0	39233 67.0	477 67.6	35056 65.4	105 77.8	4177 86.2
66	— —	— —	— —	— —	— —	— —
67	9 1.1	495 .8	8 1.1	443 .8	1 .7	52 1.1
68	35 4.2	1277 2.2	32 4.5	1163 2.2	3 2.2	114 2.4
69	— —	— —	— —	— —	— —	— —
70	53 6.3	5054 8.7	49 6.9	4971 9.3	4 3.0	83 1.7
71	— —	— —	— —	— —	— —	— —
72	1 .1	52 .1	1 .1	52 .1	— —	— —
OVER 72	— —	— —	— —	— —	— —	— —
NO RETIREMENT AGE STATED	101 12.0	5767 9.9	79 11.2	5351 10.0	22 16.3	416 8.6

TABLE 1–7B: NORMAL RETIREMENT AGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	840 100.0	12790 100.0	707 100.0	10996 100.0	133 100.0	1794 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
UNDER 60	10 1.2	257 2.0	10 1.4	257 2.3	— —	— —
60	34 4.0	586 4.6	34 4.8	586 5.3	— —	— —
61	— —	— —	— —	— —	— —	— —
62	14 1.7	353 2.8	14 2.0	353 3.2	— —	— —
63	3 .4	44 .3	3 .4	44 .4	— —	— —
64	— —	— —	— —	— —	— —	— —
65	585 69.6	8467 66.3	485 68.7	6983 63.5	100 75.1	1484 82.8
66	— —	— —	— —	— —	— —	— —
67	7 .8	108 .8	6 .8	86 .8	1 .8	22 1.2
68	26 3.1	230 1.8	23 3.3	204 1.9	3 2.3	26 1.4
69	— —	— —	— —	— —	— —	— —
70	50 6.0	990 7.7	47 6.6	969 8.8	3 2.3	21 1.2
71	— —	— —	— —	— —	— —	— —
72	— —	— —	— —	— —	— —	— —
OVER 72	— —	— —	— —	— —	— —	— —
NO RETIREMENT AGE STATED	111 13.2	1755 13.7	85 12.0	1514 13.8	26 19.5	241 13.4

TABLE 1-7C: NORMAL RETIREMENT AGE
CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	787	40583	689	36441	98	4142
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
UNDER 60	17	1077	17	1077	—	—
	2.2	2.7	2.5	3.0	—	—
60	35	3810	35	3810	—	—
	4.4	9.4	5.1	10.5	—	—
61	—	—	—	—	—	—
	—	—	—	—	—	—
62	9	693	9	693	—	—
	1.1	1.7	1.3	1.9	—	—
63	3	231	3	231	—	—
	.4	.6	.4	.6	—	—
64	—	—	—	—	—	—
	—	—	—	—	—	—
65	516	23198	442	19649	74	3549
	65.6	57.1	64.1	53.9	75.6	85.6
66	—	—	—	—	—	—
	—	—	—	—	—	—
67	7	509	6	410	1	99
	.9	1.3	.9	1.1	1.0	2.4
68	9	262	7	214	2	48
	1.1	.6	1.0	.6	2.0	1.2
69	—	—	—	—	—	—
	—	—	—	—	—	—
70	93	7226	92	7210	1	16
	11.8	17.8	13.4	19.8	1.0	.4
71	—	—	—	—	—	—
	—	—	—	—	—	—
72	—	—	—	—	—	—
	—	—	—	—	—	—
OVER 72	—	—	—	—	—	—
	—	—	—	—	—	—
NO RETIREMENT AGE STATED	98	3577	78	3147	20	430
	12.5	8.8	11.3	8.6	20.4	10.4

TABLE 1–8A: DISTRIBUTION OF STATED NORMAL RETIREMENT AGES UNDER PLANS PROVIDING FOR EXTENSIONS OF SERVICE BEYOND STATED NORMAL RETIREMENT AGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	661	44440	549	40048	112	4392
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
UNDER 60	10	744	10	744	—	—
	1.5	1.7	1.8	1.9	—	—
60	34	4145	34	4145	—	—
	5.1	9.3	6.2	10.4	—	—
61	—	—	—	—	—	—
	—	—	—	—	—	—
62	14	1444	14	1444	—	—
	2.1	3.2	2.6	3.6	—	—
63	3	216	3	216	—	—
	.5	.5	.5	.5	—	—
64	—	—	—	—	—	—
	—	—	—	—	—	—
65	539	34536	434	30359	105	4177
	81.5	77.8	79.1	75.8	93.7	95.1
66	—	—	—	—	—	—
	—	—	—	—	—	—
67	4	271	3	219	1	52
	.6	.6	.5	.5	.9	1.2
68	33	1204	31	1124	2	80
	5.0	2.7	5.6	2.8	1.8	1.8
69	—	—	—	—	—	—
	—	—	—	—	—	—
70	23	1828	19	1745	4	83
	3.5	4.1	3.5	4.4	3.6	1.9
OVER 70	1	52	1	52	—	—
	.2	.1	.2	.1	—	—

TABLE 1–8B: DISTRIBUTION OF STATED NORMAL RETIREMENT AGES UNDER PLANS PROVIDING FOR EXTENSIONS OF SERVICE BEYOND STATED NORMAL RETIREMENT AGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	634	9398	529	7866	105	1532
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
UNDER 60	10	257	10	257	—	—
	1.6	2.7	1.9	3.3	—	—
60	34	586	34	586	—	—
	5.4	6.2	6.4	7.4	—	—
61	—	—	—	—	—	—
	—	—	—	—	—	—
62	14	353	14	353	—	—
	2.2	3.8	2.6	4.5	—	—
63	3	44	3	44	—	—
	.5	.5	.6	.6	—	—
64	—	—	—	—	—	—
	—	—	—	—	—	—
65	524	7487	426	6024	98	1463
	82.6	79.6	80.5	76.5	93.2	95.5
66	—	—	—	—	—	—
	—	—	—	—	—	—
67	2	39	1	17	1	22
	.3	.4	.2	.2	1.0	1.4
68	25	221	22	195	3	26
	3.9	2.4	4.2	2.5	2.9	1.7
69	—	—	—	—	—	—
	—	—	—	—	—	—
70	22	411	19	390	3	21
	3.5	4.4	3.6	5.0	2.9	1.4
OVER 70	—	—	—	—	—	—
	—	—	—	—	—	—

TABLE 1–8C: DISTRIBUTION OF STATED NORMAL RETIREMENT AGES UNDER PLANS PROVIDING FOR EXTENSIONS OF SERVICE BEYOND STATED NORMAL RETIREMENT AGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	553 100.0	29303 100.0	478 100.0	25724 100.0	75 100.0	3579 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
UNDER 60	17 3.1	1077 3.7	17 3.6	1077 4.2	— —	— —
60	35 6.3	3810 13.0	35 7.3	3810 14.8	— —	— —
61	— —	— —	— —	— —	— —	— —
62	9 1.6	693 2.4	9 1.9	693 2.7	— —	— —
63	3 .5	231 .8	3 .6	231 .9	— —	— —
64	— —	— —	— —	— —	— —	— —
65	453 81.9	20887 71.2	381 79.8	17433 67.8	72 96.1	3454 96.5
66	— —	— —	— —	— —	— —	— —
67	2 .4	237 .8	1 .2	138 .5	1 1.3	99 2.8
68	6 1.1	176 .6	5 1.0	166 .6	1 1.3	10 .3
69	— —	— —	— —	— —	— —	— —
70	28 5.1	2192 7.5	27 5.6	2176 8.5	1 1.3	16 .4
OVER 70	— —	— —	— —	— —	— —	— —

TABLE 1–9A: DISTRIBUTION OF STATED RETIREMENT AGES UNDER PLANS NOT PERMITTING EXTENSIONS OF SERVICE BEYOND STATED NORMAL RETIREMENT AGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	79 100.0	8186 100.0	79 100.0	8186 100.0	— —	— —
NO RESPONSE	— —	— —	— —	— —	— —	— —
UNDER 60	— —	— —	— —	— —	— —	— —
60	— —	— —	— —	— —	— —	— —
61	— —	— —	— —	— —	— —	— —
62	— —	— —	— —	— —	— —	— —
63	— —	— —	— —	— —	— —	— —
64	— —	— —	— —	— —	— —	— —
65	43 54.4	4697 57.4	43 54.4	4697 57.4	— —	— —
66	— —	— —	— —	— —	— —	— —
67	5 6.3	224 2.7	5 6.3	224 2.7	— —	— —
68	1 1.3	39 .5	1 1.3	39 .5	— —	— —
69	— —	— —	— —	— —	— —	— —
70	30 38.0	3226 39.4	30 38.0	3226 39.4	— —	— —
OVER 70	— —	— —	— —	— —	— —	— —

TABLE 1–9B: DISTRIBUTION OF STATED RETIREMENT AGES UNDER PLANS NOT PERMITTING EXTENSIONS OF SERVICE BEYOND STATED NORMAL RETIREMENT AGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	95 100.0	1637 100.0	93 100.0	1616 100.0	2 100.0	21 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
UNDER 60	— —	— —	— —	— —	— —	— —
60	— —	— —	— —	— —	— —	— —
61	— —	— —	— —	— —	— —	— —
62	— —	— —	— —	— —	— —	— —
63	— —	— —	— —	— —	— —	— —
64	— —	— —	— —	— —	— —	— —
65	61 64.1	980 59.9	59 63.4	959 59.3	2 100.0	21 100.0
66	— —	— —	— —	— —	— —	— —
67	5 5.3	69 4.2	5 5.4	69 4.3	— —	— —
68	1 1.1	9 .5	1 1.1	9 .6	— —	— —
69	— —	— —	— —	— —	— —	— —
70	28 29.5	579 35.4	28 30.1	579 35.8	— —	— —
OVER 70	— —	— —	— —	— —	— —	— —

TABLE 1–9C: DISTRIBUTION OF STATED RETIREMENT AGES UNDER PLANS NOT PERMITTING EXTENSIONS OF SERVICE BEYOND STATED NORMAL RETIREMENT AGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	136 100.0	7703 100.0	133 100.0	7570 100.0	3 100.0	133 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
UNDER 60	— —	— —	— —	— —	— —	— —
60	— —	— —	— —	— —	— —	— —
61	— —	— —	— —	— —	— —	— —
62	— —	— —	— —	— —	— —	— —
63	— —	— —	— —	— —	— —	— —
64	— —	— —	— —	— —	— —	— —
65	63 46.3	2311 30.0	61 45.9	2216 29.3	2 66.7	95 71.4
66	— —	— —	— —	— —	— —	— —
67	5 3.7	272 3.5	5 3.8	272 3.6	— —	— —
68	3 2.2	86 1.1	2 1.5	48 .6	1 33.3	38 28.6
69	— —	— —	— —	— —	— —	— —
70	65 47.8	5034 65.4	65 48.8	5034 66.5	— —	— —
OVER 70	— —	— —	— —	— —	— —	— —

TABLE 1–10A: FIXED-AGE AND FLEXIBLE-AGE RETIREMENT PROVISIONS

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	842 100.0	58427 100.0	707 100.0	53585 100.0	135 100.0	4842 100.0
NO RESPONSE	1 .1	34 .1	— —	— —	1 .7	34 .7
NO STATED RETIREMENT AGE	101 12.0	5767 9.9	79 11.2	5351 10.0	22 16.3	416 8.6
RETIREMENT AGE FIXED AT STATED AGE	79 9.4	8186 14.0	79 11.2	8186 15.3	— —	— —
SERVICE MAY BE EXTENDED BEYOND STATED NORMAL RETIREMENT AGE	661 78.5	44440 76.0	549 77.6	40048 74.7	112 83.0	4392 90.7

TABLE 1–10B: FIXED-AGE AND FLEXIBLE-AGE RETIREMENT PROVISIONS

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	840 100.0	12790 100.0	707 100.0	10996 100.0	133 100.0	1794 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
NO STATED RETIREMENT AGE	111 13.2	1755 13.7	85 12.0	1514 13.8	26 19.5	241 13.4
RETIREMENT AGE FIXED AT STATED AGE	95 11.3	1637 12.8	93 13.2	1616 14.7	2 1.5	21 1.2
SERVICE MAY BE EXTENDED BEYOND STATED NORMAL RETIREMENT AGE	634 75.5	9398 73.5	529 74.8	7866 71.5	105 79.0	1532 85.4

TABLE 1–10C: FIXED-AGE AND FLEXIBLE-AGE RETIREMENT PROVISIONS

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	787 100.0	40583 100.0	689 100.0	36441 100.0	98 100.0	4142 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
NO STATED RETIREMENT AGE	98 12.5	3577 8.8	78 11.3	3147 8.6	20 20.4	430 10.4
RETIREMENT AGE FIXED AT STATED AGE	136 17.3	7703 19.0	133 19.3	7570 20.8	3 3.1	133 3.2
SERVICE MAY BE EXTENDED BEYOND STATED NORMAL RETIREMENT AGE	553 70.2	29303 72.2	478 69.4	25724 70.6	75 76.5	3579 86.4

TABLE 1–11A: FLEXIBLE-AGE PLANS: AGE BEYOND WHICH EXTENSIONS OF SERVICE ARE NO LONGER PERMITTED (NORMAL RETIREMENT AGE OF 65)

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	539 100.0	34536 100.0	434 100.0	30359 100.0	105 100.0	4177 100.0
NO RESPONSE	4 .7	345 1.0	4 .9	345 1.1	— —	— —
EXTENSIONS TO 66	2 .4	51 .1	2 .5	51 .2	— —	— —
EXTENSIONS TO 67	2 .4	76 .2	1 .2	36 .1	1 1.0	40 1.0
EXTENSIONS TO 68	23 4.3	2349 6.8	18 4.1	2054 6.8	5 4.8	295 7.1
EXTENSIONS TO 69	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 70	284 52.6	18675 54.1	240 55.3	16915 55.7	44 41.9	1760 42.1
EXTENSIONS TO 71	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 72	9 1.7	432 1.3	9 2.1	432 1.4	— —	— —
EXTENSIONS TO 73	2 .4	92 .3	2 .5	92 .3	— —	— —
EXTENSIONS TO 74	1 .2	35 .1	— —	— —	1 1.0	35 .8
EXTENSIONS TO 75 OR HIGHER	1 .2	13 *	— —	— —	1 1.0	13 .3
NO STATED LIMIT	211 39.1	12468 36.1	158 36.4	10434 34.4	53 50.3	2034 48.7

TABLE 1–11B: FLEXIBLE-AGE PLANS: AGE BEYOND WHICH EXTENSIONS OF SERVICE ARE NO LONGER PERMITTED (NORMAL RETIREMENT AGE OF 65)

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	524 100.0	7487 100.0	426 100.0	6024 100.0	98 100.0	1463 100.0
NO RESPONSE	4 .8	69 .9	4 .9	69 1.1	— —	— —
EXTENSIONS TO 66	2 .4	10 .1	2 .5	10 .2	— —	— —
EXTENSIONS TO 67	2 .4	31 .4	1 .2	11 .2	1 1.0	20 1.4
EXTENSIONS TO 68	12 2.3	286 3.8	8 1.9	170 2.8	4 4.1	116 7.9
EXTENSIONS TO 69	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 70	283 53.9	4049 54.2	242 56.8	3402 56.5	41 41.8	647 44.2
EXTENSIONS TO 71	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 72	7 1.3	100 1.3	7 1.6	100 1.7	— —	— —
EXTENSIONS TO 73	2 .4	38 .5	2 .5	38 .6	— —	— —
EXTENSIONS TO 74	1 .2	5 .1	— —	— —	1 1.0	5 .3
EXTENSIONS TO 75 OR HIGHER	— —	— —	— —	— —	— —	— —
NO STATED LIMIT	211 40.3	2899 38.7	160 37.6	2224 36.9	51 52.1	675 46.2

TABLE 1–11C: FLEXIBLE-AGE PLANS: AGE BEYOND WHICH EXTENSIONS OF SERVICE ARE NO LONGER PERMITTED (NORMAL RETIREMENT AGE OF 65)

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	453 100.0	20887 100.0	381 100.0	17433 100.0	72 100.0	3454 100.0
NO RESPONSE	6 1.3	206 1.0	6 1.6	206 1.2	— —	— —
EXTENSIONS TO 66	2 .4	75 .4	2 .5	75 .4	— —	— —
EXTENSIONS TO 67	1 .2	32 .2	1 .3	32 .2	— —	— —
EXTENSIONS TO 68	12 2.6	802 3.8	8 2.1	531 3.0	4 5.6	271 7.8
EXTENSIONS TO 69	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 70	250 55.4	12995 62.1	223 58.5	11741 67.3	27 37.5	1254 36.3
EXTENSIONS TO 71	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 72	6 1.3	208 1.0	6 1.6	208 1.2	— —	— —
EXTENSIONS TO 73	2 .4	80 .4	2 .5	80 .5	— —	— —
EXTENSIONS TO 74	1 .2	42 .2	— —	— —	1 1.4	42 1.2
EXTENSIONS TO 75 OR HIGHER	— —	— —	— —	— —	— —	— —
NO STATED LIMIT	173 38.2	6447 30.9	133 34.9	4560 26.2	40 55.5	1887 54.7

TABLE 1–12A: AGE BEYOND WHICH EXTENSIONS OF SERVICE ARE NO LONGER PERMITTED (NORMAL RETIREMENT AGE 66–69)

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	37 100.0	1475 100.0	34 100.0	1343 100.0	3 100.0	132 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 67	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 68	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 69	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 70	1 2.7	48 3.3	1 2.9	48 3.6	— —	— —
EXTENSIONS TO 71	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 72	9 24.3	186 12.6	9 26.5	186 13.8	— —	— —
EXTENSIONS TO 73	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 74	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 75 OR HIGHER	— —	— —	— —	— —	— —	— —
NO STATED LIMIT	27 73.0	1241 84.1	24 70.6	1109 82.6	3 100.0	132 100.0

TABLE 1–12B: AGE BEYOND WHICH EXTENSIONS OF SERVICE ARE NO LONGER PERMITTED (NORMAL RETIREMENT AGE 66–69)

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	27 100.0	260 100.0	23 100.0	212 100.0	4 100.0	48 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 67	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 68	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 69	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 70	1 3.7	12 4.6	— —	— —	1 25.0	12 25.0
EXTENSIONS TO 71	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 72	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 73	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 74	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 75 OR HIGHER	— —	— —	— —	— —	— —	— —
NO STATED LIMIT	26 96.3	248 95.4	23 100.0	212 100.0	3 75.0	36 75.0

TABLE 1–12C: AGE BEYOND WHICH EXTENSIONS OF SERVICE ARE NO LONGER PERMITTED (NORMAL RETIREMENT AGE 66–69)

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	8 100.0	413 100.0	6 100.0	304 100.0	2 100.0	109 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 67	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 68	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 69	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 70	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 71	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 72	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 73	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 74	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 75 OR HIGHER	— —	— —	— —	— —	— —	— —
NO STATED LIMIT	8 100.0	413 100.0	6 100.0	304 100.0	2 100.0	109 100.0

TABLE 1–13A: AGE BEYOND WHICH EXTENSIONS OF SERVICE ARE NO LONGER PERMITTED (NORMAL RETIREMENT AGE OF 70 OR HIGHER)

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	24 100.0	1880 100.0	20 100.0	1797 100.0	4 100.0	83 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 71	1 4.2	26 1.4	1 5.0	26 1.4	— —	— —
EXTENSIONS TO 72	3 12.5	245 13.0	2 10.0	196 10.9	1 25.0	49 59.0
EXTENSIONS TO 73	1 4.2	29 1.5	1 5.0	29 1.6	— —	— —
EXTENSIONS TO 74	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 75 OR HIGHER	1 4.2	38 2.0	1 5.0	38 2.1	— —	— —
NO STATED LIMIT	18 74.9	1542 82.1	15 75.0	1508 84.0	3 75.0	34 41.0

TABLE 1–13B: AGE BEYOND WHICH EXTENSIONS OF SERVICE ARE NO LONGER PERMITTED (NORMAL RETIREMENT AGE OF 70 OR HIGHER)

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	22 100.0	411 100.0	19 100.0	390 100.0	3 100.0	21 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 71	1 4.5	12 2.9	1 5.3	12 3.1	— —	— —
EXTENSIONS TO 72	4 18.2	88 21.4	4 21.1	88 22.6	— —	— —
EXTENSIONS TO 73	1 4.5	13 3.2	1 5.3	13 3.3	— —	— —
EXTENSIONS TO 74	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 75 OR HIGHER	1 4.5	5 1.2	1 5.3	5 1.3	— —	— —
NO STATED LIMIT	15 68.3	293 71.3	12 63.0	272 69.7	3 100.0	21 100.0

TABLE 1–13C: AGE BEYOND WHICH EXTENSIONS OF SERVICE ARE NO LONGER PERMITTED (NORMAL RETIREMENT AGE OF 70 OR HIGHER)

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	28 100.0	2192 100.0	27 100.0	2176 100.0	1 100.0	16 100.0
NO RESPONSE	1 3.6	44 2.0	1 3.7	44 2.0	— —	— —
EXTENSIONS TO 71	3 10.7	177 8.1	3 11.1	177 8.1	— —	— —
EXTENSIONS TO 72	6 21.4	268 12.2	6 22.2	268 12.3	— —	— —
EXTENSIONS TO 73	1 3.6	10 .5	1 3.7	10 .5	— —	— —
EXTENSIONS TO 74	— —	— —	— —	— —	— —	— —
EXTENSIONS TO 75 OR HIGHER	1 3.6	25 1.1	1 3.7	25 1.1	— —	— —
NO STATED LIMIT	16 57.1	1668 76.1	15 55.6	1652 76.0	1 100.0	16 100.0

TABLE 1–14A: FLEXIBLE-AGE RETIREMENT PLANS: REQUIREMENT OF SPECIFIC ADMINISTRATIVE ACTION OR OTHER APPROVAL FOR EXTENSIONS OF SERVICE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	661 100.0	44440 100.0	549 100.0	40048 100.0	112 100.0	4392 100.0
NO RESPONSE	22 3.3	1294 2.9	20 3.6	1075 2.7	2 1.8	219 5.0
SPECIFIC ACTION REQUIRED	531 80.4	33800 76.1	430 78.4	29837 74.5	101 90.2	3963 90.2
NO SPECIFIC ACTION REQUIRED	108 16.3	9346 21.0	99 18.0	9136 22.8	9 8.0	210 4.8

TABLE 1–14B: FLEXIBLE-AGE RETIREMENT PLANS: REQUIREMENT OF SPECIFIC ADMINISTRATIVE ACTION OR OTHER APPROVAL FOR EXTENSIONS OF SERVICE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	634 100.0	9398 100.0	529 100.0	7866 100.0	105 100.0	1532 100.0
NO RESPONSE	25 3.9	377 4.0	23 4.3	327 4.2	2 1.9	50 3.3
SPECIFIC ACTION REQUIRED	515 81.3	7532 80.2	419 79.3	6100 77.5	96 91.4	1432 93.4
NO SPECIFIC ACTION REQUIRED	94 14.8	1489 15.8	87 16.4	1439 18.3	7 6.7	50 3.3

TABLE 1–14C: FLEXIBLE-AGE RETIREMENT PLANS: REQUIREMENT OF SPECIFIC ADMINISTRATIVE ACTION OR OTHER APPROVAL FOR EXTENSIONS OF SERVICE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	553 100.0	29303 100.0	478 100.0	25724 100.0	75 100.0	3579 100.0
NO RESPONSE	25 4.5	1312 4.5	23 4.8	1070 4.2	2 2.7	242 6.8
SPECIFIC ACTION REQUIRED	426 77.1	21107 72.0	363 76.0	18103 70.3	63 84.0	3004 83.9
NO SPECIFIC ACTION REQUIRED	102 18.4	6884 23.5	92 19.2	6551 25.5	10 13.3	333 9.3

TABLE 1–15A: VESTING OF RETIREMENT PLAN BENEFITS
(BEST AVAILABLE VESTING IF MORE THAN ONE PLAN IN EFFECT)
FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	842 100.0	58427 100.0	707 100.0	53585 100.0	135 100.0	4842 100.0
NO RESPONSE	26 3.1	942 1.6	5 .7	339 .6	21 15.6	603 12.5
IMMEDIATE	241 28.6	17718 30.3	156 22.1	14523 27.1	85 62.9	3195 66.0
SERVICE	516 61.3	36465 62.4	502 71.0	35819 66.8	14 10.4	646 13.3
SERVICE PLUS AGE	5 .6	153 .3	— —	— —	5 3.7	153 3.2
SERVICE OR AGE	15 1.8	902 1.5	15 2.1	902 1.7	— —	— —
SERVICE OR EMPLOYEE ACCUMULATION	— —	— —	— —	— —	— —	— —
SERVICE PLUS ALTERNATE SERVICE AND AGE	28 3.3	1990 3.4	28 4.0	1990 3.7	— —	— —
AGE	8 1.0	189 .3	1 .1	27 .1	7 5.2	162 3.3
ACCUMULATION LEVEL	1 .1	44 .1	— —	— —	1 .7	44 .9
OTHER	— —	— —	— —	— —	— —	— —
NO VESTING UNTIL RETIREMENT	6 .7	245 .4	4 .6	206 .4	2 1.5	39 .8

TABLE 1–15B: VESTING OF RETIREMENT PLAN BENEFITS
(BEST AVAILABLE VESTING IF MORE THAN ONE PLAN IN EFFECT)

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	840 100.0	12790 100.0	707 100.0	10996 100.0	133 100.0	1794 100.0
NO RESPONSE	27 3.2	278 2.2	5 .7	85 .8	22 16.5	193 10.8
IMMEDIATE	229 27.3	4604 36.0	146 20.7	3370 30.6	83 62.3	1234 68.9
SERVICE	523 62.3	6976 54.5	509 72.0	6751 61.4	14 10.5	225 12.5
SERVICE PLUS AGE	5 .6	83 .6	— —	— —	5 3.8	83 4.6
SERVICE OR AGE	15 1.8	184 1.4	15 2.1	184 1.7	— —	— —
SERVICE OR EMPLOYEE ACCUMULATION	1 .1	8 .1	1 .1	8 .1	— —	— —
SERVICE PLUS ALTERNATE SERVICE AND AGE	29 3.5	545 4.3	29 4.1	545 5.0	— —	— —
AGE	8 1.0	47 .4	1 .1	7 .1	7 5.3	40 2.2
ACCUMULATION LEVEL	1 .1	11 .1	— —	— —	1 .8	11 .6
OTHER	— —	— —	— —	— —	— —	— —
NO VESTING UNTIL RETIREMENT	5 .6	74 .6	4 .6	66 .6	1 .8	8 .4

TABLE 1–15C: VESTING OF RETIREMENT PLAN BENEFITS
(BEST AVAILABLE VESTING IF MORE THAN ONE PLAN IN EFFECT)

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	787 100.0	40583 100.0	689 100.0	36441 100.0	98 100.0	4142 100.0
NO RESPONSE	25 3.2	881 2.2	4 .6	125 .3	21 21.4	756 18.3
IMMEDIATE	109 13.9	4683 11.5	61 8.9	2448 6.7	48 49.1	2235 53.9
SERVICE	502 63.8	23143 57.1	487 70.6	22471 61.8	15 15.3	672 16.2
SERVICE PLUS AGE	8 1.0	372 .9	2 .3	73 .2	6 6.1	299 7.2
SERVICE OR AGE	15 1.9	330 .8	15 2.2	330 .9	— —	— —
SERVICE OR EMPLOYEE ACCUMULATION	82 10.4	8416 20.7	82 11.9	8416 23.1	— —	— —
SERVICE PLUS ALTERNATE SERVICE AND AGE	31 3.9	1783 4.4	31 4.5	1783 4.9	— —	— —
AGE	7 .9	173 .4	1 .1	12 *	6 6.1	161 3.9
ACCUMULATION LEVEL	— —	— —	— —	— —	— —	— —
OTHER	— —	— —	— —	— —	— —	— —
NO VESTING UNTIL RETIREMENT	8 1.0	802 2.0	6 .9	783 2.1	2 2.0	19 .5

TABLE 1–16A: DISTRIBUTION OF SERVICE REQUIREMENTS FOR VESTING BASED ON YEARS OF SERVICE, BEST AVAILABLE PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	516	36465	502	35819	14	646
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	4	127	3	109	1	18
	.8	.3	.6	.3	7.1	2.8
1–4 YEARS	11	474	11	474	—	—
	2.1	1.3	2.2	1.3	—	—
5 YEARS	165	16076	163	16036	2	40
	32.0	44.1	32.5	44.7	14.3	6.2
6–9 YEARS	—	—	—	—	—	—
	—	—	—	—	—	—
10 YEARS	185	12203	179	11921	6	282
	35.9	33.5	35.6	33.3	43.0	43.5
11–14 YEARS	42	1555	41	1461	1	94
	8.1	4.3	8.2	4.1	7.1	14.6
15 YEARS	32	1364	31	1248	1	116
	6.2	3.7	6.2	3.5	7.1	18.0
16–19 YEARS	—	—	—	—	—	—
	—	—	—	—	—	—
20 YEARS	77	4666	74	4570	3	96
	14.9	12.8	14.7	12.8	21.4	14.9
21–24 YEARS	—	—	—	—	—	—
	—	—	—	—	—	—
25 YEARS	—	—	—	—	—	—
	—	—	—	—	—	—
26 AND HIGHER YEARS	—	—	—	—	—	—
	—	—	—	—	—	—

TABLE 1–16B: DISTRIBUTION OF SERVICE REQUIREMENTS FOR VESTING BASED ON YEARS OF SERVICE, BEST AVAILABLE PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	523 100.0	6976 100.0	509 100.0	6751 100.0	14 100.0	225 100.0
NO RESPONSE	4 .8	26 .4	3 .6	20 .3	1 7.1	6 2.7
1–4 YEARS	11 2.1	119 1.7	11 2.2	119 1.8	— —	— —
5 YEARS	165 31.5	2415 34.6	163 32.0	2398 35.5	2 14.3	17 7.6
6–9 YEARS	— —	— —	— —	— —	— —	— —
10 YEARS	189 36.2	2649 38.0	183 35.9	2538 37.6	6 43.0	111 49.2
11–14 YEARS	42 8.0	524 7.5	41 8.1	507 7.5	1 7.1	17 7.6
15 YEARS	35 6.7	372 5.3	34 6.7	323 4.8	1 7.1	49 21.8
16–19 YEARS	— —	— —	— —	— —	— —	— —
20 YEARS	77 14.7	871 12.5	74 14.5	846 12.5	3 21.4	25 11.1
21–24 YEARS	— —	— —	— —	— —	— —	— —
25 YEARS	— —	— —	— —	— —	— —	— —
26 AND HIGHER YEARS	— —	— —	— —	— —	— —	— —

TABLE 1–16C: DISTRIBUTION OF SERVICE REQUIREMENTS FOR VESTING BASED ON YEARS OF SERVICE, BEST AVAILABLE PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	503 100.0	23144 100.0	488 100.0	22472 100.0	15 100.0	672 100.0
NO RESPONSE	1 .2	24 .1	— —	— —	1 6.7	24 3.6
1–4 YEARS	7 1.4	136 .6	7 1.4	136 .6	— —	— —
5 YEARS	95 18.9	3880 16.8	92 18.9	3828 17.0	3 20.0	52 7.7
6–9 YEARS	— —	— —	— —	— —	— —	— —
10 YEARS	244 48.6	13301 57.4	239 49.0	13063 58.1	5 33.2	238 35.4
11–14 YEARS	42 8.3	702 3.0	41 8.4	677 3.0	1 6.7	25 3.7
15 YEARS	48 9.5	2331 10.1	47 9.6	2236 10.0	1 6.7	95 14.1
16–19 YEARS	— —	— —	— —	— —	— —	— —
20 YEARS	65 12.9	2661 11.5	61 12.5	2423 10.8	4 26.7	238 35.5
21–24 YEARS	— —	— —	— —	— —	— —	— —
25 YEARS	1 .2	109 .5	1 .2	109 .5	— —	— —

TABLE 2–17A: GROUP LIFE INSURANCE PLANS IN JUNIOR AND COMMUNITY COLLEGES

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893 100.0	59383 100.0	712 100.0	53948 100.0	181 100.0	5435 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
GROUP PLAN IN EFFECT	627 70.2	46512 78.3	523 73.5	42494 78.8	104 57.5	4018 73.9
NO GROUP LIFE PLAN	266 29.8	12871 21.7	189 26.5	11454 21.2	77 42.5	1417 26.1

TABLE 2-17B: GROUP LIFE INSURANCE PLANS IN JUNIOR AND COMMUNITY COLLEGES

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893 100.0	13103 100.0	712 100.0	11061 100.0	181 100.0	2042 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
GROUP PLAN IN EFFECT	627 70.2	10046 76.7	523 73.5	8567 77.5	104 57.5	1479 72.4
NO GROUP LIFE PLAN	266 29.8	3057 23.3	189 26.5	2494 22.5	77 42.5	563 27.6

TABLE 2-17C: GROUP LIFE INSURANCE PLANS IN JUNIOR AND COMMUNITY COLLEGES

CLERICAL-SERVICE EMPLOYEES

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893 100.0	42886 100.0	712 100.0	36993 100.0	181 100.0	5893 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
GROUP PLAN IN EFFECT	594 66.5	31868 74.3	502 70.5	27924 75.5	92 50.8	3944 66.9
NO GROUP LIFE PLAN	299 33.5	11018 25.7	210 29.5	9069 24.5	89 49.2	1949 33.1

TABLE 2-18A: PROVISION FOR DEATH OR SURVIVOR BENEFITS OF A RETIREMENT PLAN IN INSTITUTIONS REPORTING NO GROUP LIFE INSURANCE PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	266 100.0	12871 100.0	189 100.0	11454 100.0	77 100.0	1417 100.0
NO RESPONSE	2 .8	17 .1	— —	— —	2 2.6	17 1.2
RETIREMENT PLAN SURVIVOR BENEFIT	159 59.7	9911 77.1	146 77.2	9630 84.1	13 16.9	281 19.8
NO RETIREMENT PLAN SURVIVOR BENEFIT	93 35.0	2500 19.4	41 21.7	1664 14.5	52 67.5	836 59.0
NO INFORMATION	12 4.5	443 3.4	2 1.1	160 1.4	10 13.0	283 20.0

TABLE 2–18B: PROVISION FOR DEATH OR SURVIVOR BENEFITS OF A RETIREMENT PLAN IN INSTITUTIONS REPORTING NO GROUP LIFE INSURANCE PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	266 100.0	3057 100.0	189 100.0	2494 100.0	77 100.0	563 100.0
NO RESPONSE	2 .8	4 .1	— —	— —	2 2.6	4 .7
RETIREMENT PLAN SURVIVOR BENEFIT	158 59.4	2239 73.3	147 77.7	2148 86.1	11 14.3	91 16.2
NO RETIREMENT PLAN SURVIVOR BENEFIT	94 35.3	679 22.2	40 21.2	312 12.5	54 70.1	367 65.2
NO INFORMATION	12 4.5	135 4.4	2 1.1	34 1.4	10 13.0	101 17.9

TABLE 2–18C: PROVISION FOR DEATH OR SURVIVOR BENEFITS OF A RETIREMENT PLAN IN INSTITUTIONS REPORTING NO GROUP LIFE INSURANCE PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	299 100.0	11018 100.0	210 100.0	9069 100.0	89 100.0	1949 100.0
NO RESPONSE	3 1.0	20 .2	— —	— —	3 3.4	20 1.0
RETIREMENT PLAN SURVIVOR BENEFIT	174 58.2	8390 76.2	163 77.1	8116 89.5	12 13.5	274 14.1
NO RETIREMENT PLAN SURVIVOR BENEFIT	111 37.1	2219 20.1	46 21.9	861 9.5	65 73.0	1358 69.7
NO INFORMATION	11 3.7	389 3.5	2 1.0	92 1.0	9 10.1	297 15.2

TABLE 2–19A: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF GROUP LIFE INSURANCE COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627 100.0	46512 100.0	523 100.0	42494 100.0	104 100.0	4018 100.0
NO RESPONSE	8 1.3	472 1.0	5 1.0	367 .9	3 2.9	105 2.6
EMPLOYER PAYS ALL	258 41.2	21612 46.5	209 39.9	19611 46.1	49 47.1	2001 49.8
EMPLOYER-EMPLOYEE SHARE COST	231 36.8	13680 29.4	181 34.6	11804 27.8	50 48.1	1876 46.7
EMPLOYEE PAYS ALL	130 20.7	10748 23.1	128 24.5	10712 25.2	2 1.9	36 .9

TABLE 2–19B: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF GROUP LIFE INSURANCE COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627 100.0	10046 100.0	523 100.0	8567 100.0	104 100.0	1479 100.0
NO RESPONSE	8 1.3	86 .9	5 1.0	58 .7	3 2.9	28 1.9
EMPLOYER PAYS ALL	255 40.6	4759 47.3	207 39.5	4038 47.2	48 46.2	721 48.7
EMPLOYER-EMPLOYEE SHARE COST	232 37.0	3265 32.5	181 34.6	2548 29.7	51 49.0	717 48.5
EMPLOYEE PAYS ALL	132 21.1	1936 19.3	130 24.9	1923 22.4	2 1.9	13 .9

TABLE 2–19C: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF GROUP LIFE INSURANCE COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	594 100.0	31868 100.0	502 100.0	27924 100.0	92 100.0	3944 100.0
NO RESPONSE	9 1.5	251 .8	5 1.0	151 .5	4 4.3	100 2.5
EMPLOYER PAYS ALL	241 40.6	13215 41.5	198 39.4	11330 40.6	43 46.7	1885 47.8
EMPLOYER-EMPLOYEE SHARE COST	220 37.0	10022 31.4	178 35.5	8196 29.4	42 45.7	1826 46.3
EMPLOYEE PAYS ALL	124 20.9	8380 26.3	121 24.1	8247 29.5	3 3.3	133 3.4

TABLE 2–20A: PROVISIONS FOR ADDITIONAL OPTIONAL INSURANCE COVERAGE UNDER GROUP INSURANCE PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627 100.0	46512 100.0	523 100.0	42494 100.0	104 100.0	4018 100.0
NO RESPONSE	3 .5	40 .1	2 .4	32 .1	1 1.0	8 .2
OPTIONAL INSURANCE AVAILABLE	241 38.4	18688 40.2	219 41.9	18122 42.6	22 21.2	566 14.1
OPTIONAL INSURANCE NOT AVAILABLE	383 61.1	27784 59.7	302 57.7	24340 57.3	81 77.8	3444 85.7

TABLE 2–20B: PROVISIONS FOR ADDITIONAL OPTIONAL INSURANCE COVERAGE UNDER GROUP INSURANCE PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627 100.0	10046 100.0	523 100.0	8567 100.0	104 100.0	1479 100.0
NO RESPONSE	3 .5	17 .2	2 .4	11 .1	1 1.0	6 .4
OPTIONAL INSURANCE AVAILABLE	240 38.3	3621 36.0	218 41.7	3406 39.8	22 21.2	215 14.5
OPTIONAL INSURANCE NOT AVAILABLE	384 61.2	6408 63.8	303 57.9	5150 60.1	81 77.8	1258 85.1

TABLE 2–20C: PROVISIONS FOR ADDITIONAL OPTIONAL INSURANCE COVERAGE UNDER GROUP INSURANCE PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	594 100.0	31868 100.0	502 100.0	27924 100.0	92 100.0	3944 100.0
NO RESPONSE	3 .5	26 .1	3 .6	26 .1	— —	— —
OPTIONAL INSURANCE AVAILABLE	222 37.4	11644 36.5	200 39.8	10935 39.2	22 23.9	709 18.0
OPTIONAL INSURANCE NOT AVAILABLE	369 62.1	20198 63.4	299 59.6	16963 60.7	70 76.1	3235 82.0

TABLE 2–20.1A: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO BASIC GROUP LIFE INSURANCE PLAN UNDER PLANS PROVIDING ADDITIONAL OPTIONAL INSURANCE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	241 100.0	18688 100.0	219 100.0	18122 100.0	22 100.0	566 100.0
NO RESPONSE	5 2.1	345 1.8	4 1.8	323 1.8	1 4.5	22 3.9
EMPLOYER PAYS ALL	94 39.0	7795 41.7	82 37.5	7461 41.1	12 54.6	334 59.0
EMPLOYER-EMPLOYEE SHARE COST	72 29.9	4927 26.4	64 29.2	4728 26.1	8 36.4	199 35.2
EMPLOYEE PAYS ALL	70 29.0	5621 30.1	69 31.5	5610 31.0	1 4.5	11 1.9

TABLE 2–20.1B: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO BASIC GROUP LIFE INSURANCE PLAN UNDER PLANS PROVIDING ADDITIONAL OPTIONAL INSURANCE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	240	3621	218	3406	22	215
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	5	52	4	47	1	5
	2.1	1.4	1.8	1.4	4.5	2.3
EMPLOYER PAYS ALL	92	1426	81	1299	11	127
	38.3	39.4	37.2	38.2	50.1	59.1
EMPLOYER-EMPLOYEE SHARE COST	72	1104	63	1023	9	81
	30.0	30.5	28.9	30.0	40.9	37.7
EMPLOYEE PAYS ALL	71	1039	70	1037	1	2
	29.6	28.7	32.1	30.4	4.5	.9

TABLE 2–20.1C: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO BASIC GROUP LIFE INSURANCE PLAN UNDER PLANS PROVIDING ADDITIONAL OPTIONAL INSURANCE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	222	11644	200	10935	22	709
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	4	150	3	134	1	16
	1.8	1.3	1.5	1.2	4.5	2.3
EMPLOYER PAYS ALL	88	4876	77	4521	11	355
	39.6	41.8	38.5	41.4	50.1	50.0
EMPLOYER-EMPLOYEE SHARE COST	71	3384	62	3116	9	268
	32.0	29.1	31.0	28.5	40.9	37.8
EMPLOYEE PAYS ALL	59	3234	58	3164	1	70
	26.6	27.8	29.0	28.9	4.5	9.9

TABLE 2–21A: EMPLOYER CONTRIBUTION TO COST OF ADDITIONAL OPTIONAL LIFE INSURANCE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	241 100.0	18688 100.0	219 100.0	18122 100.0	22 100.0	566 100.0
NO RESPONSE	4 1.7	590 3.2	4 1.8	590 3.3	— —	— —
EMPLOYER CONTRIBUTES	33 13.7	2958 15.8	30 13.7	2874 15.9	3 13.6	84 14.8
EMPLOYER DOES NOT CONTRIBUTE	204 84.6	15140 81.0	185 84.5	14658 80.8	19 86.4	482 85.2

TABLE 2–21B: EMPLOYER CONTRIBUTION TO COST OF ADDITIONAL OPTIONAL LIFE INSURANCE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	240 100.0	3621 100.0	218 100.0	3406 100.0	22 100.0	215 100.0
NO RESPONSE	4 1.7	99 2.7	4 1.8	99 2.9	— —	— —
EMPLOYER CONTRIBUTES	33 13.8	601 16.6	30 13.8	557 16.4	3 13.6	44 20.5
EMPLOYER DOES NOT CONTRIBUTE	203 84.5	2921 80.7	184 84.4	2750 80.7	19 86.4	171 79.5

TABLE 2–21C: EMPLOYER CONTRIBUTION TO COST OF ADDITIONAL OPTIONAL LIFE INSURANCE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	222 100.0	11644 100.0	200 100.0	10935 100.0	22 100.0	709 100.0
NO RESPONSE	6 2.7	451 3.9	5 2.5	357 3.3	1 4.5	94 13.3
EMPLOYER CONTRIBUTES	29 13.1	1346 11.6	26 13.0	1208 11.0	3 13.6	138 19.5
EMPLOYER DOES NOT CONTRIBUTE	187 84.2	9847 84.5	169 84.5	9370 85.7	18 81.9	477 67.2

TABLE 2–22A: PROVISION OF GROUP INSURANCE PLAN THROUGH A STATE EMPLOYEE OR TEACHERS ASSOCIATION, OR LABOR UNION MEMBERSHIP

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627	46512	523	42494	104	4018
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	6	245	5	231	1	14
	1.0	.5	1.0	.5	1.0	.3
PROVIDED THROUGH	140	13798	134	13684	6	114
ASSOCIATION OR UNION	22.3	29.7	25.6	32.2	5.8	2.8
PROVIDED THROUGH	481	32469	384	28579	97	3890
EMPLOYER	76.7	69.8	73.4	67.3	93.2	96.9

TABLE 2–22B: PROVISION OF GROUP INSURANCE PLAN THROUGH A STATE EMPLOYEE OR TEACHERS ASSOCIATION, OR LABOR UNION MEMBERSHIP

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627	10046	523	8567	104	1479
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	6	58	5	53	1	5
	1.0	.6	1.0	.6	1.0	.3
PROVIDED THROUGH	141	2638	135	2566	6	72
ASSOCIATION OR UNION	22.5	26.3	25.8	30.0	5.8	4.9
PROVIDED THROUGH	480	7350	383	5948	97	1402
EMPLOYER	76.5	73.1	73.2	69.4	93.2	94.8

TABLE 2–22C: PROVISION OF GROUP INSURANCE PLAN THROUGH A STATE EMPLOYEE OR TEACHERS ASSOCIATION, OR LABOR UNION MEMBERSHIP

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	594	31868	502	27924	92	3944
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	7	185	6	163	1	22
	1.2	.6	1.2	.6	1.1	.6
PROVIDED THROUGH	128	9076	122	8898	6	178
ASSOCIATION OR UNION	21.5	28.5	24.3	31.9	6.5	4.5
PROVIDED THROUGH	459	22607	374	18863	85	3744
EMPLOYER	77.3	70.9	74.5	67.5	92.4	94.9

TABLE 2–22.1A: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO GROUP LIFE INSURANCE PLANS PROVIDED THROUGH A STATE EMPLOYEE OR TEACHERS ASSOCIATION, OR LABOR UNION MEMBERSHIP

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	140 100.0	13798 100.0	134 100.0	13684 100.0	6 100.0	114 100.0
NO RESPONSE	[illegible] 1.4	96 .7	2 1.5	96 .7	— —	— —
EMPLOYER PAYS ALL	38 27.1	4363 31.6	34 25.4	4273 31.2	4 66.7	90 78.9
EMPLOYER-EMPLOYEE SHARE COST	43 30.7	2391 17.3	41 30.6	2367 17.3	2 33.3	24 21.1
EMPLOYEE PAYS ALL	57 40.8	6948 50.4	57 42.5	6948 50.8	— —	— —

TABLE 2–22.1B: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO GROUP LIFE INSURANCE PLANS PROVIDED THROUGH A STATE EMPLOYEE OR TEACHERS ASSOCIATION, OR LABOR UNION MEMBERSHIP

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	141 100.0	2638 100.0	135 100.0	2566 100.0	6 100.0	72 100.0
NO RESPONSE	2 1.4	20 .8	2 1.5	20 .8	— —	— —
EMPLOYER PAYS ALL	38 27.0	964 36.5	34 25.2	902 35.2	4 66.7	62 86.1
EMPLOYER-EMPLOYEE SHARE COST	43 30.5	491 18.6	41 30.4	481 18.7	2 33.3	10 13.9
EMPLOYEE PAYS ALL	58 41.1	1163 44.1	58 42.9	1163 45.3	— —	— —

TABLE 2–22.1C: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO GROUP LIFE INSURANCE PLANS PROVIDED THROUGH A STATE EMPLOYEE OR TEACHERS ASSOCIATION, OR LABOR UNION MEMBERSHIP

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	128 100.0	9076 100.0	122 100.0	8898 100.0	6 100.0	178 100.0
NO RESPONSE	1 .8	15 .2	1 .8	15 .2	— —	— —
EMPLOYER PAYS ALL	33 25.8	2394 26.4	29 23.8	2226 25.0	4 66.7	168 94.4
EMPLOYER-EMPLOYEE SHARE COST	43 33.6	1377 15.2	41 33.6	1367 15.4	2 33.3	10 5.6
EMPLOYEE PAYS ALL	51 39.8	5290 58.2	51 41.8	5290 59.4	— —	— —

TABLE 2–23A: GROUP LIFE INSURANCE PLAN, WAITING PERIOD BEFORE EMPLOYEE IS ELIGIBLE TO PARTICIPATE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627 100.0	46512 100.0	523 100.0	42494 100.0	104 100.0	4018 100.0
NO RESPONSE	7 1.1	270 .6	5 1.0	223 .5	2 1.9	47 1.2
NO WAITING PERIOD	393 62.6	31222 67.1	345 66.0	29562 69.6	48 46.2	1660 41.4
ONE MONTH OR LESS	102 16.3	6802 14.6	76 14.5	5599 13.2	26 25.0	1203 29.9
UNTIL THE FIRST DAY OF THE MONTH FOLLOWING ONE FULL MONTH OF EMPLOYMENT	50 8.0	4243 9.1	45 8.6	4058 9.5	5 4.8	185 4.6
A STATED NUMBER OF MONTHS	65 10.4	3559 7.7	45 8.6	2706 6.4	20 19.2	853 21.2
OTHER	10 1.6	416 .9	7 1.3	346 .8	3 2.9	70 1.7

TABLE 2–23B: GROUP LIFE INSURANCE PLAN, WAITING PERIOD BEFORE EMPLOYEE IS ELIGIBLE TO PARTICIPATE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627 100.0	10046 100.0	523 100.0	8567 100.0	104 100.0	1479 100.0
NO RESPONSE	7 1.1	62 .6	5 1.0	47 .5	2 1.9	15 1.0
NO WAITING PERIOD	391 62.4	6481 64.4	344 65.8	5905 69.0	47 45.2	576 38.9
ONE MONTH OR LESS	103 16.4	1825 18.2	77 14.7	1377 16.1	26 25.0	448 30.3
UNTIL THE FIRST DAY OF THE MONTH FOLLOWING ONE FULL MONTH OF EMPLOYMENT	50 8.0	629 6.3	45 8.6	565 6.6	5 4.8	64 4.3
A STATED NUMER OF MONTHS	66 10.5	923 9.2	45 8.6	585 6.8	21 20.2	338 22.9
OTHER	10 1.6	126 1.3	7 1.3	88 1.0	3 2.9	38 2.6

TABLE 2–23C: GROUP LIFE INSURANCE PLAN, WAITING PERIOD BEFORE EMPLOYEE IS ELIGIBLE TO PARTICIPATE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	594 100.0	31868 100.0	502 100.0	27924 100.0	92 100.0	3944 100.0
NO RESPONSE	8 1.3	209 .7	7 1.4	179 .6	1 1.1	30 .8
NO WAITING PERIOD	342 57.6	19052 59.8	311 61.9	18076 64.8	31 33.7	976 24.7
ONE MONTH OR LESS	102 17.2	4599 14.4	78 15.5	3486 12.5	24 26.1	1113 28.2
UNTIL THE FIRST DAY OF THE MONTH FOLLOWING ONE FULL MONTH OF EMPLOYMENT	52 8.8	3824 12.0	48 9.6	3643 13.0	4 4.3	181 4.6
A STATED NUMBER OF MONTHS	81 13.6	3977 12.5	51 10.2	2398 8.6	30 32.6	1579 40.1
OTHER	9 1.5	207 .6	7 1.4	142 .5	2 2.2	65 1.6

TABLE 2–24A: GROUP LIFE INSURANCE PLAN, STATING WAITING PERIOD IN MONTHS—DISTRIBUTION OF MONTH STATED

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	65	3559	45	2706	20	853
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
1 MONTH	—	—	—	—	—	—
	—	—	—	—	—	—
2 MONTHS	17	904	12	723	5	181
	26.2	25.4	26.7	26.7	25.0	21.2
3 MONTHS	5	159	—	—	5	159
	7.7	4.5	—	—	25.0	18.6
4 MONTHS	2	224	2	224	—	—
	3.1	6.3	4.4	8.3	—	—
5 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
6 MONTHS	30	1769	28	1693	2	76
	46.1	49.7	6^ 2	62.6	10.0	8.9
7 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
8 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
9 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
10 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
11 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
12 MONTHS	11	503	3	66	8	437
	16.9	14.1	6.7	2.4	40.0	51.3
OVER 12 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—

TABLE 2–24B: GROUP LIFE INSURANCE PLAN, STATING WAITING PERIOD IN MONTHS—DISTRIBUTION OF MONTH STATED

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	66 100.0	923 100.0	45 100.0	585 100.0	21 100.0	338 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
1 MONTH	— —	— —	— —	— —	— —	— —
2 MONTHS	17 25.8	208 22.5	12 26.7	114 19.5	5 23.8	94 27.8
3 MONTHS	5 7.6	76 8.2	— —	— —	5 23.8	76 22.5
4 MONTHS	2 3.0	26 2.8	2 4.4	26 4.4	— —	— —
5 MONTHS	— —	— —	— —	— —	— —	— —
6 MONTHS	30 45.4	450 48.8	28 62.2	411 70.3	2 9.5	39 11.5
7 MONTHS	— —	— —	— —	— —	— —	— —
8 MONTHS	— —	— —	— —	— —	— —	— —
9 MONTHS	— —	— —	— —	— —	— —	— —
10 MONTHS	— —	— —	— —	— —	— —	— —
11 MONTHS	— —	— —	— —	— —	— —	— —
12 MONTHS	12 18.2	163 17.7	3 6.7	34 5.8	9 42.9	129 38.2
OVER 12 MONTHS	— —	— —	— —	— —	— —	— —

TABLE 2–24C: GROUP LIFE INSURANCE PLAN, STATING WAITING PERIOD IN MONTHS—DISTRIBUTION OF MONTH STATED

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	81 100.0	3977 100.0	51 100.0	2398 100.0	30 100.0	1579 100.0
NO RESPONSE	3 3.7	191 4.8	1 2.0	79 3.3	2 6.7	112 7.1
1 MONTH	— —	— —	— —	— —	— —	— —
2 MONTHS	17 21.0	415 10.4	12 23.5	198 8.3	5 16.7	217 13.7
3 MONTHS	14 17.3	1477 37.2	4 7.8	850 35.4	10 33.2	627 39.7
4 MONTHS	2 2.5	68 1.7	2 3.9	68 2.8	— —	— —
5 MONTHS	— —	— —	— —	— —	— —	— —
6 MONTHS	34 41.9	1351 34.0	29 56.9	1168 48.7	5 16.7	183 11.6
7 MONTHS	— —	— —	— —	— —	— —	— —
8 MONTHS	— —	— —	— —	— —	— —	— —
9 MONTHS	— —	— —	— —	— —	— —	— —
10 MONTHS	— —	— —	— —	— —	— —	— —
11 MONTHS	— —	— —	— —	— —	— —	— —
12 MONTHS	11 13.6	475 11.9	3 5.9	35 1.5	8 26.7	440 27.9
OVER 12 MONTHS	— —	— —	— —	— —	— —	— —

TABLE 2–25A: GROUP LIFE INSURANCE PLANS, TYPE OF INSURANCE SCHEDULE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627 100.0	46512 100.0	523 100.0	42494 100.0	104 100.0	4018 100.0
NO RESPONSE	4 .6	316 .7	4 .8	316 .7	— —	— —
MULTIPLE OF SALARY	155 24.7	12944 27.8	135 25.8	11926 28.1	20 19.2	1018 25.4
DETERMINED BY SALARY BRACKET	166 26.5	9451 20.3	146 28.0	8580 20.2	20 19.2	871 21.7
DETERMINED BY EMPLOYEE CATEGORY	35 5.6	2172 4.7	19 3.6	1717 4.0	16 15.4	455 11.3
BASED ON UNITS OF INSURANCE	92 14.7	10128 21.8	76 14.5	9363 22.0	16 15.4	765 19.0
FLAT AMOUNT FOR ALL	165 26.3	10283 22.1	133 25.4	9374 22.1	32 30.8	909 22.6
OTHER	10 1.6	1218 2.6	10 1.9	1218 2.9	— —	— —

TABLE 2–25B: GROUP LIFE INSURANCE PLANS, TYPE OF INSURANCE SCHEDULE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627 100.0	10046 100.0	523 100.0	8567 100.0	104 100.0	1479 100.0
NO RESPONSE	4 .6	59 .6	4 .8	59 .7	— —	— —
MULTIPLE OF SALARY	156 24.9	2775 27.6	136 26.0	2359 27.5	20 19.2	416 28.1
DETERMINED BY SALARY BRACKET	167 26.7	2548 25.4	147 28.1	2166 25.3	20 19.2	382 25.8
DETERMINED BY EMPLOYEE CATEGORY	36 5.7	639 6.4	19 3.6	443 5.2	17 16.3	196 13.3
BASED ON UNITS OF INSURANCE	93 14.8	1580 15.7	77 14.7	1366 15.9	16 15.4	214 14.5
FLAT AMOUNT FOR ALL	161 25.7	2140 21.3	130 24.9	1869 21.8	31 29.9	271 18.3
OTHER	10 1.6	305 3.0	10 1.9	305 3.6	— —	— —

TABLE 2–25C: GROUP LIFE INSURANCE PLANS, TYPE OF INSURANCE SCHEDULE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	594 100.0	31868 100.0	502 100.0	27924 100.0	92 100.0	3944 100.0
NO RESPONSE	6 1.0	284 .9	6 1.2	284 1.0	— —	— —
MULTIPLE OF SALARY	144 24.2	8148 25.6	128 25.5	7360 26.3	16 17.4	788 20.0
DETERMINED BY SALARY BRACKET	157 26.4	7135 22.4	138 27.5	6270 22.5	19 20.7	865 21.9
DETERMINED BY EMPLOYEE CATEGORY	37 6.2	2553 8.0	22 4.4	1791 6.4	15 16.3	762 19.3
BASED ON UNITS OF INSURANCE	78 13.1	7299 22.9	66 13.1	6633 23.8	12 13.0	666 16.9
FLAT AMOUNT FOR ALL	162 27.4	5447 17.1	132 26.3	4584 16.4	30 32.6	863 21.9
OTHER	10 1.7	1002 3.1	10 2.0	1002 3.6	— —	— —

TABLE 2–26A: GROUP LIFE INSURANCE PLANS WITH SALARY SCHEDULE—MULTIPLE DECREASES AFTER A STATED AGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	155 100.0	12944 100.0	135 100.0	11926 100.0	20 100.0	1018 100.0
NO RESPONSE	24 15.5	1667 12.9	22 16.3	1557 13.1	2 10.0	110 10.8
DECREASES AFTER STATED AGE	64 41.3	4795 37.0	57 42.2	4591 38.5	7 35.0	204 20.0
NO DECREASES	67 43.2	6482 50.1	56 41.5	5778 48.4	11 55.0	704 69.2

TABLE 2–26B: GROUP LIFE INSURANCE PLANS WITH SALARY SCHEDULE—MULTIPLE DECREASES AFTER A STATED AGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	156 100.0	2775 100.0	136 100.0	2359 100.0	20 100.0	416 100.0
NO RESPONSE	25 16.0	423 15.2	23 16.9	363 15.4	2 10.0	60 14.4
DECREASES AFTER STATED AGE	64 41.0	1042 37.5	57 41.9	965 40.9	7 35.0	77 18.5
NO DECREASES	67 43.0	1310 47.3	56 41.2	1031 43.7	11 55.0	279 67.1

TABLE 2–26C: GROUP LIFE INSURANCE PLANS WITH SALARY SCHEDULE—MULTIPLE DECREASES AFTER A STATED AGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	144 100.0	8148 100.0	128 100.0	7360 100.0	16 100.0	788 100.0
NO RESPONSE	21 14.6	1031 12.7	20 15.6	981 13.3	1 6.2	50 6.3
DECREASES AFTER STATED AGE	59 41.0	3004 36.9	54 42.2	2839 38.6	5 31.3	165 20.9
NO DECREASES	64 44.4	4113 50.4	54 42.2	3540 48.1	10 62.5	573 72.8

TABLE 2–27A: GROUP LIFE INSURANCE PLANS, AD&D BENEFITS

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627 100.0	46512 100.0	523 100.0	42494 100.0	104 100.0	4018 100.0
NO RESPONSE	21 3.3	1104 2.4	12 2.3	881 2.1	9 8.7	223 5.6
AD&D PROVIDED	423 67.5	31423 67.5	355 67.9	28775 67.7	68 65.3	2648 65.9
AD&D NOT PROVIDED	183 29.2	13985 30.1	156 29.8	12838 30.2	27 26.0	1147 28.5

TABLE 2–27B: GROUP LIFE INSURANCE PLANS, AD&D BENEFITS

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627 100.0	10046 100.0	523 100.0	8567 100.0	104 100.0	1479 100.0
NO RESPONSE	21 3.3	248 2.5	12 2.3	183 2.1	9 8.7	65 4.4
AD&D PROVIDED	423 67.5	6657 66.2	355 67.9	5594 65.3	68 65.3	1063 71.9
AD&D NOT PROVIDED	183 29.2	3141 31.3	156 29.8	2790 32.6	27 26.0	351 23.7

TABLE 2–27C: GROUP LIFE INSURANCE PLANS, AD&D BENEFITS

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	594 100.0	31868 100.0	502 100.0	27924 100.0	92 100.0	3944 100.0
NO RESPONSE	19 3.2	632 2.0	13 2.6	523 1.9	6 6.5	109 2.8
AD&D PROVIDED	398 67.0	22339 70.1	336 66.9	19792 70.9	62 67.4	2547 64.5
AD&D NOT PROVIDED	177 29.8	8897 27.9	153 30.5	7609 27.2	24 26.1	1288 32.7

TABLE 2–28A: GROUP LIFE INSURANCE PLANS, CONTINUATION OF LIFE INSURANCE FOR RETIRED EMPLOYEES (PAID-UP OR GROUP)

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627 100.0	46512 100.0	523 100.0	42494 100.0	104 100.0	4018 100.0
NO RESPONSE	4 .6	299 .6	3 .6	129 .3	1 1.0	170 4.2
COVERAGE CONTINUES	150 23.9	9689 20.8	135 25.8	9021 21.2	15 14.4	668 16.6
COVERAGE DOES NOT CONTINUE	473 75.5	36524 78.6	385 73.6	33344 78.5	88 84.6	3180 79.2

TABLE 2–28B: GROUP LIFE INSURANCE PLANS, CONTINUATION OF LIFE INSURANCE FOR RETIRED EMPLOYEES (PAID-UP OR GROUP)

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	627 100.0	10046 100.0	523 100.0	8567 100.0	104 100.0	1479 100.0
NO RESPONSE	3 .5	47 .5	2 .4	9 .1	1 1.0	38 2.6
COVERAGE CONTINUES	150 23.9	2241 22.3	135 25.8	1997 23.3	15 14.4	244 16.5
COVERAGE DOES NOT CONTINUE	474 75.6	7758 77.2	386 73.8	6561 76.6	88 84.6	1197 80.9

TABLE 2–28C: GROUP LIFE INSURANCE PLANS, CONTINUATION OF LIFE INSURANCE FOR RETIRED EMPLOYEES (PAID-UP OR GROUP)

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	594 100.0	31868 100.0	502 100.0	27924 100.0	92 100.0	3944 100.0
NO RESPONSE	4 .7	193 .6	3 .6	28 .1	1 1.1	165 4.2
COVERAGE CONTINUES	139 23.4	6440 20.2	125 24.9	5792 20.7	14 15.2	648 16.4
COVERAGE DOES NOT CONTINUE	451 75.9	25235 79.2	374 74.5	22104 79.2	77 83.7	3131 79.4

TABLE 2–29A: GROUP LIFE INSURANCE PLANS, TYPE OF RETIRED COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	150 100.0	9689 100.0	135 100.0	9021 100.0	15 100.0	668 100.0
NO RESPONSE	2 1.3	130 1.3	2 1.5	130 1.4	— —	— —
PAID-UP INSURANCE WITH CASH VALUE	21 14.0	1272 13.1	19 14.1	1225 13.6	2 13.3	47 7.0
TERM INSURANCE	127 84.7	8287 85.6	114 84.4	7666 85.0	13 86.7	621 93.0

TABLE 2–29B: GROUP LIFE INSURANCE PLANS, TYPE OF RETIRED COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	150 100.0	2241 100.0	135 100.0	1997 100.0	15 100.0	244 100.0
NO RESPONSE	2 1.3	32 1.4	2 1.5	32 1.6	— —	— —
PAID-UP INSURANCE WITH CASH VALUE	21 14.0	370 16.5	19 14.1	344 17.2	2 13.3	26 10.7
TERM INSURANCE	127 84.7	1839 82.1	114 84.4	1621 81.2	13 86.7	218 89.3

TABLE 2–29C: GROUP LIFE INSURANCE PLANS, TYPE OF RETIRED COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	139 100.0	6440 100.0	125 100.0	5792 100.0	14 100.0	648 100.0
NO RESPONSE	2 1.4	131 2.0	2 1.6	131 2.3	— —	— —
PAID-UP INSURANCE WITH CASH VALUE	21 15.1	1114 17.3	19 15.2	1064 18.4	2 14.3	50 7.7
TERM INSURANCE	116 83.5	5195 80.7	104 83.2	4597 79.3	12 85.7	598 92.3

TABLE 2–30A: GROUP LIFE INSURANCE PLANS, EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF RETIRED TERM INSURANCE COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	127 100.0	8287 100.0	114 100.0	7666 100.0	13 100.0	621 100.0
NO RESPONSE	2 1.6	126 1.5	2 1.8	126 1.6	— —	— —
EMPLOYER PAYS ALL	44 34.6	3245 39.1	38 33.3	3003 39.2	6 46.1	242 39.0
EMPLOYER AND RETIRED EMPLOYEE SHARE	50 39.4	2491 30.1	45 39.5	2223 29.0	5 38.5	268 43.1
RETIRED EMPLOYEE PAYS ALL	31 24.4	2425 29.3	29 25.4	2314 30.2	2 15.4	111 17.9

TABLE 2–30B: GROUP LIFE INSURANCE PLANS, EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF RETIRED TERM INSURANCE COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	127 100.0	1839 100.0	114 100.0	1621 100.0	13 100.0	218 100.0
NO RESPONSE	2 1.6	28 1.5	2 1.8	28 1.7	— —	— —
EMPLOYER PAYS ALL	44 34.6	789 43.0	38 33.3	696 43.0	6 46.1	93 42.7
EMPLOYER AND RETIRED EMPLOYEE SHARE	50 39.4	615 33.4	45 39.5	500 30.8	5 38.5	115 52.7
RETIRED EMPLOYEE PAYS ALL	31 24.4	407 22.1	29 25.4	397 24.5	2 15.4	10 4.6

TABLE 2–30C: GROUP LIFE INSURANCE PLANS, EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF RETIRED TERM INSURANCE COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	116 100.0	5195 100.0	104 100.0	4597 100.0	12 100.0	598 100.0
NO RESPONSE	2 1.7	78 1.5	2 1.9	78 1.7	— —	— —
EMPLOYER PAYS ALL	40 34.5	2151 41.4	36 34.6	1975 43.0	4 33.3	176 29.4
EMPLOYER AND RETIRED EMPLOYEE SHARE	51 44.0	1982 38.2	45 43.3	1660 36.1	6 50.0	322 53.9
RETIRED EMPLOYEE PAYS ALL	23 19.8	984 18.9	21 20.2	884 19.2	2 16.7	100 16.7

TABLE 2–31A: GROUP LIFE INSURANCE PLANS, TERM INSURANCE RETIRED COVERAGE, REDUCTION OF INSURANCE AMOUNT AT RETIREMENT

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	127 100.0	8287 100.0	114 100.0	7666 100.0	13 100.0	621 100.0
NO RESPONSE	2 1.6	57 .7	1 .9	24 .3	1 7.7	33 5.3
INSURANCE AMOUNT REDUCED	104 81.9	6952 83.9	97 85.1	6575 85.8	7 53.8	377 60.7
INSURANCE AMOUNT UNREDUCED	21 16.5	1278 15.4	16 14.0	1067 13.9	5 38.5	211 34.0

TABLE 2–31B: GROUP LIFE INSURANCE PLANS, TERM INSURANCE RETIRED COVERAGE, REDUCTION OF INSURANCE AMOUNT AT RETIREMENT

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	127 100.0	1839 100.0	114 100.0	1621 100.0	13 100.0	218 100.0
NO RESPONSE	2 1.6	11 .6	1 .9	7 .4	1 7.7	4 1.8
INSURANCE AMOUNT REDUCED	104 81.9	1548 84.2	97 85.1	1419 87.6	7 53.8	129 59.2
INSURANCE AMOUNT UNREDUCED	21 16.5	280 15.2	16 14.0	195 12.0	5 38.5	85 39.0

TABLE 2–31C: GROUP LIFE INSURANCE PLANS, TERM INSURANCE RETIRED COVERAGE, REDUCTION OF INSURANCE AMOUNT AT RETIREMENT

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	116 100.0	5195 100.0	104 100.0	4597 100.0	12 100.0	598 100.0
NO RESPONSE	2 1.7	25 .5	1 1.0	10 .2	1 8.3	15 2.5
INSURANCE AMOUNT REDUCED	93 80.2	4315 83.0	87 83.6	3927 85.4	6 50.0	388 64.9
INSURANCE AMOUNT UNREDUCED	21 18.1	855 16.5	16 15.4	660 14.4	5 41.7	195 32.6

TABLE 3–32A: HEALTH INSURANCE PLANS

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893	59383	712	53948	181	5435
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
PLAN IN EFFECT	853	58548	696	53288	157	5260
	95.5	98.6	97.8	98.8	86.7	96.8
NO PLAN	40	835	16	660	24	175
	4.5	1.4	2.2	1.2	13.3	3.2

TABLE 3–32B: HEALTH INSURANCE PLANS

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893	13103	712	11061	181	2042
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
PLAN IN EFFECT	853	12854	695	10889	158	1965
	95.5	98.1	97.6	98.4	87.3	96.2
NO PLAN	40	249	17	172	23	77
	4.5	1.9	2.4	1.6	12.7	3.8

TABLE 3–32C: HEALTH INSURANCE PLANS

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893	42886	712	36993	181	5893
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
PLAN IN EFFECT	850	42291	695	36688	155	5603
	95.2	98.6	97.6	99.2	85.6	95.1
NO PLAN	43	595	17	305	26	290
	4.8	1.4	2.4	.8	14.4	4.9

TABLE 3–33A: TYPES OF HEALTH INSURANCE PLANS

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	853	58548	696	53288	157	5260
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
BASIC HOSPITAL-SURGICAL-MEDICAL	795	55195	648	50254	147	4941
	93.2	94.3	93.1	94.3	93.6	93.9
SUPPLEMENTARY MAJOR MEDICAL EXPENSE INSURANCE	650	47699	547	43827	103	3872
	76.2	81.5	78.6	82.2	65.6	73.6
SINGLE COMPREHENSIVE MAJOR MEDICAL INSURANCE	141	9096	118	8347	23	749
	16.5	15.5	17.0	15.7	14.6	14.2
OTHER	94	13138	93	13106	1	32
	11.0	22.4	13.4	24.6	.6	.6
DENTAL PLAN FOR REGULAR CARE	78	10674	73	10512	5	162
	9.1	18.2	10.5	19.7	3.2	3.1

TABLE 3–33B: TYPES OF HEALTH INSURANCE PLANS

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	853	12854	695	10889	158	1965
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
BASIC HOSPITAL-SURGICAL-MEDICAL	795	12164	647	10301	148	1863
	93.2	94.6	93.1	94.6	93.7	94.8
SUPPLEMENTARY MAJOR MEDICAL EXPENSE INSURANCE	652	10326	548	8951	104	1375
	76.4	80.3	78.8	82.2	65.8	70.0
SINGLE COMPREHENSIVE MAJOR MEDICAL INSURANCE	141	1984	118	1657	23	327
	16.5	15.4	17.0	15.2	14.6	16.6
OTHER	94	2398	93	2387	1	11
	11.0	18.7	13.4	21.9	.6	.6
DENTAL PLAN FOR REGULAR CARE	78	1751	73	1649	5	102
	9.1	13.6	10.5	15.1	3.2	5.2

TABLE 3–33C: TYPES OF HEALTH INSURANCE PLANS

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	850 100.0	42291 100.0	695 100.0	36688 100.0	155 100.0	5603 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
BASIC HOSPITAL-SURGICAL-MEDICAL	792 93.2	40074 94.8	647 93.1	34753 94.7	145 93.5	5321 95.0
SUPPLEMENTARY MAJOR MEDICAL EXPENSE INSURANCE	639 75.2	34857 82.4	542 78.0	30787 83.9	97 62.6	4070 72.6
SINGLE COMPREHENSIVE MAJOR MEDICAL INSURANCE	139 16.4	5956 14.1	116 16.7	5196 14.2	23 14.8	760 13.6
OTHER	93 10.9	9537 22.6	92 13.2	9477 25.8	1 .6	60 1.1
DENTAL PLAN FOR REGULAR CARE	71 8.4	6094 14.4	66 9.5	5833 15.9	5 3.2	261 4.7

TABLE 3–34A: TYPE OF INSURER PROVIDING BASIC HOSPITAL-SURGICAL-MEDICAL-COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	795 100.0	55195 100.0	648 100.0	50254 100.0	147 100.0	4941 100.0
NO RESPONSE	2 .3	31 .1	2 .3	31 .1	— —	— —
BLUE CROSS	542 68.2	38239 69.3	439 67.7	34706 69.1	103 70.1	3533 71.5
BLUE SHIELD	469 59.0	32891 59.6	378 58.3	29621 58.9	91 61.9	3270 66.2
INSURANCE COMPANY	263 33.1	19369 35.1	222 34.3	18007 35.8	41 27.9	1362 27.6
OTHER	68 8.6	5099 9.2	61 9.4	4910 9.8	7 4.8	189 3.8

TABLE 3–34B: TYPE OF INSURER PROVIDING BASIC HOSPITAL-SURGICAL-MEDICAL-COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	795 100.0	12164 100.0	647 100.0	10301 100.0	148 100.0	1863 100.0
NO RESPONSE	2 .3	10 .1	2 .3	10 .1	— —	— —
BLUE CROSS	542 68.2	8557 70.3	438 67.7	7261 70.5	104 70.3	1296 69.6
BLUE SHIELD	469 59.0	7623 62.7	377 58.3	6423 62.4	92 62.2	1200 64.4
INSURANCE COMPANY	265 33.3	3948 32.5	223 34.5	3372 32.7	42 28.4	576 30.9
OTHER	67 8.4	964 7.9	60 9.3	914 8.9	7 4.7	50 2.7

TABLE 3–34C: TYPE OF INSURER PROVIDING BASIC HOSPITAL-SURGICAL-MEDICAL-COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	792 100.0	40074 100.0	647 100.0	34753 100.0	145 100.0	5321 100.0
NO RESPONSE	2 .3	13 *	2 .3	13 *	— —	— —
BLUE CROSS	544 68.7	29024 72.4	442 68.3	25341 72.9	102 70.3	3683 69.2
BLUE SHIELD	470 59.3	24879 62.1	380 58.7	21464 61.8	90 62.1	3415 64.2
INSURANCE COMPANY	260 32.8	13544 33.8	219 33.8	11918 34.3	41 28.3	1626 30.6
OTHER	67 8.5	2951 7.4	60 9.3	2823 8.1	7 4.8	128 2.4

TABLE 3–35A: TYPE OF DENTAL PLAN FOR REGULAR DENTAL CARE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	78 100.0	10674 100.0	73 100.0	10512 100.0	5 100.0	162 100.0
NO RESPONSE	3 3.8	260 2.4	3 4.1	260 2.5	— —	— —
PART OF BASIC OR MAJOR MEDICAL PLAN	28 35.9	3666 34.3	23 31.5	3504 33.3	5 100.0	162 100.0
SEPARATE PLAN	47 60.3	6748 63.3	47 64.4	6748 64.2	— —	— —

TABLE 3–35B: TYPE OF DENTAL PLAN FOR REGULAR DENTAL CARE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	78 100.0	1751 100.0	73 100.0	1649 100.0	5 100.0	102 100.0
NO RESPONSE	3 3.8	81 4.6	3 4.1	81 4.9	— —	— —
PART OF BASIC OR MAJOR MEDICAL PLAN	28 35.9	501 28.6	23 31.5	399 24.2	5 100.0	102 100.0
SEPARATE PLAN	47 60.3	1169 66.8	47 64.4	1169 70.9	— —	— —

TABLE 3–35C: TYPE OF DENTAL PLAN FOR REGULAR DENTAL CARE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	71 100.0	6094 100.0	66 100.0	5833 100.0	5 100.0	261 100.0
NO RESPONSE	2 2.8	21 .3	2 3.0	21 .4	— —	— —
PART OF BASIC OR MAJOR MEDICAL PLAN	25 35.2	2693 44.2	20 30.3	2432 41.7	5 100.0	261 100.0
SEPARATE PLAN	44 62.0	3380 55.5	44 66.7	3380 57.9	— —	— —

TABLE 3–35.1A: TYPE OF MAJOR MEDICAL PLAN REPORTED BY INSTITUTIONS REPORTING BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	795 100.0	55195 100.0	648 100.0	50254 100.0	147 100.0	4941 100.0
SUPPLEMENTARY MAJOR MEDICAL	646 81.3	47307 85.7	544 84.0	43456 86.5	102 69.4	3851 77.9
COMPREHENSIVE MAJOR MEDICAL	87 10.9	6135 11.1	73 11.3	5684 11.3	14 9.5	451 9.1
OTHER	91 11.4	12916 23.4	90 13.9	12884 25.6	1 .7	32 .6
DENTAL PLAN	77 9.7	10629 19.3	72 11.1	10467 20.8	5 3.4	162 3.3

TABLE 3–35.1B: TYPE OF MAJOR MEDICAL PLAN REPORTED BY INSTITUTIONS REPORTING BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	795 100.0	12164 100.0	647 100.0	10301 100.0	148 100.0	1863 100.0
SUPPLEMENTARY MAJOR MEDICAL	648 81.5	10260 84.3	545 84.2	8890 86.3	103 69.6	1370 73.5
COMPREHENSIVE MAJOR MEDICAL	87 10.9	1360 11.2	73 11.3	1130 11.0	14 9.5	230 12.3
OTHER	91 11.4	2350 19.3	90 13.9	2339 22.7	1 .7	11 .6
DENTAL PLAN	77 9.7	1745 14.3	72 11.1	1643 15.9	5 3.4	102 5.5

TABLE 3–35.1C: TYPE OF MAJOR MEDICAL PLAN REPORTED BY INSTITUTIONS REPORTING BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	792 100.0	40074 100.0	647 100.0	34753 100.0	145 100.0	5321 100.0
SUPPLEMENTARY MAJOR MEDICAL	635 80.2	34559 86.2	539 83.3	30493 87.7	96 66.2	4066 76.4
COMPREHENSIVE MAJOR MEDICAL	85 10.7	4037 10.1	71 11.0	3555 10.2	14 9.7	482 9.1
OTHER	90 11.4	9422 23.5	89 13.8	9362 26.9	1 .7	60 1.1
DENTAL PLAN	70 8.8	6065 15.1	65 10.0	5804 16.7	5 3.4	261 4.9

TABLE 3–35.2A: REPORTING OF BASIC HOSPITAL-SURGICAL-MEDICAL INSURANCE PLANS BY INSTITUTIONS REPORTING COMPREHENSIVE MAJOR MEDICAL PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	141 100.0	9096 100.0	118 100.0	8347 100.0	23 100.0	749 100.0
REPORT A BASIC PLAN	87 61.7	6135 67.4	73 61.9	5684 68.1	14 60.9	451 60.2
DO NOT REPORT A BASIC PLAN	54 38.3	2961 32.6	45 38.1	2663 31.9	9 39.1	298 39.8

TABLE 3–35.2B: REPORTING OF BASIC HOSPITAL-SURGICAL-MEDICAL INSURANCE PLANS BY INSTITUTIONS REPORTING COMPREHENSIVE MAJOR MEDICAL PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	141 100.0	1984 100.0	118 100.0	1657 100.0	23 100.0	327 100.0
REPORT A BASIC PLAN	87 61.7	1360 68.5	73 61.9	1130 68.2	14 60.9	230 70.3
DO NOT REPORT A BASIC PLAN	54 38.3	624 31.5	45 38.1	527 31.8	9 39.1	97 29.7

TABLE 3–35.2C: REPORTING OF BASIC HOSPITAL-SURGICAL-MEDICAL INSURANCE PLANS BY INSTITUTIONS REPORTING COMPREHENSIVE MAJOR MEDICAL PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	139 100.0	5956 100.0	116 100.0	5196 100.0	23 100.0	760 100.0
REPORT A BASIC PLAN	85 61.2	4037 67.8	71 61.2	3555 68.4	14 60.9	482 63.4
DO NOT REPORT A BASIC PLAN	54 38.8	1919 32.2	45 38.8	1641 31.6	9 39.1	278 36.6

TABLE 3–35.3A: INSTITUTIONS REPORTING ONLY BASIC HOSPITAL-SURGICAL-MEDICAL PLANS (NO MAJOR MEDICAL, OTHER PLAN, OR DENTAL PLAN), ONLY MAJOR MEDICAL PLAN, AND BOTH TYPES

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	853 100.0	58548 100.0	696 100.0	53288 100.0	157 100.0	52C0 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
BASIC HOSPITAL-SURGICAL-MEDICAL PLAN ONLY	63 7.4	2214 3.8	32 4.6	1575 3.0	31 19.7	639 12.1
MAJOR MEDICAL (INCL. OTHER AND DENTAL) PLAN ONLY	58 6.8	3353 5.7	48 6.9	3034 5.7	10 6.4	319 6.1
BOTH TYPES REPORTED	732 85.8	52981 90.5	616 88.5	48679 91.3	116 73.9	4302 81.8

TABLE 3–35.3B: INSTITUTIONS REPORTING ONLY BASIC HOSPITAL-SURGICAL-MEDICAL PLANS (NO MAJOR MEDICAL, OTHER PLAN, OR DENTAL PLAN), ONLY MAJOR MEDICAL PLAN, AND BOTH TYPES

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	853 100.0	12854 100.0	695 100.0	10889 100.0	158 100.0	1965 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
BASIC HOSPITAL-SURGICAL-MEDICAL PLAN ONLY	61 7.2	607 4.7	30 4.3	344 3.2	31 19.6	263 13.4
MAJOR MEDICAL (INCL. OTHER AND DENTAL) PLAN ONLY	58 6.8	690 5.4	48 6.9	588 5.4	10 6.3	102 5.2
BOTH TYPES REPORTED	734 86.0	11557 89.9	617 88.8	9957 91.4	117 74.1	1600 81.4

TABLE 3–35.3C: INSTITUTIONS REPORTING ONLY BASIC HOSPITAL-SURGICAL-MEDICAL PLANS (NO MAJOR MEDICAL, OTHER PLAN, OR DENTAL PLAN), ONLY MAJOR MEDICAL PLAN, AND BOTH TYPES

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	850 100.0	42291 100.0	695 100.0	36688 100.0	155 100.0	5603 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
BASIC HOSPITAL-SURGICAL-MEDICAL PLAN ONLY	2 .2	21 *	2 .3	21 .1	— —	— —
MAJOR MEDICAL (INCL. OTHER AND DENTAL) PLAN ONLY	58 6.8	2217 5.2	48 6.9	1935 5.3	10 6.5	282 5.0
BOTH TYPES REPORTED	790 93.0	40053 94.8	645 92.8	34732 94.6	145 93.5	5321 95.0

TABLE 3–36A: TYPE OF INSURER PROVIDING SUPPLEMENTARY MAJOR MEDICAL INSURANCE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	650 100.0	47699 100.0	547 100.0	43827 100.0	103 100.0	3872 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
BLUE CROSS/BLUE SHIELD	352 54.2	28009 58.7	302 55.2	26410 60.3	50 48.5	1599 41.4
TIAA	53 8.2	3359 7.0	39 7.1	2595 5.9	14 13.6	764 19.7
INSURANCE CO.	265 40.8	20947 43.9	231 42.2	19559 44.6	34 33.0	1388 35.8
OTHER	38 5.8	3593 7.5	33 6.0	3472 7.9	5 4.9	121 3.1

TABLE 3–36B: TYPE OF INSURER PROVIDING SUPPLEMENTARY MAJOR MEDICAL INSURANCE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	652 100.0	10326 100.0	548 100.0	8951 100.0	104 100.0	1375 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
BLUE CROSS/BLUE SHIELD	352 54.0	5762 55.8	302 55.1	5071 56.7	50 48.0	691 50.3
TIAA	54 8.3	799 7.7	40 7.3	573 6.4	14 13.5	226 16.4
INSURANCE CO.	266 40.8	4324 41.9	231 42.2	3895 43.5	35 33.7	429 31.2
OTHER	38 5.8	586 5.7	33 6.0	557 6.2	5 4.8	29 2.1

TABLE 3–36C: TYPE OF INSURER PROVIDING SUPPLEMENTARY MAJOR MEDICAL INSURANCE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	639 100.0	34857 100.0	542 100.0	30787 100.0	97 100.0	4070 100.0
NO RESPONSE	1 .2	183 .5	1 .2	183 .6	— —	— —
BLUE CROSS/BLUE SHIELD	353 55.2	20523 58.9	304 56.1	18723 60.8	49 50.5	1800 44.2
TIAA	42 6.6	1433 4.1	31 5.7	779 2.5	11 11.3	654 16.1
INSURANCE CO.	260 40.7	15360 44.1	228 42.1	13846 45.0	32 33.0	1514 37.2
OTHER	36 5.6	2208 6.3	31 5.7	2106 6.8	5 5.2	102 2.5

TABLE 3–36.1A: TYPE OF INSURER PROVIDING COMPREHENSIVE MAJOR MEDICAL EXPENSE INSURANCE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	141 100.0	9096 100.0	118 100.0	8347 100.0	23 100.0	749 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
BLUE CROSS/BLUE SHIELD	47 33.3	3701 40.7	41 34.7	3507 42.0	6 26.1	194 25.9
TIAA	1 .7	5 .1	1 .8	5 .1	— —	— —
INSURANCE CO.	83 58.9	5215 57.3	70 59.3	4772 57.2	13 56.5	443 59.1
OTHER	18 12.8	1397 15.4	14 11.9	1285 15.4	4 17.4	112 15.0

TABLE 3–36.1B: TYPE OF INSURER PROVIDING COMPREHENSIVE MAJOR MEDICAL EXPENSE INSURANCE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	141 100.0	1984 100.0	118 100.0	1657 100.0	23 100.0	327 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
BLUE CROSS/BLUE SHIELD	48 34.0	709 35.7	42 35.6	626 37.8	6 26.1	83 25.4
TIAA	1 .7	3 .2	1 .8	3 .2	— —	— —
INSURANCE CO.	84 59.6	1210 61.0	70 59.3	984 59.4	14 60.9	226 69.1
OTHER	17 12.1	209 10.5	13 11.0	181 10.9	4 17.4	28 8.6

TABLE 3–36.1C: TYPE OF INSURER PROVIDING COMPREHENSIVE MAJOR MEDICAL EXPENSE INSURANCE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	139 100.0	5956 100.0	116 100.0	5196 100.0	23 100.0	760 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
BLUE CROSS/BLUE SHIELD	47 33.8	2545 42.7	41 35.3	2349 45.2	6 26.1	196 25.8
TIAA	1 .7	2 *	1 .9	2 *	— —	— —
INSURANCE CO.	82 59.0	3448 57.9	69 59.5	3007 57.9	13 56.5	441 58.0
OTHER	17 12.2	964 16.2	13 11.2	841 16.2	4 17.4	123 16.2

TABLE 3–37A: HEALTH INSURANCE PLANS, WAITING PERIOD BEFORE EMPLOYEE IS ELIGIBLE TO PARTICIPATE (IF WAITING PERIOD IS DIFFERENT FOR BASIC AND MAJOR MEDICAL COVERAGE, SHORTEST PERIOD IS GIVEN)

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	853 100.0	58548 100.0	696 100.0	53288 100.0	157 100.0	5260 100.0
NO RESPONSE	13 1.5	376 .6	7 1.0	309 .6	6 3.8	67 1.3
NO WAITING PERIOD	510 59.9	33778 57.8	427 61.3	31410 58.8	83 52.9	2368 45.0
ONE MONTH OR LESS	181 21.2	14255 24.3	148 21.3	12710 23.9	33 21.0	1545 29.4
UNTIL THE FIRST DAY OF THE MONTH FOLLOWING ONE FULL MONTH OF EMPLOYMENT	88 10.3	6818 11.6	71 10.2	6058 11.4	17 10.8	760 14.4
A STATED NUMBER OF MONTHS	43 5.0	2466 4.2	30 4.3	2079 3.9	13 8.3	387 7.4
OTHER	18 2.1	855 1.5	13 1.9	722 1.4	5 3.2	133 2.5

TABLE 3–37B: HEALTH INSURANCE PLANS, WAITING PERIOD BEFORE EMPLOYEE IS ELIGIBLE TO PARTICIPATE (IF WAITING PERIOD IS DIFFERENT FOR BASIC AND MAJOR MEDICAL COVERAGE, SHORTEST PERIOD IS GIVEN)

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	853 100.0	12854 100.0	695 100.0	10889 100.0	158 100.0	1965 100.0
NO RESPONSE	13 1.5	105 .8	7 1.0	75 .7	6 3.8	30 1.5
NO WAITING PERIOD	510 59.9	7184 56.0	426 61.3	6230 57.2	84 53.1	954 48.5
ONE MONTH OR LESS	180 21.1	3134 24.4	148 21.3	2619 24.1	32 20.3	515 26.2
UNTIL THE FIRST DAY OF THE MONTH FOLLOWING ONE FULL MONTH OF EMPLOYMENT	88 10.3	1496 11.6	71 10.2	1257 11.5	17 10.8	239 12.2
A STATED NUMBER OF MONTHS	43 5.0	699 5.4	30 4.3	529 4.9	13 8.2	170 8.7
OTHER	19 2.2	236 1.8	13 1.9	179 1.6	6 3.8	57 2.9

TABLE 3–37C: HEALTH INSURANCE PLANS, WAITING PERIOD BEFORE EMPLOYEE IS ELIGIBLE TO PARTICIPATE (IF WAITING PERIOD IS DIFFERENT FOR BASIC AND MAJOR MEDICAL COVERAGE, SHORTEST PERIOD IS GIVEN)

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	850 100.0	42291 100.0	695 100.0	36688 100.0	155 100.0	5603 100.0
NO RESPONSE	14 1.6	951 2.2	8 1.2	895 2.4	6 3.9	56 1.0
NO WAITING PERIOD	478 56.4	21235 50.3	407 58.5	19168 52.3	71 45.7	2067 36.9
ONE MONTH OR LESS	183 21.5	11148 26.4	152 21.9	9690 26.4	31 20.0	1458 26.0
UNTIL THE FIRST DAY OF THE MONTH FOLLOWING ONE FULL MONTH OF EMPLOYMENT	91 10.7	5338 12.6	76 10.9	4485 12.2	15 9.7	853 15.2
A STATED NUMBER OF MONTHS	65 7.6	3102 7.3	39 5.6	2112 5.8	26 16.8	990 17.7
OTHER	19 2.2	517 1.2	13 1.9	338 .9	6 3.9	179 3.2

TABLE 3–38A: HEALTH INSURANCE PLANS, LENGTH OF WAITING PERIOD WHEN STATED IN MONTHS
FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	43	2466	30	2079	13	387
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	1	24	1	24	—	—
	2.3	1.0	3.3	1.2	—	—
1 MONTH	1	62	1	62	—	—
	2.3	2.5	3.3	3.0	—	—
2 MONTHS	19	993	15	896	4	97
	44.2	40.3	50.0	43.1	30.7	25.1
3 MONTHS	14	1068	11	1017	3	51
	32.6	43.3	36.7	48.9	23.1	13.2
4 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
5 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
6 MONTHS	5	153	2	80	3	73
	11.6	6.2	6.7	3.8	23.1	18.9
7 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
8 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
9 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
10 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
11 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
12 MONTHS	3	166	—	—	3	166
	7.0	6.7	—	—	23.1	42.8
OVER 12 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—

TABLE 3–38B: HEALTH INSURANCE PLANS, LENGTH OF WAITING PERIOD WHEN STATED IN MONTHS

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	43	699	30	529	13	170
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	1	5	1	5	—	—
	2.3	.7	3.3	.9	—	—
1 MONTH	1	30	1	30	—	—
	2.3	4.3	3.3	5.7	—	—
2 MONTHS	19	204	15	161	4	43
	44.2	29.2	50.0	30.4	30.7	25.3
3 MONTHS	14	337	11	319	3	18
	32.6	48.2	36.7	60.4	23.1	10.6
4 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
5 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
6 MONTHS	5	58	2	14	3	44
	11.6	8.3	6.7	2.6	23.1	25.9
7 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
8 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
9 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
10 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
11 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—
12 MONTHS	3	65	—	—	3	65
	7.0	9.3	—	—	23.1	38.2
OVER 12 MONTHS	—	—	—	—	—	—
	—	—	—	—	—	—

TABLE 3–38C: HEALTH INSURANCE PLANS, LENGTH OF WAITING PERIOD WHEN STATED IN MONTHS

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	65 100.0	3102 100.0	39 100.0	2112 100.0	26 100.0	990 100.0
NO RESPONSE	1 1.5	14 .5	1 2.6	14 .7	— —	— —
1 MONTH	1 1.5	36 1.2	1 2.6	36 1.7	— —	— —
2 MONTHS	22 33.8	570 18.4	16 41.0	313 14.8	6 23.1	257 26.0
3 MONTHS	24 37.0	1928 62.0	16 40.9	1606 76.0	8 30.8	322 32.5
4 MONTHS	1 1.5	27 .9	— —	— —	1 3.8	27 2.7
5 MONTHS	— —	— —	— —	— —	— —	— —
6 MONTHS	12 18.5	378 12.2	4 10.3	129 6.1	8 30.8	249 25.2
7 MONTHS	— —	— —	— —	— —	— —	— —
8 MONTHS	— —	— —	— —	— —	— —	— —
9 MONTHS	— —	— —	— —	— —	— —	— —
10 MONTHS	— —	— —	— —	— —	— —	— —
11 MONTHS	— —	— —	— —	— —	— —	— —
12 MONTHS	4 6.2	149 4.8	1 2.6	14 .7	3 11.5	135 13.6
OVER 12 MONTHS	— —	— —	— —	— —	— —	— —

TABLE 3–39A: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF BASIC HOSPITAL-SURGICAL-MEDICAL INSURANCE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
EMPLOYEE COVERAGE						
TOTAL	795 100.0	55195 100.0	648 100.0	50254 100.0	147 100.0	4941 100.0
NO RESPONSE	4 .5	111 .2	1 .2	15 *	3 2.0	96 1.9
EMPLOYER PAYS FULL COST	372 46.8	32143 58.2	319 49.2	30387 60.5	53 36.1	1756 35.5
EMPLOYER-EMPLOYEE SHARE COST	226 28.4	13988 25.3	169 26.1	12055 24.0	57 38.8	1933 39.1
EMPLOYEE PAYS ALL	193 24.3	8953 16.2	159 24.5	7797 15.5	34 23.1	1156 23.4
DEPENDENT COVERAGE						
TOTAL	795 100.0	55195 100.0	648 100.0	50254 100.0	147 100.0	4941 100.0
NO RESPONSE	4 .5	158 .3	1 .2	62 .1	3 2.0	96 1.9
EMPLOYER PAYS FULL COST	109 13.7	12303 22.3	94 14.5	11853 23.6	15 10.2	450 9.1
EMPLOYER-EMPLOYEE SHARE COST	214 26.9	14600 26.5	171 26.4	13113 26.1	43 29.3	1487 30.1
EMPLOYEE PAYS ALL	468 58.9	28134 51.0	382 59.0	25226 50.2	86 58.5	2908 58.9

TABLE 3–39B: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF BASIC HOSPITAL-SURGICAL-MEDICAL INSURANCE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
EMPLOYEE COVERAGE						
TOTAL	795 100.0	12164 100.0	647 100.0	10301 100.0	148 100.0	1863 100.0
NO RESPONSE	4 .5	53 .4	1 .2	6 .1	3 2.0	47 2.5
EMPLOYER PAYS FULL COST	373 46.9	6534 53.7	319 49.3	5842 56.7	54 36.5	692 37.1
EMPLOYER-EMPLOYEE SHARE COST	227 28.6	3566 29.3	167 25.8	2734 26.5	60 40.5	832 44.7
EMPLOYEE PAYS ALL	191 24.0	2011 16.5	160 24.7	1719 16.7	31 20.9	292 15.7
DEPENDENT COVERAGE						
TOTAL	795 100.0	12164 100.0	647 100.0	10301 100.0	148 100.0	1863 100.0
NO RESPONSE	4 .5	61 .5	1 .2	14 .1	3 2.0	47 2.5
EMPLOYER PAYS FULL COST	110 13.8	2301 18.9	94 14.5	2087 20.3	16 10.8	214 11.5
EMPLOYER-EMPLOYEE SHARE COST	216 27.2	3697 30.4	170 26.3	3063 29.7	46 31.1	634 34.0
EMPLOYEE PAYS ALL	465 58.5	6105 50.2	382 59.0	5137 49.9	83 56.1	968 52.0

TABLE 3–39C: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF BASIC HOSPITAL-SURGICAL-MEDICAL INSURANCE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
EMPLOYEE COVERAGE						
TOTAL	792 100.0	40074 100.0	647 100.0	34753 100.0	145 100.0	5321 100.0
NO RESPONSE	4 .5	99 .2	1 .2	4 *	3 2.1	95 1.8
EMPLOYER PAYS FULL COST	373 47.1	22813 56.9	321 49.6	21119 60.8	52 35.9	1694 31.8
EMPLOYER-EMPLOYEE SHARE COST	232 29.3	10995 27.4	174 26.9	8529 24.5	58 40.0	2466 46.3
EMPLOYEE PAYS ALL	183 23.1	6167 15.4	151 23.3	5101 14.7	32 22.1	1066 20.0
DEPENDENT COVERAGE						
TOTAL	792 100.0	40074 100.0	647 100.0	34753 100.0	145 100.0	5321 100.0
NO RESPONSE	4 .5	130 .3	1 .2	35 .1	3 2.1	95 1.8
EMPLOYER PAYS FULL COST	109 13.8	9949 24.8	95 14.7	9448 27.2	14 9.7	501 9.4
EMPLOYER-EMPLOYEE SHARE COST	214 27.0	10787 26.9	171 26.4	8993 25.9	43 29.7	1794 33.7
EMPLOYEE PAYS ALL	465 58.7	19208 47.9	380 58.7	16277 46.8	85 58.6	2931 55.1

TABLE 3–40A: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF SUPPLEMENTARY OR COMPREHENSIVE MAJOR MEDICAL EXPENSE INSURANCE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
EMPLOYEE COVERAGE						
TOTAL	787	56193	661	51572	126	4621
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	2	54	—	—	2	54
	.3	.1	—	—	1.6	1.2
EMPLOYER PAYS FULL COST	384	32407	330	30384	54	2023
	48.8	57.7	49.9	58.9	42.9	43.8
EMPLOYER-EMPLOYEE SHARE COST	229	14118	181	12503	48	1615
	29.1	25.1	27.4	24.2	38.1	34.9
EMPLOYEE PAYS ALL	172	9614	150	8685	22	929
	21.9	17.1	22.7	16.8	17.5	20.1
DEPENDENT COVERAGE						
TOTAL	787	56193	661	51572	126	4621
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	3	70	—	—	3	70
	.4	.1	—	—	2.4	1.5
EMPLOYER PAYS FULL COST	122	13460	103	12654	19	806
	15.5	24.0	15.6	24.5	15.1	17.4
EMPLOYER-EMPLOYEE SHARE COST	215	14907	176	13684	39	1223
	27.3	26.5	26.6	26.5	31.0	26.5
EMPLOYEE PAYS ALL	447	27756	382	25234	65	2522
	56.8	49.4	57.8	48.9	51.6	54.6

TABLE 3–40B: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF SUPPLEMENTARY OR COMPREHENSIVE MAJOR MEDICAL EXPENSE INSURANCE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
EMPLOYEE COVERAGE						
TOTAL	789 100.0	12233 100.0	662 100.0	10531 100.0	127 100.0	1702 100.0
NO RESPONSE	2 .3	21 .2	— —	— —	2 1.6	21 1.2
EMPLOYER PAYS FULL COST	386 48.9	6836 55.9	331 50.0	6044 57.4	55 43.3	792 46.5
EMPLOYER-EMPLOYEE SHARE COST	230 29.2	3434 28.1	180 27.2	2746 26.1	50 39.4	688 40.4
EMPLOYEE PAYS ALL	171 21.7	1942 15.9	151 22.8	1741 16.5	20 15.7	201 11.8
DEPENDENT COVERAGE						
TOTAL	789 100.0	12233 100.0	662 100.0	10531 100.0	127 100.0	1702 100.0
NO RESPONSE	3 .4	30 .2	— —	— —	3 2.4	30 1.8
EMPLOYER PAYS FULL COST	123 15.6	2629 21.5	104 15.7	2313 22.0	19 15.0	316 18.6
EMPLOYER-EMPLOYEE SHARE COST	217 27.5	3648 29.8	176 26.6	3084 29.3	41 32.3	564 33.1
EMPLOYEE PAYS ALL	446 56.5	5926 48.4	382 57.7	5134 48.8	64 50.4	792 46.5

TABLE 3–40C: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF SUPPLEMENTARY OR COMPREHENSIVE MAJOR MEDICAL EXPENSE INSURANCE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
EMPLOYEE COVERAGE						
TOTAL	774 100.0	40378 100.0	654 100.0	35548 100.0	120 100.0	4830 100.0
NO RESPONSE	2 .3	20 *	— —	— —	2 1.7	20 .4
EMPLOYER PAYS FULL COST	380 49.1	23075 57.1	332 50.8	21194 59.6	48 40.0	1881 38.9
EMPLOYER-EMPLOYEE SHARE COST	226 29.2	10419 25.8	176 26.9	8250 23.2	50 41.7	2169 44.9
EMPLOYEE PAYS ALL	166 21.4	6864 17.0	146 22.3	6104 17.2	20 16.7	760 15.7
DEPENDENT COVERAGE						
TOTAL	774 100.0	40378 100.0	654 100.0	35548 100.0	120 100.0	4830 100.0
NO RESPONSE	4 .5	213 .5	1 .2	183 .5	3 2.5	30 .6
EMPLOYER PAYS FULL COST	116 15.0	10083 25.0	101 15.4	9341 26.3	15 12.5	742 15.4
EMPLOYER-EMPLOYEE SHARE COST	211 27.3	10560 26.2	172 26.3	8894 25.0	39 32.5	1666 34.5
EMPLOYEE PAYS ALL	443 57.2	19522 48.3	380 58.1	17130 48.2	63 52.5	2392 49.5

TABLE 3–41A: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF OTHER PLANS, INCLUDING PREPAID COMMUNITY GROUP PRACTICE PLANS

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
EMPLOYEE COVERAGE						
TOTAL	94	13138	93	13106	1	32
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	2	91	2	91	—	—
	2.1	.7	2.2	.7	—	—
EMPLOYER PAYS FULL COST	64	9623	63	9591	1	32
	68.1	73.2	67.7	73.2	100.0	100.0
EMPLOYER-EMPLOYEE SHARE COST	27	3345	27	3345	—	—
	28.7	25.5	29.0	25.5	—	—
EMPLOYEE PAYS ALL	1	79	1	79	—	—
	1.1	.6	1.1	.6	—	—
DEPENDENT COVERAGE						
TOTAL	94	13138	93	13106	1	32
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	2	91	2	91	—	—
	2.1	.7	2.2	.7	—	—
EMPLOYER PAYS FULL COST	37	6486	37	6486	—	—
	39.4	49.4	39.8	49.5	—	—
EMPLOYER-EMPLOYEE SHARE COST	36	4008	36	4008	—	—
	38.3	30.5	38.7	30.6	—	—
EMPLOYEE PAYS ALL	19	2553	18	2521	1	32
	20.2	19.4	19.4	19.2	100.0	100.0

TABLE 3–41B: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF OTHER PLANS, INCLUDING PREPAID COMMUNITY GROUP PRACTICE PLANS

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
EMPLOYEE COVERAGE						
TOTAL	94 100.0	2398 100.0	93 100.0	2387 100.0	1 100.0	11 100.0
NO RESPONSE	2 2.1	18 .8	2 2.2	18 .8	— —	— —
EMPLOYER PAYS FULL COST	63 67.0	1408 58.7	62 66.7	1397 58.5	1 100.0	11 100.0
EMPLOYER-EMPLOYEE SHARE COST	28 29.8	960 40.0	28 30.1	960 40.2	— —	— —
EMPLOYEE PAYS ALL	1 1.1	12 .5	1 1.1	12 .5	— —	— —
DEPENDENT COVERAGE						
TOTAL	94 100.0	2398 100.0	93 100.0	2387 100.0	1 100.0	11 100.0
NO RESPONSE	2 2.1	18 .8	2 2.2	18 .8	— —	— —
EMPLOYER PAYS FULL COST	36 38.3	869 36.2	36 38.7	869 36.4	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	37 39.4	1133 47.2	37 39.8	1133 47.5	— —	— —
EMPLOYEE PAYS ALL	19 20.2	378 15.8	18 19.4	367 15.4	1 100.0	11 100.0

TABLE 3–41C: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF OTHER PLANS, INCLUDING PREPAID COMMUNITY GROUP PRACTICE PLANS

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
EMPLOYEE COVERAGE						
TOTAL	93	9537	92	9477	1	60
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	2	32	2	32	—	—
	2.2	.3	2.2	.3	—	—
EMPLOYER PAYS FULL COST	63	7192	62	7132	1	60
	67.7	75.4	67.4	75.3	100.0	100.0
EMPLOYER-EMPLOYEE	27	2257	27	2257	—	—
SHARE COST	29.0	23.7	29.3	23.8	—	—
EMPLOYEE PAYS ALL	1	56	1	56	—	—
	1.1	.6	1.1	.6	—	—
DEPENDENT COVERAGE						
TOTAL	93	9537	92	9477	1	60
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	2	32	2	32	—	—
	2.2	.3	2.2	.3	—	—
EMPLOYER PAYS FULL COST	35	5211	35	5211	—	—
	37.6	54.6	38.0	55.0	—	—
EMPLOYER-EMPLOYEE	37	3041	37	3041	—	—
SHARE COST	39.8	31.9	40.2	32.1	—	—
EMPLOYEE PAYS ALL	19	1253	18	1193	1	60
	20.4	13.1	19.6	12.6	100.0	100.0

TABLE 3–41.1A: SHARING OF COST OF DEPENDENTS' BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE WHERE EMPLOYER PAYS FULL COST OF EMPLOYEE COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	372	32143	319	30387	53	1756
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	1	62	1	62	—	—
	.3	.2	.3	.2	—	—
EMPLOYER PAYS ALL	105	12104	90	11654	15	450
	28.2	37.7	28.2	38.4	28.3	25.6
EMPLOYER-EMPLOYEE	66	5362	65	5193	1	169
SHARE COST	17.7	16.7	20.4	17.1	1.9	9.6
EMPLOYEE PAYS ALL	200	14615	163	13478	37	1137
	53.8	45.4	51.1	44.3	69.8	64.8

TABLE 3–41.1B: SHARING OF COST OF DEPENDENTS' BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE WHERE EMPLOYER PAYS FULL COST OF EMPLOYEE COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	373 100.0	6534 100.0	319 100.0	5842 100.0	54 100.0	692 100.0
NO RESPONSE	1 .3	14 .2	1 .3	14 .2	— —	— —
EMPLOYER PAYS ALL	106 28.4	2253 34.5	90 28.2	2039 34.9	16 29.6	214 30.9
EMPLOYER-EMPLOYEE SHARE COST	66 17.7	1200 18.4	65 20.4	1173 20.1	1 1.9	27 3.9
EMPLOYEE PAYS ALL	200 53.6	3067 46.9	163 51.1	2616 44.8	37 68.5	451 65.2

TABLE 3–41.1C: SHARING OF COST OF DEPENDENTS' BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE WHERE EMPLOYER PAYS FULL COST OF EMPLOYEE COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	373 100.0	22813 100.0	321 100.0	21119 100.0	52 100.0	1694 100.0
NO RESPONSE	1 .3	35 .2	1 .3	35 .2	— —	— —
EMPLOYER PAYS ALL	104 27.9	9752 42.7	90 28.0	9251 43.8	14 26.9	501 29.6
EMPLOYER-EMPLOYEE SHARE COST	68 18.2	3464 15.2	67 20.9	3405 16.1	1 1.9	59 3.5
EMPLOYEE PAYS ALL	200 53.6	9562 41.9	163 50.8	8428 39.9	37 71.2	1134 66.9

TABLE 3–41.2A: SHARING OF COST OF DEPENDENTS' BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE WHERE EMPLOYER AND EMPLOYEE SHARE THE COST OF EMPLOYEE COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	226 100.0	13988 100.0	169 100.0	12055 100.0	57 100.0	1933 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	3 1.3	175 1.3	3 1.8	175 1.5	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	148 65.5	9238 66.0	106 62.7	7920 65.7	42 73.7	1318 68.2
EMPLOYEE PAYS ALL	75 33.2	4575 32.7	60 35.5	3960 32.8	15 26.3	615 31.8

TABLE 3–41.2B: SHARING OF COST OF DEPENDENTS' BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE WHERE EMPLOYER AND EMPLOYEE SHARE THE COST OF EMPLOYEE COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	227 100.0	3566 100.0	167 100.0	2734 100.0	60 100.0	832 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	3 1.3	37 1.0	3 1.8	37 1.4	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	150 66.1	2497 70.1	105 62.9	1890 69.1	45 75.0	607 73.0
EMPLOYEE PAYS ALL	74 32.6	1032 28.9	59 35.3	807 29.5	15 25.0	225 27.0

TABLE 3–41.2C: SHARING OF COST OF DEPENDENTS' BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE WHERE EMPLOYER AND EMPLOYEE SHARE THE COST OF EMPLOYEE COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	232 100.0	10995 100.0	174 100.0	8529 100.0	58 100.0	2466 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	4 1.7	170 1.5	4 2.3	170 2.0	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	146 63.0	7323 66.6	104 59.8	5588 65.5	42 72.4	1735 70.4
EMPLOYEE PAYS ALL	82 35.3	3502 31.9	66 37.9	2771 32.5	16 27.6	731 29.6

TABLE 3–41.3A: SHARING OF COST OF DEPENDENTS' BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE WHERE EMPLOYEE PAYS THE FULL COST OF EMPLOYEE COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	193 100.0	8953 100.0	159 100.0	7797 100.0	34 100.0	1156 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	1 .5	24 .3	1 .6	24 .3	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	— —	— —	— —	— —	— —	— —
EMPLOYEE PAYS ALL	192 99.5	8929 99.7	158 99.4	7773 99.7	34 100.0	1156 100.0

TABLE 3–41.3B: SHARING OF COST OF DEPENDENTS' BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE WHERE EMPLOYEE PAYS THE FULL COST OF EMPLOYEE COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	191 100.0	2011 100.0	160 100.0	1719 100.0	31 100.0	292 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	1 .5	11 .5	1 .6	11 .6	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	— —	— —	— —	— —	— —	— —
EMPLOYEE PAYS ALL	190 99.5	2000 99.5	159 99.4	1708 99.4	31 100.0	292 100.0

TABLE 3–41.3C: SHARING OF COST OF DEPENDENTS' BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE WHERE EMPLOYEE PAYS THE FULL COST OF EMPLOYEE COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	183 100.0	6167 100.0	151 100.0	5101 100.0	32 100.0	1066 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	1 .5	27 .4	1 .7	17 .5	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	— —	— —	— —	— —	— —	— —
EMPLOYEE PAYS ALL	182 99.5	6140 99.6	150 99.3	5074 99.5	32 100.0	1066 100.0

TABLE 3–41.4A: SHARING OF COST OF DEPENDENTS' MAJOR MEDICAL OR COMPREHENSIVE COVERAGE WHERE EMPLOYER PAYS FULL COST OF EMPLOYEE COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	384 100.0	32407 100.0	330 100.0	30384 100.0	54 100.0	2023 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	116 30.2	13166 40.6	97 29.4	12360 40.7	19 35.2	806 39.8
EMPLOYER-EMPLOYEE SHARE COST	66 17.2	5425 16.7	65 19.7	5402 17.8	1 1.9	23 1.1
EMPLOYEE PAYS ALL	202 52.6	13816 42.7	168 50.9	12622 41.5	34 62.9	1194 59.1

TABLE 3–41.4B: SHARING OF COST OF DEPENDENTS' MAJOR MEDICAL OR COMPREHENSIVE COVERAGE WHERE EMPLOYER PAYS FULL COST OF EMPLOYEE COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	386 100.0	6836 100.0	331 100.0	6044 100.0	55 100.0	792 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	118 30.6	2572 37.6	99 29.9	2256 37.3	19 34.5	316 39.9
EMPLOYER-EMPLOYEE SHARE COST	66 17.1	1225 17.9	65 19.6	1212 20.1	1 1.8	13 1.6
EMPLOYEE PAYS ALL	202 52.3	3039 44.5	167 50.5	2576 42.6	35 63.7	463 58.5

TABLE 3–41.4C: SHARING OF COST OF DEPENDENTS' MAJOR MEDICAL OR COMPREHENSIVE COVERAGE WHERE EMPLOYER PAYS FULL COST OF EMPLOYEE COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	380 100.0	23075 100.0	332 100.0	21194 100.0	48 100.0	1881 100.0
NO RESPONSE	1 .3	183 .8	1 .3	183 .9	— —	— —
EMPLOYER PAYS ALL	110 28.9	9926 43.0	95 28.6	9184 43.3	15 31.3	742 39.4
EMPLOYER-EMPLOYEE SHARE COST	67 17.6	3768 16.3	66 19.9	3713 17.5	1 2.1	55 2.9
EMPLOYEE PAYS ALL	202 53.2	9198 39.9	170 51.2	8114 38.3	32 66.6	1084 57.7

TABLE 3–41.5A: SHARING OF COST OF DEPENDENTS' MAJOR MEDICAL OR COMPREHENSIVE COVERAGE WHERE EMPLOYER AND EMPLOYEE SHARE COST OF EMPLOYEE COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	229 100.0	14118 100.0	181 100.0	12503 100.0	48 100.0	1615 100.0
NO RESPONSE	1 .4	16 .1	— —	— —	1 2.1	16 1.0
EMPLOYER PAYS ALL	3 1.3	161 1.1	3 1.7	161 1.3	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	149 65.1	9482 67.2	111 61.3	8282 66.2	38 79.1	1200 74.3
EMPLOYEE PAYS ALL	76 33.2	4459 31.6	67 37.0	4060 32.5	9 18.8	399 24.7

TABLE 3–41.5B: SHARING OF COST OF DEPENDENTS' MAJOR MEDICAL OR COMPREHENSIVE COVERAGE WHERE EMPLOYER AND EMPLOYEE SHARE COST OF EMPLOYEE COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	230 100.0	3434 100.0	180 100.0	2746 100.0	50 100.0	688 100.0
NO RESPONSE	1 .4	9 .3	— —	— —	1 2.0	9 1.3
EMPLOYER PAYS ALL	2 .9	32 .9	2 1.1	32 1.2	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	151 65.7	2423 70.6	111 61.7	1872 68.1	40 80.0	551 80.1
EMPLOYEE PAYS ALL	76 33.0	970 28.2	67 37.2	842 30.7	9 18.0	128 18.6

TABLE 3–41.5C: SHARING OF COST OF DEPENDENTS' MAJOR MEDICAL OR COMPREHENSIVE COVERAGE WHERE EMPLOYER AND EMPLOYEE SHARE COST OF EMPLOYEE COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	226 100.0	10419 100.0	176 100.0	8250 100.0	50 100.0	2169 100.0
NO RESPONSE	1 .4	10 .1	— —	— —	1 2.0	10 .5
EMPLOYER PAYS ALL	3 1.3	114 1.1	3 1.7	114 1.4	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	144 63.8	6792 65.2	106 60.2	5181 62.8	38 76.0	1611 74.2
EMPLOYEE PAYS ALL	78 34.5	3503 33.6	67 38.1	2955 35.8	11 22.0	548 25.3

TABLE 3–41.6A: SHARING OF COST OF DEPENDENTS' MAJOR MEDICAL OR COMPREHENSIVE COVERAGE WHERE EMPLOYEE PAYS THE FULL COST OF EMPLOYEE COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	172	9614	150	8685	22	929
	100.0	100.0	100.0	100 0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
EMPLOYER PAYS ALL	3	133	3	133	—	—
	1.7	1.4	2.0	1.5	—	—
EMPLOYER-EMPLOYEE	—	—	—	—	—	—
SHARE COST	—	—	—	—	—	—
EMPLOYEE PAYS ALL	169	9481	147	8552	22	929
	98.3	98.6	98.0	98.5	100.0	100.0

TABLE 3–41.6B: SHARING OF COST OF DEPENDENTS' MAJOR MEDICAL OR COMPREHENSIVE COVERAGE WHERE EMPLOYEE PAYS THE FULL COST OF EMPLOYEE COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	171	1942	151	1741	20	201
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
EMPLOYER PAYS ALL	3	25	3	25	—	—
	1.8	1.3	2.0	1.4	—	—
EMPLOYER-EMPLOYEE	—	—	—	—	—	—
SHARE COST	—	—	—	—	—	—
EMPLOYEE PAYS ALL	168	1917	148	1716	20	201
	98.2	98.7	98.0	98.6	100.0	100.0

TABLE 3–41.6C: SHARING OF COST OF DEPENDENTS' MAJOR MEDICAL OR COMPREHENSIVE COVERAGE WHERE EMPLOYEE PAYS THE FULL COST OF EMPLOYEE COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	166 100.0	6864 100.0	146 100.0	6104 100.0	20 100.0	760 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	3 1.8	43 .6	3 2.1	43 .7	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	— —	— —	— —	— —	— —	— —
EMPLOYEE PAYS ALL	163 98.2	6821 99.4	143 97.9	6061 99.3	20 100.0	760 100.0

TABLE 3–41.7A: SHARING OF COST OF DEPENDENTS' PREPAID GROUP PRACTICE COVERAGE WHERE EMPLOYER PAYS FULL COST OF EMPLOYEE COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	64 100.0	9623 100.0	63 100.0	9591 100.0	1 100.0	32 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	36 56.2	6448 67.0	36 57.2	6448 67.2	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	14 21.9	1563 16.2	14 22.2	1563 16.3	— —	— —
EMPLOYEE PAYS ALL	14 21.9	1612 16.8	13 20.6	1580 16.5	1 100.0	32 100.0

TABLE 3–41.7B: SHARING OF COST OF DEPENDENTS' PREPAID GROUP PRACTICE COVERAGE WHERE EMPLOYER PAYS FULL COST OF EMPLOYEE COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	63 100.0	1408 100.0	62 100.0	1397 100.0	1 100.0	11 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	35 55.6	864 61.4	35 56.4	864 61.8	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	14 22.2	289 20.5	14 22.6	289 20.7	— —	— —
EMPLOYEE PAYS ALL	14 22.2	255 18.1	13 21.0	244 17.5	1 100.0	11 100.0

TABLE 3–41.7C: SHARING OF COST OF DEPENDENTS' PREPAID GROUP PRACTICE COVERAGE WHERE EMPLOYER PAYS FULL COST OF EMPLOYEE COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	63 100.0	7192 100.0	62 100.0	7132 100.0	1 100.0	60 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	34 54.0	5186 72.1	34 54.8	5186 72.7	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	15 23.8	1212 16.9	15 24.2	1212 17.0	— —	— —
EMPLOYEE PAYS ALL	14 22.2	794 11.0	13 21.0	734 10.3	1 100.0	60 100.0

TABLE 3–41.8A: SHARING OF COST OF DEPENDENTS' PREPAID GROUP PRACTICE COVERAGE WHERE EMPLOYER AND EMPLOYEE SHARE COST OF EMPLOYEE COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	27 100.0	3345 100.0	27 100.0	3345 100.0	— —	— —
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	1 3.7	38 1.1	1 3.7	38 1.1	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	22 81.5	2445 73.1	22 81.5	2445 73.1	— —	— —
EMPLOYEE PAYS ALL	4 14.8	862 25.8	4 14.8	862 25.8	— —	— —

TABLE 3–41.8B: SHARING OF COST OF DEPENDENTS' PREPAID GROUP PRACTICE COVERAGE WHERE EMPLOYER AND EMPLOYEE SHARE COST OF EMPLOYEE COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	28 100.0	960 100.0	28 100.0	960 100.0	— —	— —
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	1 3.6	5 .5	1 3.6	5 .5	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	23 82.1	844 87.9	23 82.1	844 87.9	— —	— —
EMPLOYEE PAYS ALL	4 14.3	111 11.6	4 14.3	111 11.6	— —	— —

TABLE 3—41.8C: SHARING OF COST OF DEPENDENTS' PREPAID GROUP PRACTICE COVERAGE WHERE EMPLOYER AND EMPLOYEE SHARE COST OF EMPLOYEE COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	27 100.0	2257 100.0	27 100.0	2257 100.0	— —	— —
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	1 3.7	25 1.1	1 3.7	25 1.1	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	22 81.5	1829 81.0	22 81.5	1829 81.0	— —	— —
EMPLOYEE PAYS ALL	4 14.8	403 17.9	4 14.8	403 17.9	— —	— —

TABLE 3—41.9A: SHARING OF COST OF DEPENDENTS' PREPAID GROUP PRACTICE COVERAGE WHERE EMPLOYEE PAYS THE FULL COST OF EMPLOYEE COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	1 100.0	79 100.0	1 100.0	79 100.0	— —	— —
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	— —	— —	— —	— —	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	— —	— —	— —	— —	— —	— —
EMPLOYEE PAYS ALL	1 100.0	79 100.0	1 100.0	79 100.0	— —	— —

TABLE 3–41.9B: SHARING OF COST OF DEPENDENTS' PREPAID GROUP PRACTICE COVERAGE WHERE EMPLOYEE PAYS THE FULL COST OF EMPLOYEE COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	1 100.0	12 100.0	1 100.0	12 100.0	— —	— —
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	— —	— —	— —	— —	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	— —	— —	— —	— —	— —	— —
EMPLOYEE PAYS ALL	1 100.0	12 100.0	1 100.0	12 100.0	— —	— —

TABLE 3–41.9C: SHARING OF COST OF DEPENDENTS' PREPAID GROUP PRACTICE COVERAGE WHERE EMPLOYEE PAYS THE FULL COST OF EMPLOYEE COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	1 100.0	56 100.0	1 100.0	56 100.0	— —	— —
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	— —	— —	— —	— —	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	— —	— —	— —	— —	— —	— —
EMPLOYEE PAYS ALL	1 100.0	56 100.0	1 100.0	56 100.0	— —	— —

TABLE 3–42A: MAJOR MEDICAL PLANS: PER CAUSE OR ALL CAUSE DEDUCTIBLE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	787 100.0	56193 100.0	661 100.0	51572 100.0	126 100.0	4621 100.0
NO RESPONSE	55 7.0	2375 4.2	37 5.6	1888 3.7	18 14.3	487 10.5
PER CAUSE	121 15.4	7908 14.1	107 16.2	7344 14.2	14 11.1	564 12.2
ALL CAUSE	587 74.6	43456 77.3	499 75.5	40095 77.7	88 69.8	3361 72.8
OTHER	24 3.0	2454 4.4	18 2.7	2245 4.4	6 4.8	209 4.5

TABLE 3–42B: MAJOR MEDICAL PLANS: PER CAUSE OR ALL CAUSE DEDUCTIBLE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	789 100.0	12233 100.0	662 100.0	10531 100.0	127 100.0	1702 100.0
NO RESPONSE	54 6.8	607 5.0	36 5.4	414 3.9	18 14.2	193 11.3
PER CAUSE	122 15.5	1819 14.9	107 16.2	1633 15.5	15 11.8	186 10.9
ALL CAUSE	588 74.5	9505 77.6	500 75.5	8268 78.5	88 69.3	1237 72.7
OTHER	25 3.2	302 2.5	19 2.9	216 2.1	6 4.7	86 5.1

TABLE 3–42C: MAJOR MEDICAL PLANS: PER CAUSE OR ALL CAUSE DEDUCTIBLE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	774 100.0	40378 100.0	654 100.0	35548 100.0	120 100.0	4830 100.0
NO RESPONSE	52 6.7	1802 4.5	37 5.7	1324 3.7	15 12.5	478 9.9
PER CAUSE	122 15.8	5571 13.8	107 16.4	4919 13.8	15 12.5	652 13.5
ALL CAUSE	576 74.4	30707 76.0	492 75.1	27272 76.8	84 70.0	3435 71.1
OTHER	24 3.1	2298 5.7	18 2.8	2033 5.7	6 5.0	265 5.5

TABLE 3–43A: MAJOR MEDICAL PLANS: CASH DEDUCTIBLE AMOUNT, UNIFORM OR DIFFERING AMONG PARTICIPANTS

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	787 100.0	56193 100.0	661 100.0	51572 100.0	126 100.0	4621 100.0
NO RESPONSE	69 8.8	3628 6.5	48 7.3	3080 6.0	21 16.7	548 11.9
SAME FOR ALL PARTICIPANTS	652 82.8	48065 85.5	558 84.4	44473 86.2	94 74.6	3592 77.7
DIFFERS AMONG PARTICIPANTS ACCORDING TO BASE PLAN COVERAGE	34 4.3	2759 4.9	32 4.8	2608 5.1	2 1.6	151 3.3
OTHER	32 4.1	1741 3.1	23 3.5	1411 2.7	9 7.1	330 7.1

TABLE 3–43B: MAJOR MEDICAL PLANS: CASH DEDUCTIBLE AMOUNT, UNIFORM OR DIFFERING AMONG PARTICIPANTS

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	789 100.0	12233 100.0	662 100.0	10531 100.0	127 100.0	1702 100.0
NO RESPONSE	68 8.6	858 7.0	47 7.1	629 6.0	21 16.5	229 13.5
SAME FOR ALL PARTICIPANTS	655 83.0	10616 86.8	560 84.6	9325 88.5	95 74.8	1291 75.9
DIFFERS AMONG PARTICI- PANTS ACCORDING TO BASE PLAN COVERAGE	34 4.3	299 2.4	32 4.8	254 2.4	2 1.6	45 2.6
OTHER	32 4.1	460 3.8	23 3.5	323 3.1	9 7.1	137 8.0

TABLE 3–43C: MAJOR MEDICAL PLANS: CASH DEDUCTIBLE AMOUNT, UNIFORM OR DIFFERING AMONG PARTICIPANTS

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	774 100.0	40378 100.0	654 100.0	35548 100.0	120 100.0	4830 100.0
NO RESPONSE	66 8.5	2512 6.2	48 7.3	1953 5.5	18 15.0	559 11.6
SAME FOR ALL PARTICIPANTS	642 82.9	34205 84.7	551 84.3	30467 85.7	91 75.8	3738 77.3
DIFFERS AMONG PARTICI- PANTS ACCORDING TO BASE PLAN COVERAGE	33 4.3	2258 5.6	31 4.7	2134 6.0	2 1.7	124 2.6
OTHER	33 4.3	1403 3.5	24 3.7	994 2.8	9 7.5	409 8.5

TABLE 3–44A: MAJOR MEDICAL PLANS: CASH DEDUCTIBLE AMOUNTS REPORTED AS SAME FOR ALL PARTICIPANTS

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	652 100.0	48065 100.0	558 100.0	44473 100.0	94 100.0	3592 100.0
NO RESPONSE	78 12.0	4978 10.4	66 11.8	4704 10.6	12 12.8	274 7.6
LESS THAN $50	22 3.4	867 1.8	15 2.7	561 1.3	7 7.4	306 8.5
$50	144 22.1	13484 28.1	136 24.4	13251 29.8	8 8.5	233 6.5
$51—99	4 .6	811 1.7	4 .7	811 1.8	— —	— —
$100	368 56.2	26495 55.1	309 55.3	23888 53.8	59 62.8	2607 72.6
$101—149	1 .2	64 .1	1 .2	64 .1	— —	— —
$150	1 .2	58 .1	1 .2	58 .1	— —	— —
$151—199	— —	— —	— —	— —	— —	— —
$200	24 3.7	954 2.0	19 3.4	836 1.9	5 5.3	118 3.3
$201—249	— —	— —	— —	— —	— —	— —
$250	2 .3	43 .1	— —	— —	2 2.1	43 1.2
$251—499	7 1.1	253 .5	6 1.1	242 .5	1 1.1	11 .3
$500	1 .2	58 .1	1 .2	58 .1	— —	— —
OVER $500	— —	— —	— —	— —	— —	— —

TABLE 3—44B: MAJOR MEDICAL PLANS: CASH DEDUCTIBLE AMOUNTS REPORTED AS SAME FOR ALL PARTICIPANTS

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	655 100.0	10616 100.0	560 100.0	9325 100.0	95 100.0	1291 100.0
NO RESPONSE	80 12.2	1104 10.4	67 12.0	998 10.7	13 13.7	106 8.2
LESS THAN $50	22 3.4	223 2.1	15 2.7	125 1.3	7 7.4	98 7.6
$50	144 22.0	2810 26.5	136 24.3	2708 29.0	8 8.4	102 7.9
$51—99	4 .6	42 .4	4 .7	42 .5	— —	— —
$100	368 56.0	6022 56.6	309 55.0	5109 54.8	59 62.0	913 70.8
$101—149	1 .2	28 .3	1 .2	28 .3	— —	— —
$150	2 .3	24 .2	2 .4	24 .3	— —	— —
$151—199	— —	— —	— —	— —	— —	— —
$200	24 3.7	262 2.5	19 3.4	215 2.3	5 5.3	47 3.6
$201—249	— —	— —	— —	— —	— —	— —
$250	2 .3	18 .2	— —	— —	2 2.1	18 1.4
$251—499	7 1.1	70 .7	6 1.1	63 .7	1 1.1	7 .5
$500	1 .2	13 .1	1 .2	13 .1	— —	— —
OVER $500	— —	— —	— —	— —	— —	— —

TABLE 3–44C: MAJOR MEDICAL PLANS: CASH DEDUCTIBLE AMOUNTS REPORTED AS SAME FOR ALL PARTICIPANTS

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	642 100.0	34205 100.0	551 100.0	30467 100.0	91 100.0	3738 100.0
NO RESPONSE	78 12.1	3391 9.9	67 12.2	3106 10.2	11 12.1	285 7.6
LESS THAN $50	21 3.3	521 1.5	14 2.5	301 1.0	7 7.7	220 5.9
$50	138 21.5	9102 26.6	130 23.6	8793 28.9	8 8.8	309 8.3
$51—99	4 .6	323 .9	4 .7	323 1.1	— —	— —
$100	362 56.3	19663 57.7	305 55.3	16989 55.6	57 62.6	2674 71.5
$101—149	1 .2	25 .1	1 .2	25 .1	— —	— —
$150	1 .2	46 .1	1 .2	46 .2	— —	— —
$151—199	— —	— —	— —	— —	— —	— —
$200	27 4.2	823 2.4	22 4.0	629 2.1	5 5.5	194 5.2
$201—249	— —	— —	— —	— —	— —	— —
$250	2 .3	49 .1	— —	— —	2 2.2	49 1.3
$251—499	7 1.1	218 .6	6 1.1	211 .7	1 1.1	7 .2
$500	1 .2	44 .1	1 .2	44 .1	— —	— —
OVER $500	— —	— —	— —	— —	— —	— —

TABLE 3–45A: MAJOR MEDICAL PLANS: PERIOD OF TIME (DEDUCTIBLE ACCUMULATION PERIOD) WITHIN WHICH COVERED MEDICAL EXPENSES MUST BE INCURRED IN ORDER TO SATISFY DEDUCTIBLE AMOUNT

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	787	56193	661	51572	126	4621
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	55	2456	37	1977	18	479
	7.0	4.4	5.6	3.8	14.3	10.4
THE CALENDAR YEAR	403	33370	347	31345	56	2025
	51.3	59.4	52.5	60.8	44.4	43.8
ANY 12-MONTH PERIOD	138	9540	122	9073	16	467
	17.5	17.0	18.5	17.6	12.7	10.1
3 MONTHS	127	6146	106	4996	21	1150
	16.1	10.9	16.0	9.7	16.7	24.9
6 MONTHS	18	102[illegible]	13	919	5	103
	2.3	1.8	2.0	1.8	4.0	2.2
OTHER	46	3659	36	3262	10	397
	5.8	6.5	5.4	6.3	7.9	8.6

TABLE 3–45B: MAJOR MEDICAL PLANS: PERIOD OF TIME (DEDUCTIBLE ACCUMULATION PERIOD) WITHIN WHICH COVERED MEDICAL EXPENSES MUST BE INCURRED IN ORDER TO SATISFY DEDUCTIBLE AMOUNT

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	789	12233	662	10531	127	1702
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	54	619	36	423	18	196
	6.8	5.1	5.4	4.0	14.2	11.5
THE CALENDAR YEAR	404	7076	348	6233	56	843
	51.3	57.8	52.6	59.2	44.1	49.5
ANY 12-MONTH PERIOD	139	2093	122	1952	17	141
	17.6	17.1	18.4	18.5	13.4	8.3
3 MONTHS	128	1519	107	1176	21	343
	16.2	12.4	16.2	11.2	16.5	20.2
6 MONTHS	18	243	13	199	5	44
	2.3	2.0	2.0	1.9	3.9	2.6
OTHER	46	683	36	548	10	135
	5.8	5.6	5.4	5.2	7.9	7.9

TABLE 3–45C: MAJOR MEDICAL PLANS: PERIOD OF TIME (DEDUCTIBLE ACCUMULATION PERIOD) WITHIN WHICH COVERED MEDICAL EXPENSES MUST BE INCURRED IN ORDER TO SATISFY DEDUCTIBLE AMOUNT

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	774	40378	654	35548	120	4830
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	52	1890	37	1411	15	479
	6.7	4.7	5.7	4.0	12.5	9.9
THE CALENDAR YEAR	400	24007	346	22060	54	1947
	51.7	59.4	52.9	62.1	45.0	40.4
ANY 12-MONTH PERIOD	137	7217	121	6690	16	527
	17.7	17.9	18.5	18.8	13.3	10.9
3 MONTHS	120	4273	100	2964	20	1309
	15.5	10.6	15.3	8.3	16.7	27.1
6 MONTHS	19	690	14	563	5	127
	2.5	1.7	2.1	1.6	4.2	2.6
OTHER	46	2301	36	1860	10	441
	5.9	5.7	5.5	5.2	8.3	9.1

TABLE 3–46A: MAJOR MEDICAL PLANS: DEDUCTIBLE ACCUMULATION PERIOD BY PER CAUSE OR ALL CAUSE DEDUCTIBLE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
PER CAUSE						
TOTAL	121 100.0	7908 100.0	107 100.0	7344 100.0	14 100.0	564 100.0
NO RESPONSE	2 1.7	79 1.0	1 .9	63 .9	1 7.1	16 2.8
THE CALENDAR YEAR	27 22.3	2036 25.7	25 23.4	1949 26.5	2 14.3	87 15.4
ANY 12 MONTH PERIOD	29 24.0	2218 28.0	26 24.3	2077 28.3	3 21.4	141 25.0
3 MONTHS	53 43.8	2492 31.5	48 44.9	2311 31.5	5 35.7	181 32.1
6 MONTHS	6 5.0	383 4.8	4 3.7	338 4.6	2 14.3	45 8.0
OTHER	4 3.3	700 8.9	3 2.8	606 8.3	1 7.1	94 16.7
ALL CAUSE						
TOTAL	587 100.0	43456 100.0	499 100.0	40095 100.0	88 100.0	3361 100.0
NO RESPONSE	3 .5	146 .3	3 .6	146 .4	— —	— —
THE CALENDAR YEAR	366 62.4	29524 67.9	313 62.7	27610 68.9	53 60.2	1914 56.9
ANY 12 MONTH PERIOD	105 17.9	7204 16.6	92 18.4	6878 17.2	13 14.8	326 9.7
3 MONTHS	73 12.4	3624 8.3	57 11.4	2655 6.6	16 18.2	969 28.8
6 MONTHS	12 2.0	639 1.5	9 1.8	581 1.4	3 3.4	58 1.7
OTHER	28 4.8	2319 5.3	25 5.0	2225 5.5	3 3.4	94 2.8

TABLE 3–46B: MAJOR MEDICAL PLANS: DEDUCTIBLE ACCUMULATION PERIOD BY PER CAUSE OR ALL CAUSE DEDUCTIBLE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
PER CAUSE						
TOTAL	122 100.0	1819 100.0	107 100.0	1633 100.0	15 100.0	186 100.0
NO RESPONSE	2 1.6	21 1.2	1 .9	12 .7	1 6.7	9 4.8
THE CALENDAR YEAR	27 22.1	460 25.3	25 23.4	431 26.4	2 13.3	29 15.6
ANY 12 MONTH PERIOD	30 24.6	497 27.3	26 24.3	479 29.3	4 26.7	18 9.7
3 MONTHS	53 43.4	606 33.3	48 44.9	513 31.4	5 33.3	93 50.0
6 MONTHS	6 4.9	103 5.7	4 3.7	83 5.1	2 13.3	20 10.8
OTHER	4 3.3	132 7.3	3 2.8	115 7.0	1 6.7	17 9.1
ALL CAUSE						
TOTAL	588 100.0	9505 100.0	500 100.0	8268 100.0	88 100.0	1237 100.0
NO RESPONSE	3 .5	26 .3	3 .6	26 .3	— —	— —
THE CALENDAR YEAR	366 62.2	6509 68.5	313 62.6	5701 69.0	53 60.2	808 65.3
ANY 12 MONTH PERIOD	105 17.9	1571 16.5	92 18.4	1448 17.5	13 14.8	123 9.9
3 MONTHS	74 12.6	902 9.5	58 11.6	652 7.9	16 18.2	250 20.2
6 MONTHS	12 2.0	140 1.5	9 1.8	116 1.4	3 3.4	24 1.9
OTHER	28 4.8	357 3.8	25 5.0	325 3.9	3 3.4	32 2.6

TABLE 3–46C: MAJOR MEDICAL PLANS: DEDUCTIBLE ACCUMULATION PERIOD BY PER CAUSE OR ALL CAUSE DEDUCTIBLE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
PER CAUSE						
TOTAL	122 100.0	5571 100.0	107 100.0	4919 100.0	15 100.0	652 100.0
NO RESPONSE	2 1.6	50 .9	1 .9	40 .8	1 6.7	10 1.5
THE CALENDAR YEAR	27 22.1	1171 21.0	25 23.4	1125 22.9	2 13.3	46 7.1
ANY 12 MONTH PERIOD	29 23.8	1720 30.9	26 24.3	1593 32.4	3 20.0	127 19.5
3 MONTHS	53 43.4	1914 34.4	47 43.9	1538 31.3	6 40.0	376 57.7
6 MONTHS	7 5.7	315 5.7	5 4.7	247 5.0	2 13.3	68 10.4
OTHER	4 3.3	401 7.2	3 2.8	376 7.6	1 6.7	25 3.8
ALL CAUSE						
TOTAL	576 100.0	30707 100.0	492 100.0	27272 100.0	84 100.0	3435 100.0
NO RESPONSE	3 .5	85 .3	3 .6	85 .3	— —	— —
THE CALENDAR YEAR	363 63.0	21018 68.4	312 63.4	19126 70.1	51 60.7	1892 55.1
ANY 12 MONTH PERIOD	104 18.1	5464 17.8	91 18.5	5064 18.6	13 15.5	400 11.6
3 MONTHS	66 11.5	2344 7.6	52 10.6	1411 5.2	14 16.7	933 27.2
6 MONTHS	12 2.1	375 1.2	9 1.8	316 1.2	3 3.6	59 1.7
OTHER	28 4.9	1421 4.6	25 5.1	1270 4.7	3 3.6	151 4.4

TABLE 3–47A: MAJOR MEDICAL PLANS: DEDUCTIBLE ACCUMULATION PERIOD BY UNIFORM DEDUCTIBLE AMOUNT

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
THE CALENDAR YEAR						
TOTAL	403 100.0	33370 100.0	347 100.0	31345 100.0	56 100.0	2025 100.0
NO RESPONSE	59 14.6	5287 15.8	46 13.3	4931 15.7	13 23.2	356 17.6
UNDER $50	8 2.0	293 .9	6 1.7	233 .7	2 3.6	60 3.0
$50	123 30.5	11918 35.7	116 33.4	11730 37.4	7 12.5	188 9.3
$100	203 50.4	15415 46.2	170 49.0	14006 44.7	33 58.9	1409 69.6
$150	— —	— —	— —	— —	— —	— —
$200	9 2.2	392 1.2	8 2.3	380 1.2	1 1.8	12 .6
OVER $200	10 2.5	457 1.4	9 2.6	445 1.4	1 1.8	12 .6
OTHER	— —	— —	— —	— —	— —	— —
ANY 12-MONTH PERIOD						
TOTAL	138 100.0	9540 100.0	122 100.0	9073 100.0	16 100.0	467 100.0
NO RESPONSE	47 34.1	2697 28.3	44 36.1	2606 28.7	3 18.8	91 19.5
UNDER $50	2 1.4	33 .3	1 .8	25 .3	1 6.3	8 1.7
$50	14 10.1	659 6.9	14 11.5	659 7.3	— —	— —
$100	62 44.9	5596 58.7	53 43.4	5269 58.1	9 56.3	327 70.0
$150	1 .7	58 .6	1 .8	58 .6	— —	— —
$200	7 5.1	304 3.2	5 4.1	274 3.0	2 12.5	30 6.4
OVER $200	11 8.0	433 4.5	8 6.6	392 4.3	3 18.8	41 8.8
OTHER	1 .7	64 .7	1 .8	64 .7	— —	— —

TABLE 3–47A: MAJOR MEDICAL PLANS: DEDUCTIBLE ACCUMULATION PERIOD BY UNIFORM DEDUCTIBLE AMOUNT

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
3 MONTHS						
TOTAL	127 100.0	6146 100.0	106 100.0	4996 100.0	21 100.0	1150 100.0
NO RESPONSE	22 17.3	1002 16.3	19 17.9	837 16.8	3 14.3	165 14.3
UNDER $50	9 7.1	262 4.3	7 6.6	148 3.0	2 9.5	114 9.9
$50	3 2.4	250 4.1	2 1.9	205 4.1	1 4.8	45 3.9
$100	89 70.1	4493 73.1	74 69.8	3667 73.4	15 71.4	826 71.8
$150	— —	— —	— —	— —	— —	— —
$200	1 .8	22 .4	1 .9	22 .4	— —	— —
OVER $200	4 3.1	139 2.3	4 3.8	139 2.8	— —	— —
OTHER	— —	— —	— —	— —	— —	— —
6 MONTHS						
TOTAL	18 100.0	1022 100.0	13 100.0	919 100.0	5 100.0	103 100.0
NO RESPONSE	7 38.9	289 28.3	6 46.2	274 29.8	1 20.0	15 14.6
UNDER $50	— —	— —	— —	— —	— —	— —
$50	— —	— —	— —	— —	— —	— —
$100	9 50.0	690 67.5	7 53.8	645 70.2	2 40.0	45 43.7
$150	— —	— —	— —	— —	— —	— —
$200	— —	— —	— —	— —	— —	— —
OVER $200	2 11.1	43 4.2	— —	— —	2 40.0	43 41.7
OTHER	— —	— —	— —	— —	— —	— —

TABLE 3–47A: MAJOR MEDICAL PLANS: DEDUCTIBLE ACCUMULATION PERIOD BY UNIFORM DEDUCTIBLE AMOUNT

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
OTHER						
TOTAL	46 100.0	3659 100.0	36 100.0	3262 100.0	10 100.0	397 100.0
NO RESPONSE	28 60.9	1614 44.1	21 58.3	1387 42.5	7 70.0	227 57.2
UNDER $50	2 4.3	249 6.8	1 2.8	155 4.8	1 10.0	94 23.7
$50	3 6.5	633 17.3	3 8.3	633 19.4	— —	— —
$100	2 4.3	116 3.2	2 5.6	116 3.6	— —	— —
$150	— —	— —	— —	— —	— —	— —
$200	7 15.2	236 6.4	5 13.9	160 4.9	2 20.0	76 19.1
OVER $200	7 15.2	236 6.4	5 13.9	160 4.9	2 20.0	76 19.1
OTHER	4 8.7	811 22.2	4 11.1	811 24.9	— —	— —

TABLE 3–47B: MAJOR MEDICAL PLANS: DEDUCTIBLE ACCUMULATION PERIOD BY UNIFORM DEDUCTIBLE AMOUNT

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
THE CALENDAR YEAR						
TOTAL	404	7076	348	6233	56	843
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	59	873	46	729	13	144
	14.6	12.3	13.2	11.7	23.2	17.1
UNDER $50	8	62	6	51	2	11
	2.0	.9	1.7	.8	3.6	1.3
$50	123	2505	116	2426	7	79
	30.4	35.4	33.3	38.9	12.5	9.4
$100	203	3513	170	2914	33	599
	50.2	49.6	48.9	46.8	58.9	71.1
$150	1	3	1	3	—	—
	.2	*	.3	*	—	—
$200	9	115	8	105	1	10
	2.2	1.6	2.3	1.7	1.8	1.2
OVER $200	10	120	9	110	1	10
	2.5	1.7	2.6	1.8	1.8	1.2
OTHER	—	—	—	—	—	—
	—	—	—	—	—	—
ANY 12-MONTH PERIOD						
TOTAL	139	2093	122	1952	17	141
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	48	612	44	575	4	37
	34.5	29.2	36.1	29.5	23.5	26.2
UNDER $50	2	7	1	5	1	2
	1.4	.3	.8	.3	5.9	1.4
$50	14	135	14	135	—	—
	10.1	6.5	11.5	6.9	—	—
$100	62	1206	53	1124	9	82
	44.6	57.6	43.4	57.6	52.9	58.2
$150	1	21	1	21	—	—
	.7	1.0	.8	1.1	—	—
$200	7	54	5	41	2	13
	5.0	2.6	4.1	2.1	11.8	9.2
OVER $200	11	84	8	64	3	20
	7.9	4.0	6.6	3.3	17.6	14.2
OTHER	1	28	1	28	—	—
	.7	1.3	.8	1.4	—	—

TABLE 3–47B: MAJOR MEDICAL PLANS: DEDUCTIBLE ACCUMULATION PERIOD BY UNIFORM DEDUCTIBLE AMOUNT

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
3 MONTHS						
TOTAL	128	1519	107	1176	21	343
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	23	261	20	212	3	49
	18.0	17.2	18.7	18.0	14.3	14.3
UNDER $50	9	98	7	40	2	58
	7.0	6.5	6.5	3.4	9.5	16.9
$50	3	48	2	25	1	32
	2.3	3.2	1.9	2.1	4.8	6.7
$100	89	1057	74	844	15	213
	69.5	69.6	69.2	71.8	71.4	62.1
$150	—	—	—	—	—	—
	—	—	—	—	—	—
$200	1	7	1	7	—	—
	.8	.5	.9	.6	—	—
OVER $200	4	55	4	55	—	—
	3.1	3.6	3.7	4.7	—	—
OTHER	—	—	—	—	—	—
	—	—	—	—	—	—
6 MONTHS						
TOTAL	18	243	13	199	5	44
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	7	37	6	30	1	7
	38.9	15.2	46.2	15.1	20.0	15.9
UNDER $50	—	—	—	—	—	—
	—	—	—	—	—	—
$50	—	—	—	—	—	—
	—	—	—	—	—	—
$100	9	188	7	169	2	19
	50.0	77.4	53.8	84.9	40.0	43.2
$150	—	—	—	—	—	—
	—	—	—	—	—	—
$200	—	—	—	—	—	—
	—	—	—	—	—	—
OVER $200	2	18	—	—	2	18
	11.1	7.4	—	—	40.0	40.9
OTHER	—	—	—	—	—	—
	—	—	—	—	—	—

TABLE 3–47B: MAJOR MEDICAL PLANS: DEDUCTIBLE ACCUMULATION PERIOD BY UNIFORM DEDUCTIBLE AMOUNT

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
OTHER						
TOTAL	46 100.0	683 100.0	36 100.0	548 100.0	10 100.0	135 100.0
NO RESPONSE	28 60.9	367 53.7	21 58.3	273 49.8	7 70.0	94 69.6
UNDER $50	2 4.3	46 6.7	1 2.8	29 5.3	1 10.0	17 12.6
$50	3 6.5	115 16.8	3 8.3	115 21.0	— —	— —
$100	2 4.3	27 4.0	2 5.6	27 4.9	— —	— —
$150	— —	— —	— —	— —	— —	— —
$200	7 15.2	86 12.6	5 13.9	62 11.3	2 20.0	24 17.8
OVER $200	7 15.2	86 12.6	5 13.9	62 11.3	2 20.0	24 17.8
OTHER	4 8.7	42 6.1	4 11.1	42 7.7	— —	— —

TABLE 3–47C: MAJOR MEDICAL PLANS: DEDUCTIBLE ACCUMULATION PERIOD BY UNIFORM DEDUCTIBLE AMOUNT

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
THE CALENDAR YEAR						
TOTAL	400 100.0	24007 100.0	346 100.0	22060 100.0	54 100.0	1947 100.0
NO RESPONSE	60 15.0	4286 17.9	47 13.6	3917 17.8	13 24.1	369 19.0
UNDER $50	7 1.8	159 .7	5 1.4	140 .6	2 3.7	19 1.0
$50	120 30.0	7873 32.8	113 32.7	7643 34.6	7 13.0	230 11.8
$100	203 50.8	11340 47.2	172 49.7	10019 45.4	31 57.4	1321 67.8
$150	— —	— —	— —	— —	— —	— —
$200	9 2.3	317 1.3	8 2.3	309 1.4	1 1.9	8 .4
OVER $200	10 2.5	349 1.5	9 2.6	341 1.5	1 1.9	8 .4
OTHER	— —	— —	— —	— —	— —	— —
ANY 12-MONTH PERIOD						
TOTAL	137 100.0	7217 100.0	121 100.0	6690 100.0	16 100.0	527 100.0
NO RESPONSE	46 33.6	1671 23.2	43 35.5	1570 23.5	3 18.8	10[illegible] 19.2
UNDER $50	2 1.5	25 .3	1 .8	16 .2	1 6.3	9 1.7
$50	11 8.0	491 6.8	11 9.1	491 7.3	— —	— —
$100	61 44.5	4576 63.4	52 43.0	4223 63.1	9 56.3	353 67.0
$150	1 .7	46 .6	1 .8	46 7	— —	— —
$200	11 8.0	310 4.3	9 7.4	253 3.8	2 12.5	57 10.8
OVER $200	15 10.9	383 5.3	12 9.9	319 4.8	3 18.8	64 12.1
OTHER	1 .7	25 .3	1 .8	25 .4	— —	— —

TABLE 3–47C: MAJOR MEDICAL PLANS: DEDUCTIBLE ACCUMULATION PERIOD BY UNIFORM DEDUCTIBLE AMOUNT

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
3 MONTHS						
TOTAL	120 100.0	4273 100.0	100 100.0	2964 100.0	20 100.0	1309 100.0
NO RESPONSE	22 18.3	605 14.2	20 20.0	452 15.2	2 10.0	153 11.7
UNDER $50	9 7.5	210 4.9	7 7.0	68 2.3	2 10.0	142 10.8
$50	3 2.5	285 6.7	2 2.0	206 7.0	1 5.0	79 6.0
$100	83 69.2	3016 70.6	68 68.0	2081 70.2	15 75.0	935 71.4
$150	— —	— —	— —	— —	— —	— —
$200	— —	— —	— —	— —	— —	— —
OVER $200	3 2.5	157 3.7	3 3.0	157 5.3	— —	— —
OTHER	— —	— —	— —	— —	— —	— —
6 MONTHS						
TOTAL	19 100.0	690 100.0	14 100.0	563 100.0	5 100.0	127 100.0
NO RESPONSE	7 36.8	93 13.5	6 42.9	80 14.2	1 20.0	13 10.2
UNDER $50	— —	— —	— —	— —	— —	— —
$50	— —	— —	— —	— —	— —	— —
$100	10 52.6	548 79.4	8 57.1	483 85.8	2 40.0	65 51.2
$150	— —	— —	— —	— —	— —	— —
$200	— —	— —	— —	— —	— —	— —
OVER $200	2 10.5	49 7.1	— —	— —	2 40.0	49 38.6
OTHER	— —	— —	— —	— —	— —	— —

TABLE 3–47C: MAJOR MEDICAL PLANS: DEDUCTIBLE ACCUMULATION PERIOD BY UNIFORM DEDUCTIBLE AMOUNT

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
OTHER						
TOTAL	46 100.0	2301 100.0	36 100.0	1860 100.0	10 100.0	441 100.0
NO RESPONSE	28 60.9	1169 50.8	21 58.3	882 47.4	7 70.0	287 65.1
UNDER $50	2 4.3	102 4.4	1 2.8	77 4.1	1 10.0	25 5.7
$50	3 6.5	443 19.3	3 8.3	443 23.8	— —	— —
$100	2 4.3	68 3.0	2 5.6	68 3.7	— —	— —
$150	— —	— —	— —	— —	— —	— —
$200	7 15.2	196 8.5	5 13.9	67 3.6	2 20.0	129 29.3
OVER $200	7 15.2	196 8.5	5 13.9	67 3.6	2 20.0	129 29.3
OTHER	4 8.7	323 14.0	4 11.1	323 17.4	— —	— —

TABLE 3–48A: MAJOR MEDICAL PLANS: MAXIMUM LENGTH OF BENEFIT PERIOD

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	787 100.0	56193 100.0	661 100.0	51572 100.0	126 100.0	4621 100.0
NO RESPONSE	60 7.6	2722 4.8	43 6.5	2292 4.4	17 13.5	430 9.3
BALANCE OF THE CALENDAR YEAR	333 42.4	29986 53.4	285 43.1	28149 54.5	48 38.1	1837 39.8
1 YEAR	205 26.0	13283 23.6	185 28.0	12673 24.6	20 15.9	610 13.2
2 YEARS	71 9.0	3251 5.8	59 8.9	2871 5.6	12 9.5	380 8.2
3 YEARS	68 8.6	3380 6.0	49 7.4	2413 4.7	19 15.1	967 20.9
OTHER	50 6.4	3571 6.4	40 6.1	3174 6.2	10 7.9	397 8.6

TABLE 3–48B: MAJOR MEDICAL PLANS: MAXIMUM LENGTH OF BENEFIT PERIOD

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	789 100.0	12233 100.0	662 100.0	10531 100.0	127 100.0	1702 100.0
NO RESPONSE	59 7.5	700 5.7	42 6.3	516 4.9	17 13.4	184 10.8
BALANCE OF THE CALENDAR YEAR	333 42.3	6237 51.0	285 43.1	5493 52.1	48 37.8	744 43.8
1 YEAR	207 26.2	2961 24.2	186 28.1	2741 26.0	21 16.5	220 12.9
2 YEARS	71 9.0	883 7.2	59 8.9	753 7.2	12 9.4	130 7.6
3 YEARS	69 8.7	716 5.9	50 7.6	480 4.6	19 15.0	236 13.9
OTHER	50 6.3	736 6.0	40 6.0	548 5.2	10 7.9	188 11.0

TABLE 3–48C: MAJOR MEDICAL PLANS: MAXIMUM LENGTH OF BENEFIT PERIOD

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	774 100.0	40378 100.0	654 100.0	35548 100.0	120 100.0	4830 100.0
NO RESPONSE	57 7.4	2001 5.0	43 6.6	1599 4.5	14 11.7	402 8.3
BALANCE OF THE CALENDAR YEAR	331 42.8	21781 53 9	284 43.4	20149 56.8	47 39.1	1632 33.8
1 YEAR	204 26.4	9855 24.4	184 28.1	9152 25.7	20 16.7	704 14.6
2 YEARS	70 9.0	2302 5.7	58 8.9	1759 4.9	12 10.0	543 11.2
3 YEARS	63 8.1	2455 6.1	46 7.0	1402 3.9	17 14.2	1053 21.8
OTHER	49 6.3	1983 4.9	39 6.0	1487 4.2	10 8.3	496 10.3

TABLE 3–49A: MAJOR MEDICAL PLANS: MAXIMUM LENGTH OF BENEFIT PERIOD BY PER CAUSE OR ALL CAUSE DEDUCTIBLE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
PER CAUSE						
TOTAL	121 100.0	79[illegible] 100.0	107 100.0	7344 100.0	14 100.0	564 100.0
NO RESPONSE	4 3.3	311 3.9	3 2.8	295 4.0	1 7.1	16 2.8
BALANCE OF CALENDAR YEAR	17 14.0	1494 18.9	15 14.0	1364 18.6	2 14.3	130 23.0
1 YEAR	38 31.4	2651 33.5	34 31.8	2441 33.2	4 28.6	210 37.2
2 YEARS	40 33.1	1738 22.0	36 33.6	1624 22.1	4 28.6	114 20.2
3 YEARS	11 9.1	1042 13.2	8 7.5	948 12.9	3 21.4	94 16.7
OTHER	11 9.1	672 8.5	11 10.3	672 9.2	— —	— —
ALL CAUSE						
TOTAL	587 100.0	43456 100.0	499 100.0	40095 100.0	88 100.0	3361 100.0
NO RESPONSE	6 1.0	220 .5	6 1.2	220 .5	— —	— —
BALANCE OF CALENDAR YEAR	307 52.3	26778 61.6	262 52.5	25095 62.6	45 51.1	1683 50.1
1 YEAR	163 27.8	10427 2[illegible].0	147 29.5	10027 25.0	16 18.2	400 11.9
2 YEARS	24 4.1	1218 2.8	18 3.6	1030 2.6	6 6.8	188 5.6
3 YEARS	57 9.7	2338 5.4	41 8.2	1465 3.7	16 18.2	873 26.0
OTHER	30 5.1	2475 5.7	25 5.0	2258 5.6	5 5.7	217 6.5

TABLE 3–49B: MAJOR MEDICAL PLANS: MAXIMUM LENGTH OF BENEFIT PERIOD BY PER CAUSE OR ALL CAUSE DEDUCTIBLE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
PER CAUSE						
TOTAL	122 100.0	1819 100.0	107 100.0	1633 100.0	15 100.0	186 100.0
NO RESPONSE	4 3.3	91 5.0	3 2.8	82 5.0	1 6.7	9 4.8
BALANCE OF CALENDAR YEAR	17 13.9	322 17.7	15 14.0	294 18.0	2 13.3	28 15.1
1 YEAR	39 32.0	632 34.7	34 31.8	566 34.7	5 33.3	66 35.5
2 YEARS	40 32.8	460 25.3	36 33.6	414 25.4	4 26.7	46 24.7
3 YEARS	11 9.0	192 10.6	8 7.5	155 9.5	3 20.0	37 19.9
OTHER	11 9.0	122 6.7	11 10.3	122 7.5	— —	— —
ALL CAUSE						
TOTAL	588 100.0	9505 100.0	500 100.0	8268 100.0	88 100.0	1237 100.0
NO RESPONSE	6 1.0	47 .5	6 1.2	47 .6	— —	— —
BALANCE OF CALENDAR YEAR	307 52.2	5836 61.4	262 52.4	5126 62.0	45 51.1	710 57.4
1 YEAR	163 27.7	2278 24.0	147 29.4	2124 25.7	16 18.2	154 12.4
2 YEARS	24 4.1	336 3.5	18 3.6	270 3.3	6 6.8	66 5.3
3 YEARS	58 9.9	524 5.5	42 8.4	325 3.9	16 18.2	199 16.1
OTHER	30 5.1	484 5.1	25 5.0	376 4.5	5 5.7	108 8.7

TABLE 3–49C: MAJOR MEDICAL PLANS: MAXIMUM LENGTH OF BENEFIT PERIOD BY PER CAUSE OR ALL CAUSE DEDUCTIBLE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
PER CAUSE						
TOTAL	122 100.0	5571 100.0	107 100.0	4919 100.0	15 100.0	652 100.0
NO RESPONSE	4 3.3	204 3.7	3 2.8	194 3.9	1 6.7	10 1.5
BALANCE OF CALENDAR YEAR	17 13.9	878 15.8	15 14.0	842 17.1	2 13.3	36 5.5
1 YEAR	39 32.0	1918 34.4	34 31.8	1653 33.6	5 33.3	265 40.6
2 YEARS	39 32.0	1187 21.3	35 32.7	1030 20.9	4 26.7	157 24.1
3 YEARS	12 9.8	978 17.6	9 8.4	794 16.1	3 20.0	184 28.2
OTHER	11 9.0	406 7.3	11 10.3	406 8.3	— —	— —
ALL CAUSE						
TOTAL	576 100.0	30707 100.0	492 100.0	27272 100.0	84 100.0	3435 100.0
NO RESPONSE	6 1.0	118 .4	6 1.2	118 .4	— —	— —
BALANCE OF CALENDAR YEAR	305 53.0	19131 62.3	261 53.0	17544 64.3	44 52.4	1587 46.2
1 YEAR	161 28.0	7860 25.6	146 29.7	7421 27.2	15 17.9	439 12.8
2 YEARS	24 4.2	867 2.8	18 3.7	597 2.2	6 7.1	270 7.9
3 YEARS	51 8.9	1477 4.8	37 7.5	608 2.2	14 16.7	869 25.3
OTHER	29 5.0	1254 4.1	24 4.9	984 3.6	5 6.0	270 7.9

TABLE 3–50A: MAJOR MEDICAL PLANS: MAXIMUM BENEFIT AMOUNT PER INSURED PERSON

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	787 100.0	56193 100.0	661 100.0	51572 100.0	126 100.0	4621 100.0
NO RESPONSE	79 10.0	4019 7.2	60 9.1	3520 6.8	19 15.1	499 10.8
UNDER $5,000	— —	— —	— —	— —	— —	— —
$5,000	8 1.0	721 1.3	8 1.2	721 1.4	— —	— —
$10,000	205 26.1	12130 21.6	160 24.2	10888 21.1	45 35.6	1242 27.0
$15,000	134 17.0	7613 13.5	111 16.8	6433 12.5	23 18.3	1180 25.5
$20,000	169 21.5	14425 25.6	153 23.1	13887 27.1	16 12.7	538 11.6
$25,000	85 10.8	5327 9.5	66 10.0	4401 8.5	19 15.1	926 20.0
$30,000	16 2.0	2554 4.5	15 2.3	2498 4.8	1 .8	56 1.2
$35,000	— —	— —	— —	— —	— —	— —
$40,000	4 .5	178 .3	4 .6	178 .3	— —	— —
$45,000	— —	— —	— —	— —	— —	— —
$50,000	85 10.8	8967 16.0	82 12.4	8787 17.0	3 2.4	180 3.9
ABOVE $50,000	— —	— —	— —	— —	— —	— —
OTHER	2 .3	259 .5	2 .3	259 .5	— —	— —

TABLE 3–50B: MAJOR MEDICAL PLANS: MAXIMUM BENEFIT AMOUNT PER INSURED PERSON

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	789 100.0	12233 100.0	662 100.0	10531 100.0	127 100.0	1702 100.0
NO RESPONSE	78 9.9	963 7.9	59 8.9	758 7.2	19 15.0	205 12.0
UNDER $5,000	— —	— —	— —	— —	— —	— —
$5,000	8 1.0	91 .7	8 1.2	91 .9	— —	— —
$10,000	205 25.9	2888 23.6	160 24.2	2422 23.0	45 35.3	466 27.4
$15,000	137 17.4	1908 15.6	112 16.9	1466 13.9	25 19.7	442 26.0
$20,000	169 21.4	3062 25.0	153 23.1	2859 27.2	16 12.6	203 11.9
$25,000	85 10.8	1148 9.4	67 10.1	873 8.3	18 14.2	275 16.2
$30,000	16 2.0	203 1.7	15 2.3	175 1.7	1 .8	28 1.6
$35,000	— —	— —	— —	— —	— —	— —
$40,000	4 .5	46 .4	4 .6	46 .4	— —	— —
$45,000	— —	— —	— —	— —	— —	— —
$50,000	85 10.8	1898 15.5	82 12.4	1815 17.2	3 2.4	83 4.9
ABOVE $50,000	— —	— —	— —	— —	— —	— —
OTHER	2 .3	26 .2	2 .3	26 .2	— —	— —

TABLE 3–50C: MAJOR MEDICAL PLANS: MAXIMUM BENEFIT AMOUNT PER INSURED PERSON

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	774 100.0	40378 100.0	654 100.0	35548 100.0	120 100.0	4830 100.0
NO RESPONSE	77 9.9	2691 6.7	61 9.3	2276 6.4	16 13.3	415 8.6
UNDER $5,000	— —	— —	— —	— —	— —	— —
$5,000	8 1.0	455 1.1	8 1.2	455 1.3	— —	— —
$10,000	206 26.6	9542 23.7	160 24.5	8041 22.6	46 38.4	1501 31.1
$15,000	136 17.6	5977 14.8	113 17.3	4730 13.3	23 19.2	1247 25.8
$20,000	165 21.3	9343 23.1	149 22.8	8757 24.6	16 13.3	586 12.1
$25,000	78 10.1	3433 8.5	62 9.5	2483 7.0	16 13.3	950 19.7
$30,000	16 2.1	2403 6.0	15 2.3	2346 6.6	1 .8	57 1.2
$35,000	— —	— —	— —	— —	— —	— —
$40,000	4 .5	92 .2	4 .6	92 .3	— —	— —
$45,000	— —	— —	— —	— —	— —	— —
$50,000	82 10.6	6273 15.5	80 12.2	6199 17.4	2 1.7	74 1.5
ABOVE $50,000	— —	— —	— —	— —	— —	— —
OTHER	2 .3	169 .4	2 .3	169 .5	— —	— —

TABLE 3–51A: MAJOR MEDICAL PLANS: MAXIMUM BENEFIT AMOUNT PER INSURED PERSON BY TYPE OF MAXIMUM, PER CAUSE AND ALL CAUSE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
PER CAUSE						
TOTAL	121 100.0	7613 100.0	105 100.0	7087 100.0	16 100.0	526 100.0
UNDER $5,000	— —	— —	— —	— —	— —	— —
$5,000	5 4.1	515 6.8	5 4.8	515 7.3	— —	— —
$10,000	42 34.7	3059 40.2	36 34.3	2930 41.3	6 37.5	129 24.5
$15,000	48 39.7	2263 29.7	40 38.1	1916 27.0	8 50.0	347 66.0
$20,000	10 8.3	742 9.7	9 8.6	710 10.0	1 6.3	32 6.1
$25,000	12 9.9	648 8.5	11 10.5	630 8.9	1 6.3	18 3.4
$30,000	1 .8	270 3.5	1 1.0	270 3.8	— —	— —
$35,000	— —	— —	— —	— —	— —	— —
$40,000	— —	— —	— —	— —	— —	— —
$45,000	— —	— —	— —	— —	— —	— —
$50,000	3 2.5	116 1.5	3 2.9	116 1.6	— —	— —
ABOVE $50,000	— —	— —	— —	— —	— —	— —
OTHER	— —	— —	— —	— —	— —	— —
ALL CAUSE						
TOTAL	583 100.0	44400 100.0	494 100.0	40877 100.0	89 100.0	3523 100.0
UNDER $5,000	— —	— —	— —	— —	— —	— —
$5,000	3 .5	206 .5	3 .6	206 .5	— —	— —
$10,000	161 27.6	8998 20.3	124 25.1	7958 19.5	37 41.6	1040 29.5

TABLE 3–51A: MAJOR MEDICAL PLANS: MAXIMUM BENEFIT AMOUNT PER INSURED PERSON BY TYPE OF MAXIMUM, PER CAUSE AND ALL CAUSE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
$15,000	85	5289	70	4456	15	833
	14.6	11.9	14.2	10.9	16.9	23.6
$20,000	159	13683	144	13177	15	506
	27.3	30.8	29.1	32.2	16.9	14.4
$25,000	72	4652	54	3744	18	908
	12.3	10.5	10.9	9.2	20.2	25.8
$30,000	15	2284	14	2228	1	56
	2.6	5.1	2.8	5.5	1.1	1.6
$35,000	—	—	—	—	—	—
	—	—	—	—	—	—
$40,000	4	178	4	178	—	—
	.7	.4	.8	.4	—	—
$45,000	—	—	—	—	—	—
	—	—	—	—	—	—
$50,000	82	8851	79	8671	3	180
	14.1	19.9	16.0	21.2	3.4	5.1
ABOVE $50,000	—	—	—	—	—	—
	—	—	—	—	—	—
OTHER	2	259	2	259	—	—
	.3	.6	.4	.6	—	—

TABLE 3–51B: MAJOR MEDICAL PLANS: MAXIMUM BENEFIT AMOUNT PER INSURED PERSON BY TYPE OF MAXIMUM, PER CAUSE AND ALL CAUSE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
PER CAUSE						
TOTAL	121 100.0	1712 100.0	105 100.0	1522 100.0	16 100.0	190 100.0
UNDER $5,000	— —	— —	— —	— —	— —	— —
$5,000	5 4.1	42 2.5	5 4.8	42 2.8	— —	— —
$10,000	42 34.7	790 46.1	36 34.3	748 49.1	6 37.5	42 22.1
$15,000	49 40.5	558 32.6	40 38.1	421 27.7	9 56.3	137 72.1
$20,000	10 8.3	128 7.5	9 8.6	117 7.7	1 6.3	11 5.8
$25,000	11 9.1	106 6.2	11 10.5	106 7.0	— —	— —
$30,000	1 .8	51 3.0	1 1.0	51 3.4	— —	— —
$35,000	- —	— —	— —	— —	— —	— —
$40,000	— —	— —	— —	— —	— —	— —
$45,000	— —	— —	— —	— —	— —	— —
$50,000	3 2.5	37 2.2	3 2.9	37 2.4	— —	— —
ABOVE $50,000	— —	— —	— —	— —	— —	— —
OTHER	— —	— —	— —	— —	— —	— —
ALL CAUSE						
TOTAL	586 100.0	9531 100.0	496 100.0	8242 100.0	90 100.0	1289 100.0
UNDER $5,000	— —	— —	— —	— —	— —	— —
$5,000	3 .5	49 .5	3 .6	49 .6	— —	— —
$10,000	161 27.5	2080 21.8	124 25.0	1674 20.3	37 41.1	406 31.5

TABLE 3–51B: MAJOR MEDICAL PLANS: MAXIMUM BENEFIT AMOUNT PER INSURED PERSON BY TYPE OF MAXIMUM, PER CAUSE AND ALL CAUSE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
$15,000	87 14.8	1344 14.1	71 14.3	1039 12.6	16 17.8	305 23.7
$20,000	159 27.1	2934 30.8	144 29.0	2742 33.3	15 16.7	192 14.9
$25,000	73 12.5	1039 10.9	55 11.1	764 9.3	18 20.0	275 21.3
$30,000	15 2.6	152 1.6	14 2.8	124 1.5	1 1.1	28 2.2
$35,000	— —	— —	— —	— —	— —	— —
$40,000	4 .7	46 .5	4 .8	46 .6	— —	— —
$45,000	— —	— —	— —	— —	— —	— —
$50,000	82 14.0	1861 19.5	79 15.9	1778 21.6	3 3.3	83 6.4
ABOVE $50,000	— —	— —	— —	— —	— —	— —
OTHER	2 .3	26 .3	2 .4	26 .3	— —	— —

TABLE 3–51C: MAJOR MEDICAL PLANS: MAXIMUM BENEFIT AMOUNT PER INSURED PERSON BY TYPE OF MAXIMUM, PER CAUSE AND ALL CAUSE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
PER CAUSE						
TOTAL	121 100.0	5139 100.0	105 100.0	4553 100.0	16 100.0	586 100.0
UNDER $5,000	— —	— —	— —	— —	— —	— —
$5,000	5 4.1	294 5.7	5 4.8	294 6.5	— —	— —
$10,000	43 35.5	1996 38.8	36 34.3	1882 41.3	7 43.8	114 19.5
$15,000	48 39.7	1853 36.1	40 38.1	1441 31.6	8 50.0	412 70.3
$20,000	10 8.3	361 7.0	9 8.6	301 6.6	1 6.3	60 10.2
$25,000	11 9.1	293 5.7	11 10.5	293 6.4	— —	— —
$30,000	1 .8	288 5.6	1 1.0	288 6.3	— —	— —
$35,000	— —	— —	— —	— —	— —	— —
$40,000	— —	— —	— —	— —	— —	— —
$45,000	— —	— —	— —	— —	— —	— —
$50,000	3 2.5	54 1.1	3 2.9	54 1.2	— —	— —
ABOVE $50,000	— —	— —	— —	— —	— —	— —
OTHER	— —	— —	— —	— —	— —	— —
ALL CAUSE						
TOTAL	572 100.0	32438 100.0	486 100.0	28695 100.0	86 100.0	3743 100.0
UNDER $5,000	— —	— —	— —	— —	— —	— —
$5,000	3 .5	161 .5	3 .6	161 .6	— —	— —
$10,000	161 28.1	7460 23.0	124 25.5	6159 21.5	37 43.0	1301 34.8

TABLE 3–51C: MAJOR MEDICAL PLANS: MAXIMUM BENEFIT AMOUNT PER INSURED PERSON BY TYPE OF MAXIMUM, PER CAUSE AND ALL CAUSE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
$15,000	87 15.2	4114 12.7	72 14.8	3279 11.4	15 17.4	835 22.3
$20,000	155 27.1	8982 27.7	140 28.8	8456 29.5	15 17.4	526 14.1
$25,000	66 11.5	3126 9.6	50 10.3	2176 7.6	16 18.6	950 25.4
$30,000	15 2.6	2115 6.5	14 2.9	2058 7.2	1 1.2	57 1.5
$35,000	— —	— —	— —	— —	— —	— —
$40,000	4 .7	92 .3	4 .8	92 .3	— —	— —
$45,000	— —	— —	— —	— —	— —	— —
$50,000	79 13.8	6219 19.2	77 15.8	6145 21.4	2 2.3	74 2.0
ABOVE $50,000	— —	— —	— —	— —	— —	— —
OTHER	2 .3	169 .5	2 .4	169 .6	— —	— —

TABLE 3–52A: ELIGIBILITY OF RETIRED EMPLOYEES TO CONTINUE UNDER EMPLOYER-SPONSORED HEALTH INSURANCE COVERAGE (SUPPLEMENTARY TO MEDICARE)

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	853 100.0	58548 100.0	696 100.0	53288 100.0	157 100.0	5260 100.0
NO RESPONSE	8 .9	525 .9	7 1.0	518 1.0	1 .6	7 .1
ELIGIBLE TO CONTINUE UNDER PLAN	239 28.0	18232 31.1	207 29.7	16859 31.6	32 20.4	1373 26.1
NOT ELIGIBLE TO CONTINUE UNDER PLAN	606 71.1	39791 68.0	482 69.3	35911 67.4	124 79.0	3880 73.8

TABLE 3–52B: ELIGIBILITY OF RETIRED EMPLOYEES TO CONTINUE UNDER EMPLOYER-SPONSORED HEALTH INSURANCE COVERAGE (SUPPLEMENTARY TO MEDICARE)

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	853 100.0	12854 100.0	695 100.0	10889 100.0	158 100.0	1965 100.0
NO RESPONSE	8 .9	113 .9	7 1.0	106 1.0	1 .6	7 .4
ELIGIBLE TO CONTINUE UNDER PLAN	239 28.0	3885 30.2	207 29.8	3452 31.7	32 20.3	433 22.0
NOT ELIGIBLE TO CONTINUE UNDER PLAN	606 71.1	8356 68.9	481 69.2	7331 67.3	125 79.1	1525 77.6

TABLE 3–52C: ELIGIBILITY OF RETIRED EMPLOYEES TO CONTINUE UNDER EMPLOYER-SPONSORED HEALTH INSURANCE COVERAGE (SUPPLEMENTARY TO MEDICARE)

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	850 100.0	42291 100.0	695 100.0	36688 100.0	155 100.0	5503 100.0
NO RESPONSE	11 1.3	430 1.0	7 1.0	361 1.0	4 2.6	69 1.2
ELIGIBLE TO CONTINUE UNDER PLAN	235 27.6	13982 33.1	204 29.4	12323 33.6	31 20.0	1659 29.6
NOT ELIGIBLE TO CONTINUE UNDER PLAN	604 71.1	27879 65.9	484 69.6	24004 65.4	120 77.4	3875 69.2

TABLE 3–53A: RETIRED HEALTH INSURANCE COVERAGE: SERVICE AND/OR AGE REQUIREMENT FOR ELIGIBILITY FOR COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	239 100.0	18232 100.0	207 100.0	16859 100.0	32 100.0	1373 100.0
NO RESPONSE	6 2.5	416 2.3	4 1.9	309 1.8	2 6.2	107 7.8
SERVICE AND/OR AGE REQUIREMENT	97 40.6	8235 45.2	85 41.1	7558 44.8	12 37.5	677 49.3
NO REQUIREMENT	136 56.9	9581 52.5	118 57.0	8992 53.4	18 56.3	589 42.9

TABLE 3–53B: RETIRED HEALTH INSURANCE COVERAGE: SERVICE AND/OR AGE REQUIREMENT FOR ELIGIBILITY FOR COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	239 100.0	3885 100.0	207 100.0	3452 100.0	32 100.0	433 100.0
NO RESPONSE	6 2.5	96 2.5	4 1.9	74 2.1	2 6.2	22 5.1
SERVICE AND/OR AGE REQUIREMENT	97 40.6	1947 50.1	85 41.1	1739 50.4	12 37.5	208 48.0
NO REQUIREMENT	136 56.9	1842 47.4	118 57.0	1639 47.5	18 56.3	203 46.9

TABLE 3–53C: RETIRED HEALTH INSURANCE COVERAGE: SERVICE AND/OR AGE REQUIREMENT FOR ELIGIBILITY FOR COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	235 100.0	13982 100.0	204 100.0	12323 100.0	31 100.0	1659 100.0
NO RESPONSE	6 2.6	239 1.7	4 2.0	208 1.7	2 6.5	31 1.9
SERVICE AND/OR AGE REQUIREMENT	95 40.4	7108 50.8	84 41.2	6266 50.8	11 35.5	842 50.7
NO REQUIREMENT	134 57.0	6635 47.5	116 56.8	5849 47.5	18 58.0	786 47.4

TABLE 3–54A: COMBINATION OF SERVICE AND/OR AGE REQUIREMENTS FOR RETIRED GROUP HEALTH INSURANCE COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	97 100.0	8235 100.0	85 100.0	7558 100.0	12 100.0	677 100.0
NO RESPONSE	7 7.2	463 5.6	6 7.1	415 5.5	1 8.3	48 7.1
SERVICE REQUIREMENT ONLY	23 23.7	2827 34.3	20 23.5	2439 32.3	3 25.0	388 57.3
AGE REQUIREMENT ONLY	21 21.6	2632 32.0	17 20.0	2509 33.2	4 33.3	123 18.2
SERVICE AND AGE REQUIREMENT	46 47.5	2313 28.1	42 49.4	2195 29.0	4 33.4	118 17.4
ALTERNATIVE REQUIREMENT	— —	— —	— —	— —	— —	— —

TABLE 3–54B: COMBINATION OF SERVICE AND/OR AGE REQUIREMENTS FOR RETIRED GROUP HEALTH INSURANCE COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	97 100.0	1947 100.0	85 100.0	1739 100.0	12 100.0	208 100.0
NO RESPONSE	7 7.2	123 6.3	6 7.1	99 5.7	1 8.3	24 11.5
SERVICE REQUIREMENT ONLY	23 23.7	837 43.1	20 23.5	757 43.5	3 25.0	80 38.5
AGE REQUIREMENT ONLY	21 21.6	326 16.7	17 20.0	290 16.7	4 33.3	36 17.3
SERVICE AND AGE REQUIREMENT	46 47.5	661 33.9	42 49.4	593 34.1	4 33.4	68 32.7
ALTERNATIVE REQUIREMENT	— —	— —	— —	— —	— —	— —

TABLE 3–54C: COMBINATION OF SERVICE AND/OR AGE REQUIREMENTS FOR RETIRED GROUP HEALTH INSURANCE COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	95 100.0	7108 100.0	84 100.0	6266 100.0	11 100.0	842 100.0
NO RESPONSE	7 7.4	327 4.6	6 7.1	275 4.4	1 9.1	52 6.2
SERVICE REQUIREMENT ONLY	23 24.2	2512 35.3	20 23.8	2113 33.7	3 27.3	399 47.4
AGE REQUIREMENT ONLY	20 21.1	2365 33.3	16 19.0	2163 34.5	4 36.3	202 24.0
SERVICE AND AGE REQUIREMENT	45 47.3	1904 26.8	42 50.1	1715 27.4	3 27.3	189 22.4
ALTERNATIVE REQUIREMENT	— —	— —	— —	— —	— —	— —

TABLE 3–55A: RETIRED HEALTH INSURANCE COVERAGE, TYPE OF COVERAGE

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	239 100.0	18232 100.0	207 100.0	16859 100.0	32 100.0	1373 100.0
NO RESPONSE	5 2.1	213 1.2	3 1.4	168 1.0	2 6.2	45 3.3
BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE	182 76.2	15062 82.6	161 77.8	14166 84.0	21 65.6	896 65.3
SUPPLEMENTARY MAJOR MEDICAL EXPENSE INSURANCE	156 65.3	12761 70.0	139 67.1	11909 70.6	17 53.1	852 62.1
A SINGLE COMPREHENSIVE MAJOR MEDICAL PLAN	35 14.6	2011 11.0	30 14.5	1883 11.2	5 15.6	128 9.3
OTHER, INCLUDING COMMUNITY GROUP PRACTICE	13 5.4	2033 11.2	13 6.3	2033 12.1	— —	— —

TABLE 3–55B: RETIRED HEALTH INSURANCE COVERAGE, TYPE OF COVERAGE

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	239 100.0	3885 100.0	207 100.0	3452 100.0	32 100.0	433 100.0
NO RESPONSE	5 2.1	48 1.2	3 1.4	31 .9	2 6.2	17 3.9
BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE	182 76.2	3249 83.6	161 77.8	2932 84.9	21 65.6	317 73.2
SUPPLEMENTARY MAJOR MEDICAL EXPENSE INSURANCE	156 65.3	2655 68.3	139 67.1	2393 69.3	17 53.1	262 60.5
A SINGLE COMPREHENSIVE MAJOR MEDICAL PLAN	35 14.6	434 11.2	30 14.5	371 10.7	5 15.6	63 14.5
OTHER, INCLUDING COMMUNITY GROUP PRACTICE	13 5.4	507 13.1	13 6.3	507 14.7	— —	— —

TABLE 3–55C: RETIRED HEALTH INSURANCE COVERAGE, TYPE OF COVERAGE

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	235 100.0	13982 100.0	204 100.0	12323 100.0	31 100.0	1659 100.0
NO RESPONSE	5 2.1	175 1.3	3 1.5	111 .9	2 6.5	64 3.9
BASIC HOSPITAL-SURGICAL-MEDICAL COVERAGE	180 76.6	11807 84.4	159 77.9	10723 87.0	21 67.7	1084 65.3
SUPPLEMENTARY MAJOR MEDICAL EXPENSE INSURANCE	148 63.0	9754 69.8	132 64.7	8693 70.5	16 51.6	1061 64.0
A SINGLE COMPREHENSIVE MAJOR MEDICAL PLAN	34 14.5	1175 8.4	30 14.7	1014 8.2	4 12.9	161 9.7
OTHER, INCLUDING COMMUNITY GROUP PRACTICE	12 5.1	1192 8.5	12 5.9	1192 9.7	— —	— —

TABLE 3–55.1A: RETIRED HEALTH INSURANCE COVERAGE: INSTITUTIONS CONTINUING JUST ONE TYPE OF HEALTH INSURANCE PLAN DURING RETIREMENT

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	239 100.0	18232 100.0	207 100.0	16859 100.0	32 100.0	1373 100.0
NO RESPONSE	5 2.1	213 1.2	3 1.4	168 1.0	2 6.3	45 3.3
BASIC COVERAGE ONLY	43 18.0	2931 16.0	34 16.4	2579 15.3	9 28.1	352 25.7
SUPPLEMENTARY MAJOR MEDICAL ONLY	23 9.6	1254 6.9	19 9.2	950 5.6	4 12.5	304 22.1
COMPREHENSIVE MAJOR MEDICAL ONLY	27 11.3	1620 8.9	23 11.1	1496 8.9	4 12.5	124 9.0
OTHER ONLY	1 .4	79 .4	1 .5	79 .5	— —	— —

TABLE 3–55.1B: RETIRED HEALTH INSURANCE COVERAGE: INSTITUTIONS CONTINUING JUST ONE TYPE OF HEALTH INSURANCE PLAN DURING RETIREMENT

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	239 100.0	3885 100.0	207 100.0	3452 100.0	32 100.0	433 100.0
NO RESPONSE	5 2.1	48 1.2	3 1.4	31 .9	2 6.3	17 3.9
BASIC COVERAGE ONLY	43 18.0	678 17.5	34 16.4	582 16.8	9 28.1	96 22.2
SUPPLEMENTARY MAJOR MEDICAL ONLY	23 9.6	242 6.2	19 9.2	206 6.0	4 12.5	36 8.3
COMPREHENSIVE MAJOR MEDICAL ONLY	27 11.3	329 8.5	23 11.1	271 7.9	4 12.5	58 13.4
OTHER ONLY	1 .4	12 .3	1 .5	12 .3	— —	— —

TABLE 3–55.1C: RETIRED HEALTH INSURANCE COVERAGE: INSTITUTIONS CONTINUING JUST ONE TYPE OF HEALTH INSURANCE PLAN DURING RETIREMENT

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	235 100.0	13982 100.0	204 100.0	12323 100.0	31 100.0	1659 100.0
NO RESPONSE	5 2.1	175 1.3	3 1.5	111 .9	2 6.5	64 3.9
BASIC COVERAGE ONLY	46 19.6	2568 18.3	37 18.1	2195 17.8	9 29.0	373 22.4
SUPPLEMENTARY MAJOR MEDICAL ONLY	22 9.4	956 6.8	18 8.8	606 4.9	4 12.9	350 21.1
COMPREHENSIVE MAJOR MEDICAL ONLY	27 11.5	988 7.1	23 11.3	827 6.7	4 12.9	161 9.7
OTHER ONLY	1 .4	56 .4	1 .5	56 .5	— —	— —

TABLE 3–56A: RETIRED HEALTH INSURANCE COVERAGE, RETIRED EMPLOYEE CONTRIBUTIONS TO THE COST

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
RETIRED EMPLOYEE COVERAGE						
TOTAL	239 100.0	18232 100.0	207 100.0	16859 100.0	32 100.0	1373 100.0
NO RESPONSE	5 2.1	168 1.0	3 1.4	151 .9	2 6.2	17 1.3
EMPLOYER PAYS ALL	64 26.8	6060 33.2	55 26.6	5520 32.7	9 28.1	540 39.3
EMPLOYER AND RETIRED EMPLOYEE SHARE COST	65 27.2	5696 31.2	55 26.6	5153 30.6	10 31.3	543 39.5
RETIRED EMPLOYEE PAYS ALL	105 43.9	6308 34.6	94 45.4	6035 35.8	11 34.4	273 19.9
DEPENDENT COVERAGE						
TOTAL	239 100.0	18232 100.0	207 100.0	16359 100.0	32 100.0	1373 100.0
NO RESPONSE	8 3.3	339 1.9	5 2.4	289 1.7	3 9.4	50 3.7
EMPLOYER PAYS ALL	49 20.5	4725 25.9	44 21.3	4365 25.9	5 15.6	350 26.2
EMPLOYER AND RETIRED EMPLOYEE SHARE COST	52 21.8	4616 25.3	45 21.7	4198 24.9	7 21.9	418 30.4
RETIRED EMPLOYEE PAYS ALL	130 54.4	8552 46.9	113 54.6	8007 47.5	17 53.1	545 39.7

TABLE 3–56B: RETIRED HEALTH INSURANCE COVERAGE, RETIRED EMPLOYEE CONTRIBUTIONS TO THE COST

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
RETIRED EMPLOYEE COVERAGE						
TOTAL	239 100.0	3885 100.0	207 100.0	3452 100.0	32 100.0	433 100.0
NO RESPONSE	5 2.1	39 1.0	3 1.4	29 .8	2 6.2	10 2.2
EMPLOYER PAYS ALL	64 26.8	1314 33.8	55 26.6	1173 34.0	9 28.1	141 32.6
EMPLOYER AND RETIRED EMPLOYEE SHARE COST	65 27.2	1231 31.7	55 26.6	1035 30.0	10 31.3	196 45.3
RETIRED EMPLOYEE PAYS ALL	105 43.9	1301 33.5	94 45.4	1215 35.2	11 34.4	86 19.9
DEPENDENT COVERAGE						
TOTAL	239 100.0	3885 100.0	207 100.0	3452 100.0	32 100.0	433 100.0
NO RESPONSE	8 3.3	118 3.1	5 2.4	104 3.0	3 9.4	14 3.3
EMPLOYER PAYS ALL	49 20.5	839 21.6	44 21.3	757 21.9	5 15.6	82 18.9
EMPLOYER AND RETIRED EMPLOYEE SHARE COST	52 21.8	1120 28.8	45 21.7	955 27.7	7 21.9	165 38.1
RETIRED EMPLOYEE PAYS ALL	130 54.4	1808 46.5	113 54.6	1636 47.4	17 53.1	172 39.7

TABLE 3–56C: RETIRED HEALTH INSURANCE COVERAGE, RETIRED EMPLOYEE CONTRIBUTIONS TO THE COST

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
RETIRED EMPLOYEE COVERAGE						
TOTAL	235 100.0	13982 100.0	204 100.0	12323 100.0	31 100.0	1659 100.0
NO RESPONSE	4 1.7	92 .6	3 1.4	86 .7	1 3.2	6 .3
EMPLOYER PAYS ALL	65 27.7	5745 41.1	56 27.5	5176 42.0	9 29.0	569 34.3
EMPLOYER AND RETIRED EMPLOYEE SHARE COST	64 27.2	3898 27.9	54 26.5	3255 26.4	10 32.3	643 38.8
RETIRED EMPLOYEE PAYS ALL	102 43.4	4247 30.4	91 44.6	3806 30.9	11 35.5	441 26.6
DEPENDENT COVERAGE						
TOTAL	235 100.0	13982 100.0	204 100.0	12323 100.0	31 100.0	1659 100.0
NO RESPONSE	8 3.4	252 1.8	6 2.9	231 1.9	2 6.5	21 1.3
EMPLOYER PAYS ALL	50 21.3	4312 30.8	45 22.1	3900 31.6	5 16.1	412 24.8
EMPLOYER AND RETIRED EMPLOYEE SHARE COST	50 21.3	3284 23.5	43 21.1	2825 22.9	7 22.6	459 27.7
RETIRED EMPLOYEE PAYS ALL	127 54.0	6134 43.9	110 53.9	5367 43.6	17 54.8	767 46.2

TABLE 4–57A: PLAN FOR SHORT-TERM SICK PAY PAID SICK LEAVE, ETC.

FACULTY

	ALL INSTITUTIONS		FUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893 100.0	59383 100.0	712 100.0	53948 100.0	181 100.0	5435 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
PLAN IN EFFECT	812 90.9	56668 95.4	672 94.4	52183 96.7	140 77.3	4485 82.5
NO PLAN	81 9.1	2715 4.6	40 5.6	1765 3.3	41 22.7	950 17.5

TABLE 4–57B: PLAN FOR SHORT-TERM SICK PAY
PAID SICK LEAVE, ETC.

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893	13103	712	11061	181	2042
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
PLAN IN EFFECT	813	12298	674	10641	139	1657
	91.0	93.9	94.7	96.2	76.8	81.1
NO PLAN	80	805	38	420	42	385
	9.0	6.1	5.3	3.8	23.2	18.9

TABLE 4–57C: PLAN FOR SHORT-TERM SICK PAY
PAID SICK LEAVE, ETC.

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893	42886	712	36993	181	5893
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
PLAN IN EFFECT	817	40880	675	35964	142	4916
	91.5	95.3	94.8	97.2	78.5	83.4
NO PLAN	76	2006	37	1029	39	977
	8.5	4.7	5.2	2.8	21.5	16.6

TABLE 4–58A: TYPES OF SHORT-TERM DISABILITY INCOME ARRANGEMENTS IN EFFECT

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	812 100.0	56668 100.0	672 100.0	52183 100.0	140 100.0	4485 100.0
NO RESPONSE	4 .5	255 .4	1 .1	164 .3	3 2.1	91 2.0
WEEKLY INDEMNITY INSURANCE	103 12.7	7895 13.9	85 12.6	7161 13.7	18 12.9	734 16.4
FORMAL SICK-PAY, PAID SICK LEAVE, OR SALARY CONTINUATION	684 84.2	50559 89.2	598 89.0	47983 92.0	86 61.4	2576 57.4
EACH CASE ON ITS MERITS	114 14.0	5261 9.3	76 11.3	3884 7.4	38 27.1	1377 30.7
WORKMEN'S COMPENSATION	559 68.8	41346 73.0	466 69.3	38450 73.7	93 66.4	2896 64.6
OTHER	14 1.7	674 1.2	11 1.6	581 1.1	3 2.1	93 2.1

TABLE 4–58B: TYPES OF SHORT-TERM DISABILITY INCOME ARRANGEMENTS IN EFFECT

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	813 100.0	12298 100.0	674 100.0	10641 100.0	139 100.0	1657 100.0
NO RESPONSE	4 .5	68 .6	1 .1	14 .1	3 2.2	54 3.3
WEEKLY INDEMNITY INSURANCE	104 12.8	1840 15.0	85 12.6	1549 14.6	19 13.7	291 17.6
FORMAL SICK-PAY, PAID SICK LEAVE, OR SALARY CONTINUATION	702 86.3	10666 86.7	617 91.5	9703 91.2	85 61.2	963 58.1
EACH CASE ON ITS MERITS	95 11.7	1288 10.5	57 8.5	777 7.3	38 27.3	511 30.8
WORKMEN'S COMPENSATION	559 68.8	8639 70.2	467 69.3	7626 71.7	92 66.2	1013 61.1
OTHER	15 1.8	186 1.5	12 1.8	153 1.4	3 2.2	33 2.0

TABLE 4–58C: TYPES OF SHORT-TERM DISABILITY INCOME ARRANGEMENTS IN EFFECT

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	817	40880	675	35964	142	4916
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	4	254	2	164	2	90
	.5	.6	.3	.5	1.4	1.8
WEEKLY INDEMNITY INSURANCE	101	5457	81	4762	20	695
	12.4	13.3	12.0	13.2	14.1	14.1
FORMAL SICK-PAY, PAID SICK LEAVE, OR SALARY CONTINUATION	705	36726	621	33691	84	3035
	86.3	89.8	92.0	93.7	59.2	61.7
EACH CASE ON ITS MERITS	81	3072	45	1631	36	1441
	9.9	7.5	6.7	4.5	25.4	29.3
WORKMEN'S COMPENSATION	585	31505	484	27908	101	3597
	71.6	77.1	71.7	77.6	71.1	73.2
OTHER	12	400	9	252	3	148
	1.5	1.0	1.3	.7	2.1	3.0

TABLE 4–59A: SHORT-TERM DISABILITY INCOME BY TYPE OF DISABILITY—SERVICE AND NONSERVICE CONNECTED

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	812	56668	672	52183	140	4485
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	20	1165	16	1029	4	136
	2.5	2.1	2.4	2.0	2.9	3.0
PAID FOR SERVICE CONNECTED DISABILITIES	779	54790	649	50712	130	4078
	95.9	96.7	96.6	97.2	92.9	90.9
PAID FOR NONSERVICE CONNECTED DISABILITIES	716	50398	607	46650	109	3748
	88.2	88.9	90.3	89.4	77.9	83.6

TABLE 4–59B: SHORT-TERM DISABILITY INCOME BY TYPE OF DISABILITY—SERVICE AND NONSERVICE CONNECTED

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	813 100.0	12298 100.0	674 100.0	10641 100.0	139 100.0	1657 100.0
NO RESPONSE	21 2.6	338 2.7	16 2.4	277 2.6	5 3.6	61 3.7
PAID FOR SERVICE CONNECTED DISABILITIES	780 95.9	11804 96.0	652 96.7	10302 96.8	128 92.1	1502 90.6
PAID FOR NONSERVICE CONNECTED DISABILITIES	716 88.1	10972 89.2	609 90.4	9567 89.9	107 77.0	1405 84.8

TABLE 4–59C: SHORT-TERM DISABILITY INCOME BY TYPE OF DISABILITY—SERVICE AND NONSERVICE CONNECTED

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	817 100.0	40880 100.0	675 100.0	35964 100.0	142 100.0	4916 100.0
NO RESPONSE	20 2.4	734 1.8	16 2.4	634 1.8	4 2.8	100 2.0
PAID FOR SERVICE CONNECTED DISABILITIES	788 96.5	39866 97.5	654 96.9	35159 97.8	134 94.4	4707 95.7
PAID FOR NONSERVICE CONNECTED DISABILITIES	712 87.1	35957 88.0	606 89.8	32045 89.1	106 74.6	3912 79.6

TABLE 5–60A: LONG-TERM TOTAL DISABILITY PLANS

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893 100.0	59383 100.0	712 100.0	53948 100.0	181 100.0	5435 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
PLAN IN EFFECT	776 86.9	56190 94.6	703 98.7	53318 98.8	73 40.3	2872 52.8
NO PLAN IN EFFECT	117 13.1	3193 5.4	9 1.3	630 1.2	108 59.7	2563 47.2

TABLE 5–60B: LONG-TERM TOTAL DISABILITY PLANS
ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893 100.0	13103 100.0	712 100.0	11061 100.0	181 100.0	2042 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
PLAN IN EFFECT	777 87.0	11975 91.4	704 98.9	10930 98.8	73 40.3	1045 51.2
NO PLAN IN EFFECT	116 13.0	1128 8.6	8 1.1	131 1.2	108 59.7	997 48.8

TABLE 5–60C: LONG-TERM TOTAL DISABILITY PLANS
CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	893 100.0	42886 100.0	712 100.0	36993 100.0	181 100.0	5893 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
PLAN IN EFFECT	733 82.1	38691 90.2	671 94.2	36201 97.9	62 34.3	2490 42.3
NO PLAN IN EFFECT	160 17.9	4195 9.8	41 5.8	792 2.1	119 65.7	3403 57.7

TABLE 5–61A: TYPE OF LONG-TERM TOTAL DISABILITY INCOME PLAN
FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	776 100.0	56190 100.0	703 100.0	53318 100.0	73 100.0	2872 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
GROUP INSURANCE PLAN	316 40.7	26862 47.8	262 37.3	24425 45.8	54 74.0	2437 84.9
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM	627 80.8	48564 86.4	624 88.8	48510 91.0	3 4.1	54 1.9
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM	15 1.9	396 .7	— —	— —	15 20.5	396 13.8
FORMAL NONINSURED SELF-ADMINISTERED PLAN	9 1.2	1229 2.2	5 .7	1103 2.1	4 5.5	126 4.4
OTHER	5 .6	310 .6	3 .4	252 .5	2 2.7	53 2.0

TABLE 5–61B: TYPE OF LONG-TERM TOTAL DISABILITY INCOME PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	777	11975	704	10930	73	1045
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
GROUP INSURANCE PLAN	315	6252	261	5322	54	930
	40.5	52.2	37.1	48.7	74.0	89.0
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM	630	9663	627	9649	3	14
	81.1	80.7	89.1	88.3	4.1	1.3
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM	15	130	—	—	15	130
	1.9	1.1	—	—	20.5	12.4
FORMAL NONINSURED SELF-ADMINISTERED PLAN	9	245	5	197	4	48
	1.2	2.0	.7	1.8	5.5	4.6
OTHER	5	61	3	54	2	7
	.6	.5	.4	.5	2.7	.7

TABLE 5–61C: TYPE OF LONG-TERM TOTAL DISABILITY INCOME PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
TOTAL	733	38691	671	36201	62	2490
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	2	11	—	—	2	11
	.3	*	—	—	3.2	.4
GROUP INSURANCE PLAN	245	15805	205	13923	40	1882
	33.4	40.8	30.6	38.5	64.5	75.6
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM	619	33742	616	33683	3	59
	84.4	87.2	91.8	93.0	4.8	2.4
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM	12	269	—	—	12	269
	1.6	.7	—	—	19.4	10.8
FORMAL NONINSURED SELF-ADMINISTERED PLAN	11	1003	6	730	5	273
	1.5	2.6	.9	2.0	8.1	11.0
OTHER	4	176	2	118	2	58
	.5	.5	.3	.3	3.2	2.3

TABLE 5–62A: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF LONG-TERM TOTAL DISABILITY INCOME PLAN BY TYPE OF PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	316 100.0	26862 100.0	262 100.0	24425 100.0	54 100.0	2437 100.0
NO RESPONSE	19 6.0	1152 4.3	14 5.3	929 3.8	5 9.3	223 9.2
EMPLOYER PAYS ALL	152 48.1	14967 55.7	122 46.6	13533 55.4	30 55.6	1434 58.8
EMPLOYER-EMPLOYEE SHARE COST	64 20.3	5338 19.9	50 19.1	4783 19.6	14 25.9	555 22.8
EMPLOYEE PAYS ALL	81 25.6	5405 20.1	76 29.0	5180 21.2	5 9.3	225 9.2
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	627 100.0	48564 100.0	624 100.0	48510 100.0	3 100.0	54 100.0
NO RESPONSE	6 1.0	376 .8	6 1.0	376 .8	— —	— —
EMPLOYER PAYS ALL	89 14.2	10796 22.2	88 14.1	10777 22.2	1 33.3	19 35.2
EMPLOYER-EMPLOYEE SHARE COST	478 76.2	33051 68.1	476 76.3	33016 68.1	2 66.7	35 64.8
EMPLOYEE PAYS ALL	54 8.6	4341 8.9	54 8.7	4341 8.9	— —	— —
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	15 100.0	396 100.0	— —	— —	15 100.0	396 100.0
NO RESPONSE	1 6.7	68 17.2	— —	— —	1 6.7	68 17.2

TABLE 5–62A: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF LONG-TERM TOTAL DISABILITY INCOME PLAN BY TYPE OF PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
EMPLOYER PAYS ALL	7 46.7	142 35.9	— —	— —	7 46.7	142 35.9
EMPLOYER-EMPLOYEE SHARE COST	6 40.0	158 39.9	— —	— —	6 40.0	158 39.9
EMPLOYEE PAYS ALL	1 6.7	28 7.1	— —	— —	1 6.7	28 7.1
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	9 100.0	1229 100.0	5 100.0	1103 100.0	4 100.0	126 100.0
NO RESPONSE	1 11.1	28 2.3	— —	— —	1 25.0	28 22.2
EMPLOYER PAYS ALL	3 33.3	322 26.2	2 40.0	298 27.0	1 25.0	24 19.0
EMPLOYER-EMPLOYEE SHARE COST	4 44.4	831 67.6	3 60.0	805 73.0	1 25.0	26 20.6
EMPLOYEE PAYS ALL	1 11.1	48 3.9	— —	— —	1 25.0	48 38.1
OTHER						
TOTAL	5 100.0	310 100.0	3 100.0	252 100.0	2 100.0	58 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	1 20.0	52 16.8	1 33.3	52 20.6	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	3 60.0	144 46.5	1 33.3	86 34.1	2 100.0	58 100.0
EMPLOYEE PAYS ALL	1 20.0	114 36.8	1 33.3	114 45.2	— —	— —

TABLE 5–62B: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF LONG-TERM TOTAL DISABILITY INCOME PLAN BY TYPE OF PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	315	6252	261	5322	54	930
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	18	281	13	183	5	98
	5.7	4.5	5.0	3.4	9.3	10.5
EMPLOYER PAYS ALL	151	3576	121	3077	30	499
	47.9	57.2	46.4	57.8	55.6	53.7
EMPLOYER-EMPLOYEE SHARE COST	64	1332	50	1078	14	254
	20.3	21.3	19.2	20.3	25.9	27.3
EMPLOYEE PAYS ALL	82	1063	77	984	5	79
	26.0	17.0	29.5	18.5	9.3	8.5
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	630	9663	627	9649	3	14
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	7	97	7	97	—	—
	1.1	1.0	1.1	1.0	—	—
EMPLOYER PAYS ALL	88	2274	87	2270	1	4
	14.0	23.5	13.9	23.5	33.3	28.6
EMPLOYER-EMPLOYEE SHARE COST	480	6489	478	6479	2	10
	76.2	67.2	76.2	67.1	66.7	71.4
EMPLOYEE PAYS ALL	55	803	55	803	—	—
	8.7	8.3	8.8	8.3	—	—
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	15	130	—	—	15	130
	100.0	100.0	—	—	100.0	100.0
NO RESPONSE	1	38	—	—	1	38
	6.7	29.2	—	—	6.7	29.2
EMPLOYER PAYS ALL	7	44	—	—	7	44
	46.7	33.8	—	—	46.7	33.8
EMPLOYER-EMPLOYEE SHARE COST	5	35	—	—	5	35
	33.3	26.9	—	—	33.3	26.9
EMPLOYEE PAYS ALL	2	13	—	—	2	13
	13.3	10.0	—	—	13.3	10.0

TABLE 5–62B: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF LONG-TERM TOTAL DISABILITY INCOME PLAN BY TYPE OF PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	9 100.0	245 100.0	5 100.0	197 100.0	4 100.0	48 100.0
NO RESPONSE	1 11.1	15 6.1	— —	— —	1 25.0	15 31.3
EMPLOYER PAYS ALL	3 33.3	114 46.5	2 40.0	108 54.8	1 25.0	6 12.5
EMPLOYER-EMPLOYEE SHARE COST	4 44.4	92 37.6	3 60.0	89 45.2	1 25.0	3 6.3
EMPLOYEE PAYS ALL	1 11.1	24 9.8	— —	— —	1 25.0	24 50.0
OTHER						
TOTAL	5 100.0	61 100.0	3 100.0	54 100.0	2 100.0	7 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	1 20.0	14 23.0	1 33.3	14 25.9	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	3 60.0	22 36.1	1 33.3	15 27.8	2 100.0	7 100.0
EMPLOYEE PAYS ALL	1 20.0	25 41.0	1 33.3	25 46.3	— —	— —

TABLE 5–62C: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF LONG-TERM TOTAL DISABILITY INCOME PLAN BY TYPE OF PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	245 100.0	15805 100.0	205 100.0	13923 100.0	40 100.0	1882 100.0
NO RESPONSE	12 4.9	479 3.0	10 4.9	435 3.1	2 5.0	44 2.3
EMPLOYER PAYS ALL	106 43.3	8304 52.5	86 42.0	7271 52.2	20 50.0	1033 54.9
EMPLOYER-EMPLOYEE SHARE COST	52 21.2	3085 19.5	39 19.0	2507 18.0	13 32.5	578 30.7
EMPLOYEE PAYS ALL	75 30.6	3937 24.9	70 34.1	3710 26.6	5 12.5	227 12.1
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	619 100.0	33742 100.0	616 100.0	33683 100.0	3 100.0	59 100.0
NO RESPONSE	7 1.1	238 .7	7 1.1	238 .7	— —	— —
EMPLOYER PAYS ALL	88 14.2	8021 23.8	88 14.3	8021 23.8	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	473 76.4	22024 65.3	470 76.3	21965 65.2	3 100.0	59 100.0
EMPLOYEE PAYS ALL	51 8.2	3459 10.3	51 8.3	3459 10.3	— —	— —
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	12 100.0	269 100.0	— —	— —	12 100.0	269 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	7 58.3	168 62.5	— —	— —	7 58.3	168 62.5
EMPLOYER-EMPLOYEE SHARE COST	4 33.3	73 27.1	— —	— —	4 33.3	73 27.1
EMPLOYEE PAYS ALL	1 8.3	28 10.4	— —	— —	1 8.3	28 10.4

TABLE 5–62C: EMPLOYER-EMPLOYEE CONTRIBUTIONS TO COST OF LONG-TERM TOTAL DISABILITY INCOME PLAN BY TYPE OF PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	11 100.0	1003 100.0	6 100.0	730 100.0	5 100.0	273 100.0
NO RESPONSE	1 9.1	47 4.7	— —	— —	1 20.0	47 17.2
EMPLOYER PAYS ALL	4 36.4	279 27.8	1 16.7	105 14.4	3 60.0	174 63.7
EMPLOYER-EMPLOYEE SHARE COST	5 45.5	625 62.3	5 83.3	625 85.6	— —	— —
EMPLOYEE PAYS ALL	1 9.1	52 5.2	— —	— —	1 20.0	52 19.0
OTHER						
TOTAL	4 100.0	176 100.0	2 100.0	118 100.0	2 100.0	58 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
EMPLOYER PAYS ALL	1 25.0	17 9.7	1 50.0	17 14.4	— —	— —
EMPLOYER-EMPLOYEE SHARE COST	2 50.0	58 33.0	— —	— —	2 100.0	58 100.0
EMPLOYEE PAYS ALL	1 25.0	101 57.4	1 50.0	101 85.6	— —	— —

TABLE 5–63A: WAITING PERIOD FOR ELIGIBILITY FOR PARTICIPATION IN LONG-TERM TOTAL DISABILITY PLANS BY TYPE OF PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	316 100.0	26862 100.0	262 100.0	24425 100.0	54 100.0	2437 100.0
NO RESPONSE	10 3.2	586 2.2	9 3.4	537 2.2	1 1.9	49 2.0
NO WAITING PERIOD	145 45.9	12591 46.9	127 48.5	11941 48.9	18 33.3	650 26.7
LESS THAN 1 YEAR	100 31.6	8539 31.8	85 32.4	7888 32.3	15 27.8	651 26.7
1 YEAR	52 16.5	4181 15.6	35 13.4	3231 13.2	17 31.5	950 39.0
MORE THAN 1 YEAR	9 2.8	965 3.6	6 2.3	828 3.4	3 5.6	137 5.6
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	627 100.0	48564 100.0	624 100.0	48510 100.0	3 100.0	54 100.0
NO RESPONSE	3 .5	167 .3	3 .5	167 .3	— —	— —
NO WAITING PERIOD	543 86.6	38880 80.1	541 86.7	38845 80.1	2 66.7	35 64.8
LESS THAN 1 YEAR	60 9.6	6610 13.6	60 9.6	6610 13.6	— —	— —
1 YEAR	17 2.7	2308 4.8	16 2.6	2289 4.7	1 33.3	19 35.2
MORE THAN 1 YEAR	4 .6	599 1.2	4 .6	599 1.2	— —	— —
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	15 100.0	396 100.0	— —	— —	15 100.0	396 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
NO WAITING PERIOD	10 66.7	228 57.6	— —	— —	10 66.7	228 57.6
LESS THAN 1 YEAR	3 20.0	75 18.9	— —	— —	3 20.0	75 18.9

TABLE 5–63A: WAITING PERIOD FOR ELIGIBILITY FOR PARTICIPATION IN LONG-TERM TOTAL DISABILITY PLANS BY TYPE OF PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
1 YEAR	2 13.3	93 23.5	— —	— —	2 13.3	93 23.5
MORE THAN 1 YEAR	— —	— —	— —	— —	— —	— —
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	9 100.0	1229 100.0	5 100.0	1103 100.0	4 100.0	126 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
NO WAITING PERIOD	4 44.4	985 80.1	4 80.0	985 89.3	— —	— —
LESS THAN 1 YEAR	3 33.3	100 8.1	— —	— —	3 75.0	100 79.4
1 YEAR	1 11.1	26 2.1	— —	— —	1 25.0	26 20.6
MORE THAN 1 YEAR	1 11.1	118 9.6	1 20.0	118 10.7	— —	— —
OTHER						
TOTAL	5 100.0	310 100.0	3 100.0	252 100.0	2 100.0	58 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
NO WAITING PERIOD	3 60.0	252 81.3	3 100.0	252 100.0	— —	— —
LESS THAN 1 YEAR	2 40.0	58 18.7	— —	— —	2 100.0	58 100.0
1 YEAR	— —	— —	— —	— —	— —	— —
MORE THAN 1 YEAR	— —	— —	— —	— —	— —	— —

TABLE 5–63B: WAITING PERIOD FOR ELIGIBILITY FOR PARTICIPATION IN LONG-TERM TOTAL DISABILITY PLANS BY TYPE OF PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	315 100.0	6252 100.0	261 100.0	5322 100.0	54 100.0	930 100.0
NO RESPONSE	10 3.2	126 2.0	9 3.4	117 2.2	1 1.9	9 1.0
NO WAITING PERIOD	144 45.7	2734 43.7	127 48.7	2478 46.6	17 31.5	256 27.5
LESS THAN 1 YEAR	99 31.4	1959 31.3	84 32.2	1633 30.7	15 27.8	326 35.1
1 YEAR	53 16.8	1095 17.5	35 13.4	792 14.9	18 33.3	303 32.6
MORE THAN 1 YEAR	9 2.9	338 5.4	6 2.3	302 5.7	3 5.6	36 3.9
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	630 100.0	9663 100.0	627 100.0	9649 100.0	3 100.0	14 100.0
NO RESPONSE	4 .6	53 .5	4 .6	53 .5	— —	— —
NO WAITING PERIOD	544 86.3	7671 79.4	542 86.4	7661 79.4	2 66.7	10 71.4
LESS THAN 1 YEAR	61 9.7	1221 12.6	61 9.7	1221 12.7	— —	— —
1 YEAR	17 2.7	512 5.3	16 2.6	508 5.3	1 33.3	4 28.6
MORE THAN 1 YEAR	4 .6	206 2.1	4 .6	206 2.1	— —	— —
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	15 100.0	130 100.0	— —	— —	15 100.0	130 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
NO WAITING PERIOD	10 66.7	60 46.2	— —	— —	10 66.7	60 46.2

TABLE 5–63B: WAITING PERIOD FOR ELIGIBILITY FOR PARTICIPATION IN LONG-TERM TOTAL DISABILITY PLANS BY TYPE OF PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
LESS THAN 1 YEAR	3 20.0	21 16.2	— —	— —	3 20.0	21 16.2
1 YEAR	2 13.3	49 37.7	— —	— —	2 13.3	49 37.7
MORE THAN 1 YEAR	— —	— —	— —	— —	— —	— —
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	9 100.0	245 100.0	5 100.0	197 100.0	4 100.0	48 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
NO WAITING PERIOD	4 44.4	159 64.9	4 80.0	159 80.7	— —	— —
LESS THAN 1 YEAR	3 33.3	45 18.4	— —	— —	3 75.0	45 93.8
1 YEAR	1 11.1	3 1.2	— —	— —	1 25.0	3 6.3
MORE THAN 1 YEAR	1 11.1	38 15.5	1 20.0	38 19.3	— —	— —
OTHER						
TOTAL	5 100.0	61 100.0	3 100.0	54 100.0	2 100.0	7 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
NO WAITING PERIOD	3 60.0	54 88.5	3 100.0	54 100.0	— —	— —
LESS THAN 1 YEAR	2 40.0	7 11.5	— —	— —	2 100.0	7 100.0
1 YEAR	— —	— —	— —	— —	— —	— —
MORE THAN 1 YEAR	— —	— —	— —	— —	— —	— —

TABLE 5–63C: WAITING PERIOD FOR ELIGIBILITY FOR PARTICIPATION IN LONG-TERM TOTAL DISABILITY PLANS BY TYPE OF PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	245 100.0	15805 100.0	205 100.0	13923 100.0	40 100.0	1882 100.0
NO RESPONSE	8 3.3	317 2.0	7 3.4	302 2.2	1 2.5	15 .8
NO WAITING PERIOD	120 49.0	8101 51.3	107 52.2	7605 54.6	13 32.5	496 26.4
LESS THAN 1 YEAR	95 38.8	6061 38.3	83 40.5	5490 39.4	12 30.0	571 30.3
1 YEAR	21 8.6	1246 7.9	8 3.9	526 3.8	13 32.5	720 38.3
MORE THAN 1 YEAR	1 .4	80 .5	— —	— —	1 2.5	80 4.3
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	619 100.0	33742 100.0	616 100.0	33683 100.0	3 100.0	59 100.0
NO RESPONSE	3 .5	65 .2	3 .5	65 .2	— —	— —
NO WAITING PERIOD	531 85.8	27632 81.9	528 85.7	27573 81.9	3 100.0	59 100.0
LESS THAN 1 YEAR	77 12.4	5602 16.6	77 12.5	5602 16.6	— —	— —
1 YEAR	8 1.3	443 1.3	8 1.3	443 1.3	— —	— —
MORE THAN 1 YEAR	— —	— —	— —	— —	— —	— —
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	12 100.0	269 100.0	— —	— —	12 100.0	269 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
NO WAITING PERIOD	8 66.7	170 63.2	— —	— —	8 66.7	170 63.2
LESS THAN 1 YEAR	3 25.0	72 26.8	— —	— —	3 25.0	72 26.8

TABLE 5–63C: WAITING PERIOD FOR ELIGIBILITY FOR PARTICIPATION IN LONG-TERM TOTAL DISABILITY PLANS BY TYPE OF PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
1 YEAR	1 8.3	27 10.0	— —	— —	1 8.3	27 10.0
MORE THAN 1 YEAR	— —	— —	— —	— —	— —	— —
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	11 100.0	1003 100.0	6 100.0	730 100.0	5 100.0	273 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
NO WAITING PERIOD	9 81.8	942 93.9	6 100.0	730 100.0	3 60.0	212 77.7
LESS THAN 1 YEAR	2 18.2	61 6.1	— —	— —	2 40.0	61 22.3
1 YEAR	— —	— —	— —	— —	— —	— —
MORE THAN 1 YEAR	— —	— —	— —	— —	— —	— —
OTHER						
TOTAL	4 100.0	176 100.0	2 100.0	118 100.0	2 100.0	58 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
NO WAITING PERIOD	2 50.0	118 67.0	2 100.0	118 100.0	— —	— —
LESS THAN 1 YEAR	2 50.0	58 33.0	— —	— —	2 100.0	58 100.0
1 YEAR	— —	— —	— —	— —	— —	— —
MORE THAN 1 YEAR	— —	— —	— —	— —	— —	— —

TABLE 5-64A: STATED AGE REQUIREMENTS FOR ELIGIBILITY TO PARTICIPATE IN LONG-TERM TOTAL DISABILITY PLAN BY TYPE OF PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	316	26862	262	24425	54	2437
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	9	465	8	416	1	49
	2.8	1.7	3.1	1.7	1.9	2.0
ATTAINMENT OF STATED AGE REQUIRED	20	831	19	795	1	36
	6.3	3.1	7.3	3.3	1.9	1.5
NO AGE REQUIREMENT	287	25566	235	23214	52	2352
	90.8	95.2	89.7	95.0	96.3	96.5
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	627	48564	624	48510	3	54
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	4	173	4	173	—	—
	.6	.4	.6	.4	—	—
ATTAINMENT OF STATED AGE REQUIRED	3	296	3	296	—	—
	.5	.6	.5	.6	—	—
NO AGE REQUIREMENT	620	48095	617	48041	3	54
	98.9	99.0	98.9	99.0	100.0	100.0
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	15	396	—	—	15	396
	100.0	100.0	—	—	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
ATTAINMENT OF STATED AGE REQUIRED	—	—	—	—	—	—
	—	—	—	—	—	—
NO AGE REQUIREMENT	15	396	—	—	15	396
	100.0	100.0	—	—	100.0	100.0
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	9	1229	5	1103	4	126
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
ATTAINMENT OF STATED AGE REQUIRED	—	—	—	—	—	—
	—	—	—	—	—	—

TABLE 5–64A: STATED AGE REQUIREMENTS FOR ELIGIBILITY TO PARTICIPATE IN LONG-TERM TOTAL DISABILITY PLAN BY TYPE OF PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
NO AGE REQUIREMENT	9 100.0	1229 100.0	5 100.0	1103 100.0	4 100.0	126 100.0
OTHER						
TOTAL	5 100.0	310 100.0	3 100.0	252 100.0	2 100.0	58 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
ATTAINMENT OF STATED AGE REQUIRED	— —	— —	— —	— —	— —	— —
NO AGE REQUIREMENT	5 100.0	310 100.0	3 100.0	252 100.0	2 100.0	58 100.0

TABLE 5–64B: STATED AGE REQUIREMENTS FOR ELIGIBILITY TO PARTICIPATE IN LONG-TERM TOTAL DISABILITY PLAN BY TYPE OF PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	315 100.0	6252 100.0	261 100.0	5322 100.0	54 100.0	930 100.0
NO RESPONSE	9 2.9	125 2.0	8 3.1	116 2.2	1 1.9	9 1.0
ATTAINMENT OF STATED AGE REQUIRED	20 6.3	193 3.1	19 7.3	187 3.5	1 1.9	6 .6
NO AGE REQUIREMENT	286 90.8	5934 94.9	234 89.7	5019 94.3	52 96.3	915 98.4
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	630 100.0	9663 100.0	627 100.0	9649 100.0	3 100.0	14 100.0
NO RESPONSE	5 .8	85 .9	5 .8	85 .9	— —	— —

TABLE 5–64B: STATED AGE REQUIREMENTS FOR ELIGIBILITY TO PARTICIPATE IN LONG-TERM TOTAL DISABILITY PLAN BY TYPE OF PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
ATTAINMENT OF STATED AGE REQUIRED	3	80	3	80	—	—
	.5	.8	.5	.8	—	—
NO AGE REQUIREMENT	622	9498	619	9484	3	14
	98.7	98.3	98.7	98.3	100.0	100.0
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	15	130	—	—	15	130
	100.0	100.0	—	—	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
ATTAINMENT OF STATED AGE REQUIRED	—	—	—	—	—	—
	—	—	—	—	—	—
NO AGE REQUIREMENT	15	130	—	—	15	130
	100.0	100.0	—	—	100.0	100.0
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	9	245	5	197	4	48
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
ATTAINMENT OF STATED AGE REQUIRED	—	—	—	—	—	—
	—	—	—	—	—	—
NO AGE REQUIREMENT	9	245	5	197	4	48
	100.0	100.0	100.0	100.0	100.0	100.0
OTHER						
TOTAL	5	61	3	54	2	7
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
ATTAINMENT OF STATED AGE REQUIRED	—	—	—	—	—	—
	—	—	—	—	—	—
NO AGE REQUIREMENT	5	61	3	54	2	7
	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 5–64C: STATED AGE REQUIREMENTS FOR ELIGIBILITY TO PARTICIPATE IN LONG-TERM TOTAL DISABILITY PLAN BY TYPE OF PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	245 100.0	15805 100.0	205 100.0	13923 100.0	40 100.0	1882 100.0
NO RESPONSE	7 2.9	296 1.9	6 2.9	281 2.0	1 2.5	15 .8
ATTAINMENT OF STATED AGE REQUIRED	19 7.8	329 2.1	19 9.3	329 2.4	— —	— —
NO AGE REQUIREMENT	219 89.4	15180 96.0	180 87.8	13313 95.6	39 97.5	1867 99.2
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	619 100.0	33742 100.0	616 100.0	33683 100.0	3 100.0	59 100.0
NO RESPONSE	5 .8	121 .4	5 .8	121 .4	— —	— —
ATTAINMENT OF STATED AGE REQUIRED	5 .8	510 1.5	5 .8	510 1.5	— —	— —
NO AGE REQUIREMENT	609 98.4	33111 98.1	606 98.4	33052 98.1	3 100.0	59 100.0
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	12 100.0	269 100.0	— —	— —	12 100.0	269 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
ATTAINMENT OF STATED AGE REQUIRED	— —	— —	— —	— —	— —	— —
NO AGE REQUIREMENT	12 100.0	269 100.0	— —	— —	12 100.0	269 100.0
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	11 100.0	1003 100.0	6 100.0	730 100.0	5 100.0	273 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —

TABLE 5–64C: STATED AGE REQUIREMENTS FOR ELIGIBILITY TO PARTICIPATE IN LONG-TERM TOTAL DISABILITY PLAN BY TYPE OF PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
ATTAINMENT OF STATED AGE REQUIRED	— —	— —	— —	— —	— —	— —
NO AGE REQUIREMENT	11 100.0	1003 100.0	6 100.0	730 100.0	5 100.0	273 100.0
OTHER						
TOTAL	4 100.0	176 100.0	2 100.0	118 100.0	2 100.0	58 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
ATTAINMENT OF STATED AGE REQUIRED	— —	— —	— —	— —	— —	— —
NO AGE REQUIREMENT	4 100.0	176 100.0	2 100.0	118 100.0	2 100.0	58 100.0

TABLE 5–65A: SERVICE AND/OR AGE REQUIREMENTS FOR PERSONS ALREADY PLAN PARTICIPANTS FOR ELIGIBILITY FOR LONG-TERM TOTAL DISABILITY INCOME BY TYPE OF PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	316 100.0	26862 100.0	262 100.0	24425 100.0	54 100.0	2437 100.0
NO RESPONSE	12 3.8	604 2.2	11 4.2	555 2.3	1 1.9	49 2.0
REQUIREMENT STATED	5 1.6	698 2.6	3 1.1	625 2.6	2 3.7	73 3.0
NO REQUIREMENT	299 94.6	25560 95.2	248 94.7	23245 95.2	51 94.4	2315 95.0
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	627 100.0	48564 100.0	624 100.0	48510 100.0	3 100.0	54 100.0
NO RESPONSE	5 .8	205 .4	5 .8	205 .4	— —	— —

TABLE 5–65A: SERVICE AND/OR AGE REQUIREMENTS FOR PERSONS ALREADY PLAN PARTICIPANTS FOR ELIGIBILITY FOR LONG-TERM TOTAL DISABILITY INCOME BY TYPE OF PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
REQUIREMENT STATED	439 70.0	28915 59.5	437 70.0	28880 59.5	2 66.7	35 64.8
NO REQUIREMENT	183 29.2	19444 40.0	182 29.2	19425 40.0	1 33.3	19 35.2
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	15 100.0	396 100.0	— —	— —	15 100.0	396 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
REQUIREMENT STATED	12 80.0	294 74.2	— —	— —	12 80.0	294 74.2
NO REQUIREMENT	3 20.0	102 25.8	— —	— —	3 20.0	102 25.8
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	9 100.0	1229 100.0	5 100.0	1103 100.0	4 100.0	126 100.0
NO RESPONSE	1 11.1	24 2.0	— —	— —	1 25.0	24 19.0
REQUIREMENT STATED	1 11.1	454 36.9	1 20.0	454 41.2	— —	— —
NO REQUIREMENT	7 77.8	751 61.1	4 80.0	649 58.8	3 75.0	102 81.0
OTHER						
TOTAL	5 100.0	310 100.0	3 100.0	252 100.0	2 100.0	58 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
REQUIREMENT STATED	2 40.0	109 35.2	1 33.3	86 34.1	1 50.0	23 39.7
NO REQUIREMENT	3 60.0	201 64.8	2 66.7	166 65.9	1 50.0	35 60.3

TABLE 5–65B: SERVICE AND/OR AGE REQUIREMENTS FOR PERSONS ALREADY PLAN PARTICIPANTS FOR ELIGIBILITY FOR LONG-TERM TOTAL DISABILITY INCOME BY TYPE OF PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	315 100.0	6252 100.0	261 100.0	5322 100.0	54 100.0	930 100.0
NO RESPONSE	12 3.8	183 2.9	11 4.2	174 3.3	1 1.9	9 1.0
REQUIREMENT STATED	5 1.6	223 3.6	3 1.1	206 3.9	2 3.7	17 1.8
NO REQUIREMENT	298 94.6	5846 93.5	247 94.6	4942 92.9	51 94.4	904 97.2
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	630 100.0	9663 100.0	627 100.0	9649 100.0	3 100.0	14 100.0
NO RESPONSE	6 1.0	98 1.0	6 1.0	98 1.0	— —	— —
REQUIREMENT STATED	441 70.0	5684 58.8	439 70.0	5674 58.8	2 66.7	10 71.4
NO REQUIREMENT	183 29.0	3881 40.2	182 29.0	3877 40.2	1 33.3	4 28.6
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	15 100.0	130 100.0	— —	— —	15 100.0	130 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
REQUIREMENT STATED	12 80.0	76 58.5	— —	— —	12 80.0	76 58.5
NO REQUIREMENT	3 20.0	54 41.5	— —	— —	3 20.0	54 41.5
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	9 100.0	245 100.0	5 100.0	197 100.0	4 100.0	48 100.0
NO RESPONSE	1 11.1	6 2.4	— —	— —	1 25.0	6 12.5

TABLE 5–65B: SERVICE AND/OR AGE REQUIREMENTS FOR PERSONS ALREADY PLAN PARTICIPANTS FOR ELIGIBILITY FOR LONG-TERM TOTAL DISABILITY INCOME BY TYPE OF PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
REQUIREMENT STATED	1	28	1	28	—	—
	11.1	11.4	20.0	14.2	—	—
NO REQUIREMENT	7	211	4	169	3	42
	77.8	86.1	80.0	85.8	75.0	87.5
OTHER						
TOTAL	5	61	3	54	2	7
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
REQUIREMENT STATED	2	17	1	15	1	2
	40.0	27.9	33.3	27.8	50.0	28.6
NO REQUIREMENT	3	44	2	39	1	5
	60.0	72.1	66.7	72.2	50.0	71.4

TABLE 5–65C: SERVICE AND/OR AGE REQUIREMENTS FOR PERSONS ALREADY PLAN PARTICIPANTS FOR ELIGIBILITY FOR LONG-TERM TOTAL DISABILITY INCOME BY TYPE OF PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	245	15805	205	13923	40	1882
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	11	521	10	506	1	15
	4.5	3.3	4.9	3.6	2.5	.8
REQUIREMENT STATED	5	744	3	653	2	91
	2.0	4.7	1.5	4.7	5.0	4.8
NO REQUIREMENT	229	14540	192	12764	37	1776
	93.5	92.0	93.7	91.[illegible]	92.5	94.4
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	619	33742	616	33683	3	59
	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 5–65C: SERVICE AND/OR AGE REQUIREMENTS FOR PERSONS ALREADY PLAN PARTICIPANTS FOR ELIGIBILITY FOR LONG-TERM TOTAL DISABILITY INCOME BY TYPE OF PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
NO RESPONSE	5	147	5	147	—	—
	.8	.4	.8	.4	—	—
REQUIREMENT STATED	462	22411	459	22352	3	59
	74.6	66.4	74.5	66.4	100.0	100.0
NO REQUIREMENT	152	11184	152	11184	—	—
	24.6	33.1	24.7	33.2	—	—
CHURCH OR OTHER NON-GOVERNMENTAL RETIRE-MENT SYSTEM						
TOTAL	12	269	—	—	12	269
	100.0	100.0	—	—	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
REQUIREMENT STATED	10	221	—	—	10	221
	83.3	82.2	—	—	83.3	82.2
NO REQUIREMENT	2	48	—	—	2	48
	16.7	17.8	—	—	16.7	17.8
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	11	1003	6	730	5	273
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	1	9	—	—	1	9
	9.1	.9	—	—	20.0	3.3
REQUIREMENT STATED	7	757	4	545	3	212
	63.6	75.5	66.7	74.7	60.0	77.7
NO REQUIREMENT	3	237	2	185	1	52
	27.3	23.6	33.3	25.3	20.0	19.0
OTHER						
TOTAL	4	176	2	118	2	58
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
REQUIREMENT STATED	1	16	—	—	1	16
	25.0	9.1	—	—	50.0	27.6
NO REQUIREMENT	3	160	2	118	1	42
	75.0	90.9	100.0	100.0	50.0	72.4

TABLE 5–66A: MAXIMUM PERIOD DURING WHICH LONG-TERM TOTAL DISABILITY INCOME IS PAID BY TYPE OF PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	316 100.0	26862 100.0	262 100.0	24425 100.0	54 100.0	2437 100.0
NO RESPONSE	9 2.8	408 1.5	8 3.1	359 1.5	1 1.9	49 2.0
TO AGE 65	225 71.2	18530 69.0	180 68.7	16465 67.4	45 83.3	2065 84.7
FOR LIFE	12 3.8	915 3.4	11 4.2	879 3.6	1 1.9	36 1.5
STATED NUMBER OF YEARS	67 21.2	6803 25.3	60 22.9	6516 26.7	7 13.0	287 11.8
OTHER	3 .9	206 .8	3 1.1	206 .8	— —	— —
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	627 100.0	48564 100.0	624 100.0	48510 100.0	3 100.0	54 100.0
NO RESPONSE	3 .5	76 .2	3 .5	76 .2	— —	— —
TO AGE 65	114 18.2	12515 25.8	113 18.1	12496 25.8	1 33.3	19 35.2
FOR LIFE	417 66.5	26923 55.4	415 66.5	26888 55.4	2 66.7	35 64.8
STATED NUMBER OF YEARS	56 8.9	6166 12.7	56 9.0	6166 12.7	— —	— —
OTHER	37 5.9	2884 5.9	37 5.9	2884 5.9	— —	— —
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	15 100.0	396 100.0	— —	— —	15 100.0	396 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
TO AGE 65	1 6.7	68 17.2	— —	— —	1 6.7	68 17.2
FOR LIFE	14 93.3	328 82.8	— —	— —	14 93.3	328 82.8

TABLE 5–66A: MAXIMUM PERIOD DURING WHICH LONG-TERM TOTAL DISABILITY INCOME IS PAID BY TYPE OF PLAN

FACULTY

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
STATED NUMBER OF YEARS	—	—	—	—	—	—
	—	—	—	—	—	—
OTHER	—	—	—	—	—	—
	—	—	—	—	—	—
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	9	1229	5	1103	4	126
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
TO AGE 65	4	372	2	298	2	74
	44.4	30.3	40.0	27.0	50.0	58.7
FOR LIFE	2	478	1	454	1	24
	22.2	38.9	20.0	41.2	25.0	19.0
STATED NUMBER OF YEARS	3	379	2	351	1	28
	33.3	30.8	40.0	31.8	25.0	22.2
OTHER	—	—	—	—	—	—
	—	—	—	—	—	—
OTHER						
TOTAL	5	310	3	252	2	58
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
TO AGE 65	—	—	—	—	—	—
	—	—	—	—	—	—
FOR LIFE	5	310	3	252	2	58
	100.0	100.0	100.0	100.0	100.0	100.0
STATED NUMBER OF YEARS	—	—	—	—	—	—
	—	—	—	—	—	—
OTHER	—	—	—	—	—	—
	—	—	—	—	—	—

TABLE 5–66B: MAXIMUM PERIOD DURING WHICH LONG-TERM TOTAL DISABILITY INCOME IS PAID BY TYPE OF PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	315	6252	261	5322	54	930
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	9	102	8	93	1	9
	2.9	1.6	3.1	1.7	1.9	1.0
TO AGE 65	224	4585	179	3793	45	792
	71.1	73.3	68.6	71.3	83.3	85.2
FOR LIFE	12	274	11	271	1	3
	3.8	4.4	4.2	5.1	1.9	.3
STATED NUMBER OF YEARS	67	1236	60	1110	7	126
	21.3	19.8	23.0	20.9	13.0	13.5
OTHER	3	55	3	55	—	—
	1.0	.9	1.1	1.0	—	—
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	630	9663	627	9649	3	14
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	4	44	4	44	—	—
	.6	.5	.6	.5	—	—
TO AGE 65	114	2708	113	2704	1	4
	18.1	28.0	18.0	28.0	33.3	28.6
FOR LIFE	419	5360	417	5350	2	10
	66.5	55.5	66.5	55.4	66.7	71.4
STATED NUMBER OF YEARS	56	1032	56	1032	—	—
	8.9	10.7	8.9	10.7	—	—
OTHER	37	519	37	519	—	—
	5.9	5.4	5.9	5.4	—	—
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	15	130	—	—	15	130
	100.0	100.0	—	—	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
TO AGE 65	1	38	—	—	1	38
	6.7	29.2	—	—	6.7	29.2
FOR LIFE	14	92	—	—	14	92
	93.3	70.8	—	—	93.3	70.8

TABLE 5–66B: MAXIMUM PERIOD DURING WHICH LONG-TERM TOTAL DISABILITY INCOME IS PAID BY TYPE OF PLAN

ADMINISTRATORS

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
STATED NUMBER OF YEARS	—	—	—	—	—	—
	—	—	—	—	—	—
OTHER	—	—	—	—	—	—
	—	—	—	—	—	—
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	9	245	5	197	4	48
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
TO AGE 65	4	135	2	108	2	27
	44.4	55.1	40.0	54.8	50.0	56.3
FOR LIFE	2	34	1	28	1	6
	22.2	13.9	20.0	14.2	25.0	12.5
STATED NUMBER OF YEARS	3	76	2	61	1	15
	33.3	31.0	40.0	31.0	25.0	31.3
OTHER	—	—	—	—	—	—
	—	—	—	—	—	—
OTHER						
TOTAL	5	61	3	54	2	7
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
TO AGE 65	—	—	—	—	—	—
	—	—	—	—	—	—
FOR LIFE	5	61	3	54	2	7
	100.0	100.0	100.0	100.0	100.0	100.0
STATED NUMBER OF YEARS	—	—	—	—	—	—
	—	—	—	—	—	—
OTHER	—	—	—	—	—	—
	—	—	—	—	—	—

TABLE 5–66C: MAXIMUM PERIOD DURING WHICH LONG-TERM TOTAL DISABILITY INCOME IS PAID BY TYPE OF PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
GROUP INSURANCE PLAN						
TOTAL	245 100.0	15805 100.0	205 100.0	13923 100.0	40 100.0	1882 100.0
NO RESPONSE	6 2.4	267 1.7	5 2.4	252 1.8	1 2.5	15 .8
TO AGE 65	167 68.2	10094 63.9	135 65.9	8557 61.5	32 80.0	1537 81.7
FOR LIFE	10 4.1	797 5.0	9 4.4	787 5.7	1 2.5	10 .5
STATED NUMBER OF YEARS	60 24.5	4529 28.7	55 26.8	4303 30.9	5 12.5	226 12.0
OTHER	2 .8	118 .7	1 .5	24 .2	1 2.5	94 5.0
STATE OR LOCAL TEACHER OR PUBLIC EMPLOYEE RETIREMENT SYSTEM						
TOTAL	619 100.0	33742 100.0	616 100.0	33683 100.0	3 100.0	59 100.0
NO RESPONSE	2 .3	55 .2	2 .3	55 .2	— —	— —
TO AGE 65	90 14.5	6653 19.7	90 14.6	6653 19.8	— —	— —
FOR LIFE	440 71.1	22006 65.2	437 70.9	21947 65.2	3 100.0	59 100.0
STATED NUMBER OF YEARS	52 8.4	4073 12.1	52 8.4	4073 12.1	— —	— —
OTHER	35 5.7	955 2.8	35 5.7	955 2.8	— —	— —
CHURCH OR OTHER NON-GOVERNMENTAL RETIREMENT SYSTEM						
TOTAL	12 100.0	269 100.0	— —	— —	12 100.0	269 100.0
NO RESPONSE	— —	— —	— —	— —	— —	— —
TO AGE 65	— —	— —	— —	— —	— —	— —
FOR LIFE	12 100.0	269 100.0	— —	— —	12 100.0	269 100.0

TABLE 5–66C: MAXIMUM PERIOD DURING WHICH LONG-TERM TOTAL DISABILITY INCOME IS PAID BY TYPE OF PLAN

CLERICAL-SERVICE

	ALL INSTITUTIONS		PUBLIC		PRIVATE	
	INSTS	EES	INSTS	EES	INSTS	EES
STATED NUMBER OF YEARS	—	—	—	—	—	—
	—	—	—	—	—	—
OTHER	—	—	—	—	—	—
	—	—	—	—	—	—
FORMAL NONINSURED SELF-ADMINISTERED PLAN						
TOTAL	11	1003	6	730	5	273
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	1	80	—	—	1	80
	9.1	8.0	—	—	20.0	29.3
TO AGE 65	2	157	1	105	1	52
	18.2	15.7	16.7	14.4	20.0	19.0
FOR LIFE	7	686	4	545	3	141
	63.6	68.4	66.7	74.7	60.0	51.6
STATED NUMBER OF YEARS	1	80	1	80	—	—
	9.1	8.0	16.7	11.0	—	—
OTHER	—	—	—	—	—	—
	—	—	—	—	—	—
OTHER						
TOTAL	4	176	2	118	2	58
	100.0	100.0	100.0	100.0	100.0	100.0
NO RESPONSE	—	—	—	—	—	—
	—	—	—	—	—	—
TO AGE 65	—	—	—	—	—	—
	—	—	—	—	—	—
FOR LIFE	4	176	2	118	2	58
	100.0	100.0	100.0	100.0	100.0	100.0
STATED NUMBER OF YEARS	—	—	—	—	—	—
	—	—	—	—	—	—
OTHER	—	—	—	—	—	—
	—	—	—	—	—	—

APPENDIX C PUBLIC RETIREMENT SYSTEMS

Appendix C summarizes the principal provisions of the public retirement systems covering employees of junior colleges.

The provisions described are those currently applicable to new entrants. The summaries do not cover provisions applying only to earlier entrants, or systems in current operation but which do not accept new members.

The summaries include the Florida Retirement System, which goes into effect December 1, 1970, and the two systems it replaces, the Teachers Retirement System of Florida and the (Florida) State and County Officers and Employees Retirement System.

Most of the abbreviations are self-explanatory, except for EE and ER, which mean, respectively, employee and employer. OASDHI and No OASDHI indicate whether or not the Social Security program covers plan participants.

ALABAMA

Employee's Retirement System of Alabama

Member Institutions:

Jefferson State Junior College
John C. Calhoun State Technical Junior College
Mobile State Junior College
W. L. Yancey State Junior College
OASDHI

Provisions Apply To: All EEs under age 61 not covered by Teachers' Retirement System of Alabama. (Faculty, administrative and clerical staff are covered by Teachers' Retirement System of Alabama.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 4% of total annual salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: Highest of (a) money purchase annuity provided by EE and ER contributions with interest; (b) 1½% of average salary of highest 5 years out of last 10 years of service (final average salary) times years of service; (c) $72 per year times years of service to 25 years. Maximum total benefits, 80% of final average salary.

Retirement Age: Normal: age 60 with 10 years of service. Compulsory: age 70.

Vesting Provisions: Benefits vest after 15 years or at age 55 with 10 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned without interest with less than 3 years of service. After 3 but less than 16 years of service, 50% of interest refunded; with 16 but less than 21 years of service, 60% of interest refunded; with 21 but less than 26 years of service, 70% of interest refunded; with 26 or more years of service, 80%.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years, retains credited service. After 5 years absence (automatic refund) or after withdrawal, EE regains credited service by repaying refund with interest after serving additional 5 years.

Preretirement Death Benefit: If EE had not completed 25 years of service or attained age 60 and completed 10 years of service, return of EE contributions with interest, plus death benefit equal to EE contributions with interest (not to exceed $5,000). After 10 years of service and age 60, spouse receives benefit EE entitled to if he had retired at date of death and had chosen 50% joint and survivor option. After 25 years of service prior to age 60, spouse may elect either lump sum or annuity benefit as if employee had retired for disability.

Disability Provisions: After 10 years of service, highest of (a) money purchase annuity provided by EE contributions with interest, plus pension provided by ER contributions which would have been payable at age 65, actuarially reduced to maximum 25% reduction; (b) 1½% of final average salary times years of service, actuarially reduced to maximum 25% reduction; (c) $54 per year times years of service to 25 years.

TEACHERS' RETIREMENT SYSTEM OF ALABAMA

Member Institutions:

Albert P. Brewer State Junior College
Alexander City State Junior College
Enterprise State Junior College
Gadsden State Junior College
George C. Wallace State Technical Junior College
Jefferson State Junior College
John C. Calhoun State Technical Junior College

Mobile State Junior College
Northeast State Junior College
Patrick Henry State Junior College
Snead State Junior College
Southern Union State Junior College
W. L. Yancey State Junior College *

OASDHI

Provisions Apply To: Faculty, administrative and clerical staff under age 61. (Other EEs at the asterisked college are covered by Employee's Retirement System of Alabama.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 4% of total annual salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: Highest of (a) money purchase annuity provided by EE and ER contributions with interest; (b) 1¼% of average of highest 5 years of salary out of last 10 years (final average salary) times years of service; (c) $72 per year times years of service to 25 years.

Retirement Age: Normal: age 60. Compulsory: age 70.

Vesting Provisions: Benefits are vested after 15 years of service or at age 55 with 10 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned without interest if the EE had less than 3 years of service; with 3 but less than 16 years of service, 50% of interest refunded; with 16 but less than 21 years of service, 60% of interest refunded; with 21 but less than 26 years of service, 70% of interest refunded; with 26 or more years, 80%.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years, retains credited service. After 5 years absence (automatic refund) or after withdrawal, EE regains credited service by repaying refund with interest and serving additional 5 years.

Preretirement Death Benefit: If EE had not completed 25 years of service or attained age 60 and completed 10 years of service, return of EE contributions with interest, plus death benefit equal to EE contributions with interest (not to exceed $5,000). After 10 years of service and attainment of age 60, spouse receives benefit EE is entitled to if he had retired at date of death and had chosen 50% joint and survivor option. After 25 years of service, spouse may elect either lump sum or annuity benefit.

Disability Provisions: Under age 60 with 10 years of service, highest of (a) money purchase annuity provided by EE contributions with interest, plus pension provided by 75% of ER contributions which would have been payable at age 65; (b) 1¼% of final average salary times years of service reduced by 3% for each year of retirement prior to age 65 to maximum reduction of 25%; (c) $54 per year times years of service to 25 years.

ALASKA

PUBLIC EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

University of Alaska Community Colleges
- Anchorage Community College
- Juneau-Douglas Community College
- Kenai Peninsula Community College
- Ketchikan Community College
- Matanuska Susitna Community College
- Sitka Community College

OASDHI

Provisions Apply To: Clerical-service EEs. (Clerical-service EEs at Kenai Peninsula Community College and Ketchikan Community College are covered by the Public Employees' Retirement System only if they are employees of the University of Alaska rather than employees of the boroughs. Faculty and administrative officers are covered by the Teachers' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 3½% of basic annual salary.

Institution: Balance necessary to provide benefit (not to exceed 8% of basic annual salary).

Pension Benefit Formula: 1% of average salary of highest 3 consecutive calendar years (final average salary) times years of service through 10 years; 1½% of final average salary times years of service over 10 through 20 years; 2% of final average salary times years of service over 20 years.

Cost-of-living increase: Alaska resident's retirement benefit is increased by 25% of the primary Social Security benefit. An annual post-retirement adjustment is made in an Alaska resident's retirement benefit based on the financial experience of the fund and the increase in the Consumer Price Index; increase not to exceed 1½% for each year of retirement.

Retirement Age: Normal: earlier of age 60 with 8 years of service or any age with 30 years of service. Early: age 55 with 18 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 8 years of service. EE may elect to leave contributions on deposit and receive actuarially reduced deferred annuity at age 60 or full annuity at age 65 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit, he retains credited service when he returns to service. After withdrawal, EE regains credited service by repaying refund with interest within 3 years after notice of indebtedness.

Preretirement Death Benefit: Nonservice-connected: return of EE contributions without interest. After 1 year of service, additional lump sum death benefit of $100 times years of service. Service-connected with no willful negligence: widow, married to EE 1 year, during period of widowhood or children until age 18 (23, if student) may elect to receive 75% of benefit formula based on service to date of disability, not actuarially reduced but reduced for Workmen's Compensation or any ER paid disability benefit. A cost-of-living increase of 75% in the increase provided for retirement benefits (25% of the primary Social Security benefit) is made for Alaska residents.

Disability Provisions: Nonservice-connected: after 8 years of service, benefit formula based on service to date of disability, not actuarially reduced. Benefit is reduced by ER paid disability benefit. Maximum: amount provided for service-connected disability. Service-connected: greater of benefit to which EE would have been entitled if he had chosen 75% joint and survivor option and (1) had retired at date of disability or (2) had continued in service to age 60. Service is credited during disability. Benefit is reduced by Workmen's Compensation and any ER paid disability benefit.

TEACHERS' RETIREMENT SYSTEM

Member Institutions:

University of Alaska Community Colleges
- Anchorage Community College
- Juneau-Douglas Community College
- Kenai Peninsula Community College
- Ketchikan Community College
- Matanuska Susitna Community College
- Sitka Community College

OASDHI

Provisions Apply To: Faculty and administrative officers who can complete 15 years of creditable service by age 65, including 10 years of Alaska membership service. (Clerical-service EEs are covered by the Public Employees' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 7% of basic annual salary; additional nonrefundable contribution of 1% of basic annual salary may be made for survivor benefit.

Institution: Lesser of the percentage of payroll necessary with teacher's contributions to provide benefit or 5% of payroll (½ by State; ½ by ER).

Pension Benefit Formula: 2% of average salary of highest 3 years out of the last 10 years (final average salary) times years of service.

An annual post-retirement adjustment in the original retirement benefit based on the financial experience of the Fund and the increase in the Consumer Price Index from July 1 following retirement to each July 1; increase not to exceed 1½% per year of retirement.

A cost-of-living adjustment not to exceed 10% of the original benefit is made if retiree is an Alaska resident.

Retirement Age: Normal: age 60 or age 55 with 30 years of service. Early: age 55 with 15 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 10 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned without interest with not more than 2 years of service; after 2 or more years, with interest.

If a non-vested EE elects to leave contributions on deposit, he retains credited service when he returns to service. After withdrawal, EE regains credited service by repaying refund with compound interest (no interest charged if repaid by July 1 following reemployment).

Preretirement Death Benefit: If continuing survivor benefit is not payable, return of EE contributions with interest, plus lump sum death benefit of $1,000 plus $100 for each year of service; if children under 19, additional $500. Maximum lump sum benefit excluding EE contributions: $3,000.

If EE made optional 1% survivor contribution for 1 year, monthly survivor benefit to one of the following: (1) unremarried spouse, benefit of 35% of final annual salary paid until remarriage or death; or, if no spouse, to guardian or guardians, benefit of 10% of final annual salary; plus children's benefit of 10% of final annual salary per child to maximum of 40% paid until children reach 19 (if student, 23) or die; benefit continues after spouse remarries (if more than one guardian, benefit paid according to number of children assigned each one); (2) if EE eligible to retire, unremarried spouse at age 60 (earlier, if disabled), 50% of benefit formula based on service to date of death.

An annual post-retirement adjustment in the survivor benefit based on the increase in the Consumer Price Index from July 1st following death of EE to each July 1st (not to exceed 1½% per year since death of EE) became effective July 1, 1970. A cost-of-living adjustment not to exceed 10% is made if spouse is an Alaska resident.

Disability Provisions: Under age 60 with 5 years of service, benefit of 50% of final annual salary; plus 10% of final annual salary per child to maximum of 40% paid until children reach age 19 (if student, 23), or earlier if disability terminates. Benefit is recomputed at age 60; service is credited during disability.

ARIZONA

Arizona State Retirement System

Member Institutions:

- Arizona Western College
- Central Arizona Junior College
- Cochise College
- Eastern Arizona College
- Maricopa County Junior Colleges
  - Glendale Community College
  - Maricopa Technical College
  - Mesa Community College
  - Phoenix College
- Pima County Junior College
- Yavapai County Junior College

OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 5% of basic annual salary.
Institution: 5% of EE's basic annual salary, deposited to EE's account.

Pension Benefit Formula: Money purchase annuity provided by EE and ER contributions with interest and supplemental credits. (Supplemental credits are interest earnings above the effective rate and employer deposits retained by the System when members withdraw.)

Retirement Age: Normal: Age 65. Compulsory: age 70. Early: age 60 with 5 years of service (actuarially reduced below age 65).

Vesting Provisions: Benefits are vested after 5 years of service. EE may elect to leave contributions on deposit and receive actuarially reduced deferred annuity at age 60 or full annuity at age 65. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a nonvested EE elects to leave contributions on deposit and returns to service within 5 years, retains membership credit. After withdrawal, a nonvested EE loses credited service.

Preretirement Death Benefit: Return of EE and ER contributions with interest and supplemental credits either as annuity or lump sum benefit as beneficiary elects.

Disability Provisions: Under age 60 with 5 years of service, benefit of $50 per month until EE-ER contributions are depleted or, if income from EE-ER contributions is greater than $50 per month, benefit of life annuity.

ARKANSAS

ARKANSAS TEACHERS RETIREMENT SYSTEM

Member Institutions:

Arkansas State University **
  Beebe Branch **
Phillips County Community College *
Westark Junior College **
OASDHI

Provisions Apply To: Faculty, administrative officers, and clerical staff under age 62. (Nonfaculty EEs participate in the State Employees Retirement System of Arkansas.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 6% of first $7,800 of salary; optional, 6% of total salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1¼% of salary on which OASDHI taxes were paid or, for EE electing optional contribution rate, average salary of highest 5 consecutive years out of the last 10 (final average salary).

Cost of living adjustment: effective each July 1 after 12 full months have passed since retirement benefit began, the original benefit plus 1.5% per full year from date benefit began. Minimum: amount of original benefit. Maximum: original benefit times the following fraction—average Consumer Price Index for the

* All EEs may elect TIAA-CREF as alternate.
** Faculty and administrative officers may elect TIAA-CREF as alternate.

previous calendar year divided by average CPI for the calendar year immediately preceding retirement.

Retirement Age: Normal: age 60 with 10 years of service. Compulsory: age 72. Early: any age with 30 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 10 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on EE and ER contributions with interest (after 20 years, annuity is based on benefit formula). Upon termination of employment prior to vesting, EE contribution returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 10 years, retains credited service. After withdrawal, EE on reemployment may regain credited service by repaying refund with interest and serving additional 2 years on return to service.

Preretirement Death Benefit: Return of EE contributions with interest. The following survivor benefits after 5 years of service (including last 2 years prior to death), not to be paid concurrently: (1) spouse married to EE 2 years is paid benefit until remarriage or death if meets the following provisions: (a) spouse age 62 or dependent spouse age 50 of EE with 15 years of service, benefit of greater of $600 or 50% of benefit formula based on service to date of death and age of beneficiary; (b) widow or dependent widower of EE with 20 years of service or EE age 60 with 10 years of service, benefit as if EE had retired at date of death and chosen joint and full survivor option; (2) widow or dependent widower with children until death or remarriage or until children reach 18 (if student, 23), marry or die, benefit for 1 child, $1,200; each additional child, $300. If no eligible spouse, each child, $600. Maximum total benefit to 4 children or more: $1,800 per year; (3) if no other survivor, to dependent parents, $600 each, payable to death or remarriage.

Disability Provisions: After 10 years of Arkansas service, benefit formula based on service to date of disability, not actuarially reduced.

State Employees Retirement System of Arkansas

Member Institutions:

Arkansas State University **
Beebe Branch **
Phillips County Community College *
Westark Junior College **
OASDHI

Provisions Apply To: All nonfaculty EEs. (Other EEs covered by Arkansas Teachers Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 5% on first $7,800 of basic annual salary.
Institution: 7% of payroll on salary up to $7,800.

Pension Benefit Formula: 1¼% of highest 5 consecutive years of salary (final average salary) times years of service; final average salary is not to exceed $7,800.

* All EEs may elect TIAA-CREF as alternate.
**Faculty and administrative officers may elect TIAA-CREF as alternate.

Retirement Age: Normal (with 18 months' membership service): age 60 with 20 years of service or age 65 with 10 years of service. Compulsory: age 70.

Vesting Provisions: Benefits vest after 20 years of service. A vested EE may elect to leave contributions on deposit and receive deferred annuity at age 60. Benefits also vest at age 50 with 10 years of service and vested EE may elect to receive deferred annuity at age 65. Upon termination of employment prior to vesting, EE contributions returned without interest for service under 5 years. After 5 or more years of service, EE contributions with interest.

If a non-vested EE elects to leave contributions on deposit, and returns within 5 years, retains credited service. After withdrawal, EE regains credited service by repaying refund with interest within 5 years after withdrawal.

Preretirement Death Benefit: Return of EE contributions with interest.

Disability Provisions: After 10 years of service (18 months of current service out of the last 24 months), benefit based on service to date of disability not actuarially reduced.

CALIFORNIA

LOS ANGELES CITY JUNIOR COLLEGE DISTRICT RETIREMENT SYSTEM

Member Institutions:

Los Angeles City Junior College District
- East Los Angeles College
- Los Angeles City College
- Los Angeles Harbor College
- Los Angeles Pierce College
- Los Angeles Southwest College
- Los Angeles Trade Technical College
- Los Angeles Valley College
- West Los Angeles College

No OASDHI

Provisions Apply To: Certified faculty and administrative officers. (May retain membership in the California State Teachers' Retirement System, if a member of that system when hired. Other EEs are covered by the Public Employees' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: Percentage of basic annual salary varies according to sex and age at entry into plan, i.e., for men from 6.28% to 11.09%.

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: Choice of Plan A or Plan B. Plan A: money purchase annuity provided by EE contributions with interest, plus a pension of 1/120 of average of highest 5 consecutive years of salary (final average salary) times years of membership service. Plan B: money purchase annuity provided by EE contributions with interest, plus a pension equal to benefit payable under the California State Teachers' Retirement System (1/60 of average salary of the highest 3 consecutive years times years of service) reduced by the amount of benefit normally provided by EE contributions with interest under the Teacher's Retirement System.

Retirement Age: For Plan A or B: Normal: age 60 with 20 years of service. Compulsory: age 65. Early: age 55 with 20 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 5 years of service. EE may elect to leave contributions on deposit and receive actuarially reduced deferred annuity and pension at age 55 or full annuity and pension at age 60. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service, he retains credited service. After withdrawal EE regains credited service by repaying refund on return.

Preretirement Death Benefit: Return of EE contributions with interest, plus lump sum death benefit of 1/12 of EE's final annual salary times years of service up to 6 years.

Disability Provisions: After 5 years of service, benefit of 1¾% of final average salary times years of membership service. Maximum: 90% of benefit that would have been payable at age 60. Minimum: 30% of final average salary. Benefit is reduced whenever earnings exceed difference between final annual salary and disability benefit.

PUBLIC EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Allan Hancock College
Antelope Valley College
Barstow College
Butte College
Cabrillo Junior College
Cerritos College
Chabot College
Chaffey College
Citrus College
College of the Canyons
College of the Desert
College of Marin
College of the Redwoods
College of the Sequoias
College of the Siskiyous
Compton College
Contra Costa Junior College District
  Contra Costa College
  Diablo Valley College
Cuesta College
El Camino College
Foothill Junior College District
  De Anza College
  Foothill College
Gavilan College
Glendale College
Grossmont College
Hartnell College
Imperial Valley College
Kern Junior College District
  Bakersfield College
  Porterville College
Lassen College
Long Beach City College
Los Angeles City Junior College District
  East Los Angeles College
  Los Angeles City College
  Los Angeles Harbor College
  Los Angeles Pierce College
  Los Angeles Southwest College
  Los Angeles Trade Technical College
  Los Angeles Valley College
  West Los Angeles College
Los Rios Junior College District
  American River College
  Sacramento City College
Merced College
Mira Costa College
Monterey Peninsula College
Mount San Antonio College
Mount San Jacinto College
Napa College
North Orange Junior College District
  Cypress Junior College
  Fullerton Junior College
Ohlone College
Orange Coast Junior College District
  Golden West College
  Orange Coast College

Palo Verde College
Palomar College
Pasadena City College
Peralta Junior College District
  College of Alameda
  Feather River College
  Laney College
  Merritt College
Rio Hondo Junior College
Riverside City College
Saddleback College
San Bernardino Valley College
San Diego Junior Colleges
  San Diego City College
  San Diego Evening College
  San Diego Mesa College
San Joaquin Delta College
San Jose City College
San Mateo Junior College District
  Canada College
  College of San Mateo
  Skyline College
Santa Ana College
Santa Barbara City College
Santa Monica College
Santa Rosa Junior College
Shasta College
Sierra College
Solano College
State Center Junior College District
  Fresno City College
  Reedley College
Sweetwater Junior College District
Taft College
Ventura Junior College District
  Moorpark College
  Ventura College
Victor Valley College
West Hills Junior College
West Valley College
Yosemite Junior College District
  Columbia Junior College
  Modesto Junior College
Yuba College

OASDHI

Provisions Apply To: All EEs who are not members of the State Teachers' Retirement System. (Faculty and administrative officers in positions requiring credentials participate in the State Teachers' Retirement System except that faculty and administrative officers who were members of the Public Employees' Retirement System when hired may retain membership in that system and faculty and certified administrative officers in the Los Angeles City Junior College District may elect to participate in the Los Angeles City School District Retirement System-Junior College Branch.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: Percentage of basic annual salary varies according to sex and age at entry into plan and is reduced ⅓ on first $4,800 of salary, e.g., males age 25, 5.54% (3.69% on first $4,800); males age 45, 7.95% (5.30% on first $4,800).

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1/90 of first $4,800 of average salary of highest 3 consecutive years (final average salary) times years of service; plus 1/60 of balance of final average salary times years of service; actuarially increased for years served between ages 60 and 65. For a retiree who participated in Social Security and who is not eligible to receive Social Security retirement benefit at time of retirement, a temporary annuity is available which provides larger benefits from retirement to date Social Security begins (at ages 62 or 65) and smaller benefits thereafter.

Annual cumulative cost-of-living adjustment in the original benefit is made corresponding to the annual change in the "California" Consumer Price Index but annual increase is not to exceed 1½%.

Retirement Age: With either 20 years of service or EE contributions in excess of

\$500: normal: age 60; early: age 55 (actuarially reduced below age 60). Compulsory: age 70.

Vesting Provisions: Benefits vest after 20 years of service or after accumulated EE contributions exceed \$500. EE may elect to leave contributions on deposit and receive actuarially reduced deferred annuity at age 55 or full annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a nonvested EE elects to leave contributions on deposit, retains credited service when he returns to service. After withdrawal, nonvested EE loses credited service and membership status.

Preretirement Death Benefit: Return of EE contributions with interest, plus lump sum death benefit equal to 1 month's salary times years of service up to 6 years. If EE was at least age 55 with 5 years of service, widow or dependent widower or children under 18 may elect to receive allowance equal to 50% of benefit formula based on service to date of death.

Disability Provisions: At any age with either 10 years of service or EE contributions in excess of \$500, benefit of 1.5% of final average salary times actual years of service and, if EE has 10 years of service, additional service EE would have earned if he had continued in service to age 60. Minimum benefit if additional service is included: 33⅓% of final average salary.

San Francisco City and County Employees' Retirement System

Member Institutions:

City College of San Francisco

OASDHI

Provisions Apply To: All EEs. (Faculty and administrative officers may elect coverage under the California State Teachers' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: Percentage of basic annual salary varies according to sex and age at entry into plan, e.g., males age 25, 5.37%; males age 45, 7.45%.

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1/60 of average salary of 3 highest years (final average salary) times years of service.

Retirement Age: Normal: age 60 with 10 years of service. Compulsory: age 65. Early: age 55 with 20 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 10 years of service. EE may elect to leave contributions on deposit and receive deferred money purchase annuity provided by EE contributions matched by ER contributions at age 55 or over if the EE has contributed \$1,000 or more; otherwise the matched annuity may be received at age 60. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service, retains credited service. After withdrawal, EE regains credited service by repaying refund with interest.

Preretirement Death Benefit: Return of EE contributions with interest, plus lump sum death benefit of final 6 months' salary. If EE is eligible to retire, spouse or orphaned children under 18 may elect survivor annuity payable until death or remarriage of ½ the benefit EE is entitled to if he had retired at date of death.

Disability Provisions: Temporary disability: sick leave at full salary. Permanent disability: after 10 years of service, benefit of 1½% of final average salary times years of service. Minimum, 33⅓% of final average salary.

STATE TEACHERS' RETIREMENT SYSTEM

Member Institutions:

Allan Hancock College
Antelope Valley College
Barstow College
Butte College
Cabrillo Junior College
Cerritos College
Chabot College
Chaffey College
Citrus College
College of the Canyons
College of the Desert
College of Marin
College of the Redwoods
College of the Sequoias
College of the Siskiyous
Compton College
Contra Costa Junior College District
  Contra Costa College
  Diablo Valley College
Cuesta College
El Camino College
Foothill Junior College District
  De Anza College
  Foothill College
Gavilan College
Glendale College
Grossmont College
Hartnell College
Imperial Valley College
Kern Junior College District
  Bakersfield College
  Porterville College
Lassen College
Long Beach City College
Los Angeles City Junior College District
  East Los Angeles College
  Los Angeles City College
  Los Angeles Harbor College
  Los Angeles Pierce College
  Los Angeles Southwest College
  Los Angeles Trade Technical College
  Los Angeles Valley College
  West Los Angeles College
Los Rios Junior College District
  American River College
  Sacramento City College
Merced College
Mira Costa College
Monterey Peninsula College
Mount San Antonio College
Mount San Jacinto College
Napa College
North Orange Junior College District
  Cypress Junior College
  Fullerton Junior College
Ohlone College
Orange Coast Junior College District
  Golden West College
  Orange Coast College
Palo Verde College
Palomar College
Pasadena City College
Peralta Junior College District
  College of Alameda
  Feather River College
  Laney College
  Merritt College
Rio Hondo Junior College
Riverside City College
Saddleback College
San Bernardino Valley College
San Diego Junior Colleges
  San Diego City College
  San Diego Evening College
  San Diego Mesa College
San Joaquin Delta College
San Jose City College
San Mateo Junior College District
  Canada College
  College of San Mateo
  Skyline College
Santa Ana College
Santa Barbara City College
Santa Monica College
Santa Rosa Junior College
Shasta College

Sierra College
Solano College
State Center Junior College District
Fresno City College
Reedley College
Sweetwater Junior College District
Taft College
Ventura Junior College District
Moorpark College
Ventura College
Victor Valley College
West Hills Junior College
West Valley College
Yosemite Junior College District
Columbia Junior College
Modesto Junior College
Yuba College

OASDHI

Provisions Apply To: Faculty and administrative officers in positions requiring credentials. (Faculty and administrative officers in the Los Angeles City Junior College District may elect to participate in the Los Angeles City School District Retirement System-Junior College Branch. Other EEs participate in the Public Employees' Retirement System. Faculty and administrative officers who were members of the Public Employees' Retirement System when hired may retain membership in that system.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: Percentage of basic annual salary varies according to sex and age of entry into plan, e.g., males age 25, 6.50%; males age 59 or over, 11.09%.

Institution: Balance necessary to provide benefit; approximately half the total cost.

Pension Benefit Formula: 1/60 of average salary of highest 3 consecutive years (final average salary) times years of service; actuarially increased for service between ages 60 and 65. Minimum: $80 times years of service up to 40 years; maximum; 75% of final average salary.

Retirement Age: Normal: age 60 with 5 years of service. Early: age 55 with 5 years of service (actuarially reduced below age 60). No compulsory retirement age; however, "tenure" ceases at age 65.

Vesting Provisions: Benefits vest after 5 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit, he retains credited service when he returns to service. After withdrawal, EE regains credited service by repaying refund with interest within 5 years and by serving additional 2 years after absence.

Preretirement Death Benefit: Return of EE contributions with interest, plus lump sum death benefit of 1/12 of final annual salary times years of service up to 6 years. After 1 year of service, additional monthly survivor benefit to one of the following: (1) widow or dependent widower with children, $180 to maximum $250 with 2 or more children paid until spouse remarries or children reach 18, marry or die; (2) widow age 62 or dependent widower age 65, $90 until remarriage or death; if children, total family benefit of $250; (3) to orphaned children or children of remarried spouse: 1 child, $90; 2 children, $180; 3 or more children, $250;

paid until children reach 18, marry or die; (4) dependent mother age 62 or dependent father age 65 paid until remarriage or death, $90 each. Adult benefits are reduced whenever earnings exceed $2,400; children then receive orphaned children's benefits. If EE is eligible to retire, widow or dependent widower or orphaned children under 18 may elect to receive the following monthly survivor benefit in lieu of lump sum death benefit: benefit of 50% of benefit formula based on service to date of death (reduced by options chosen by EE) is paid until spouse remarries or children reach 18, marry or die. Minimum benefit: amount payable as lump sum death benefit plus return of EE contributions with interest.

Disability Provisions: After 5 years of service, 90% of benefit formula based on service to date of disability, not actuarially reduced. Minimum with 10 years of service if amount calculated is under 25% of final average salary: 90% of benefit formula based on service EE would have earned if he had continued in service to age 60. Under age 55 benefit is reduced whenever disability benefit plus earnings exceed final annual salary; not reduced after age 55.

COLORADO

COLORADO PUBLIC EMPLOYEES' RETIREMENT ASSOCIATION (PERA)

Member Institutions:

Aims College*
Arapahoe Junior College
Colorado Mountain College*
Community College of Denver
  North Campus
  West Campus
El Paso Community College
Lamar Community College
Mesa Junior College*
Morgan County Community College*
Northeastern Junior College*
Otero Junior College
Rangely College*
Southern Colorado State College-Junior College Division
Trinidad State Junior College
No OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 7% of total salary, plus initial nonrefundable $5 membership fee.
Institution: State Division, 8%; School Division, 7.5%. After July, 1972: State Division, 8.5%; School Division, 9.25%.

Pension Benefit Formula: 2.5% of average of highest 5 years' salary out of last 10 years (final average salary) times years of service through 20 years, plus addi-

* All EEs participate in the School Division of PERA. In institutions not asterisked, EEs participate in the State Division of PERA.

tional 1% of final average salary times years of service over 20 years. Maximum: 70% of final average salary.

Annual cost of living adjustment: Annual increase in retirement benefit equal to increase in Consumer Price Index, but not more than 1½%. Determinations are made annually as of May 1.

Retirement Age: Normal: age 60 with 20 years of service. Early: age 65 with 5 years of service (partial benefit) or age 55 with 35 years of service in the School Division (actuarially reduced below age 60); 30 years of service with no age minimum in the State Division (actuarially reduced belo age 60).

Vesting Provisions: Benefits vest after 5 years of service. Terminating EE may elect to leave contributions on deposit and receive deferred annuity at age 65. Upon termination of employment prior to vesting, EE contributions returned without interest.

If a non-vested EE elects to leave contributions on deposit, returns to service within 5 years and pays amount equal to EE contributions due during absence, he retains credited service (no service is credited during absence). After withdrawal, EE must meet the above requirements plus repay refund with interest.

Preretirement Death Benefit: Return of EE contributions without interest. Non-service-connected: after 3 years of service, survivor benefits to (1) widow or dependent widower with children under 18, $250 per month; or (2) widow or dependent widower with no dependent children and age 62 or more (or, if EE had 15 years of service, to widow or dependent widower at age 50), 1.25% of final average salary times years of service not to exceed 20 years; minimum: the lesser of $150 per month or 25% of final average salary; or (3) children under 18, $100 per month; maximum family benefit: $250; or (4), if no other survivors, dependent parents: $100 per month. Service-connected: same as nonservice-connected, but no minimum length of service requirement.

Disability Provisions: Nonservice-connected: after 15 years of service, 50% of final average salary. Service-connected: after 5 years of service, same benefit as nonservice-connected.

CONNECTICUT

CONNECTICUT TEACHERS' RETIREMENT SYSTEM

Member Institutions:

Greater Hartford Community College
Hartford State Technical College
Housatonic Community College
Manchester Community College
Mattatuck Community College
Middlesex Community College
Northwestern Connecticut Community College
Norwalk Community College
Norwalk State Technical College
South Central Community College
Thames Valley State Technical College
Waterbury State Technical College
No OASDHI

Provisions Apply To: Faculty and administrative officers. (Faculty and administrative officers may elect participation in and other EEs participate in the State Employees' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 6% of basic annual salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 2% of highest 3 years' average salary (final average salary) times years of service. Maximum: 75% of final average salary.

Cost of living adjustment: On July 1 of odd-numbered years, benefits will increase in accordance with the percentage increase in the Consumer Price Index from July 1 to July 1 of the two preceding even-numbered years. Benefits will increase if CPI has risen 1% or more; maximum two-year increase, 6%.

Retirement Age: Normal: age 60 with 20 years of Connecticut service or any age with 35 years of service (25 years of Connecticut service). Compulsory: age 70. Early (reduced benefits): age 65 with 15 years of service, or any age with 25 years of service.

Vesting Provisions: Benefits vest after 10 years of service. Terminating EE may leave contributions on deposit and receive deferred annuity at age 60. Upon termination of employment prior to vesting, EE contributions returned with interest (reduced by 1% for survivor and dependents program).

After withdrawal, a non-vested EE may regain credited service if repays refund with interest.

Preretirement Death Benefit: If no eligible survivors, EE contributions plus interest paid to beneficiary or estate. Or, for eligible survivors: if 5 years of service or less, $500; after 5 years of service, $500 plus $100 per year of service over 5 ($1,000 maximum), plus, for eligible survivors and dependents, annual benefit to widow of $1,500 and benefits to dependent children, with total family benefits not to exceed $300 per month.

Disability Provisions: After 10 years of Connecticut service, 1/65 of highest 3 years of average salary for each year of service to date of disability.

STATE EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Greater Hartford Community College
Hartford State Technical College
Housatonic Community College
Manchester Community College
Mattatuck Community College
Middlesex Community College
Northwestern Connecticut Community College
Norwalk Community College
Norwalk State Technical College
South Central Community College
Thames Valley State Technical College
Waterbury State Technical College

OASDHI

Provisions Apply To: All EEs. (Faculty and administrative officers may elect participation in the Connecticut Teachers' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None for EEs in classified service, 6 months for EEs in unclassified service.

Contributions:

Individual: Choice of Plan A or B. Plan A: 5% of total salary. Plan B: 2% on OASDHI earnings base, 5% on balance.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: Plan A: for 25 or more years of service, 2% of highest 3 years' average salary (final average salary) times years of service. Under 25 years of service, 2.50% of final average salary times years of service up to a maximum countable 20 years.

Plan B: for 25 years of service, 2% of final average salary times years of service paid from retirement until age 65. Paid after age 65: 1% times years of service times final average salary on which OASDHI taxes were paid (up to $4,800 regardless of the OASDHI maximum), plus 2% times years of service times balance of final average salary. Under 25 years of service, 1.25% times final average salary on which OASDHI taxes were paid (up to $4,800 regardless of the OASDHI maximum) times years of service up to 20 years, plus 2.50% times years of service up to 20 years times balance of final average salary.

Cost of living adjustment: On July 1 of odd-numbered years, benefits will increase in accordance with the percentage increase in the Consumer Price Index from July 1 to July 1 of the two preceding even-numbered years. Benefits will increase if CPI has risen 1% or more; maximum two-year increase, 6%.

Retirement Age: Normal: age 55 for men with 25 years of service or age 50 for women with 25 years of service; age 65 for men with 10 years of service or age 60 for women with 10 years of service. Compulsory: age 70. Early (actuarially reduced benefits): age 55 for men with 10 years of service, age 50 for women with 10 years of service.

Vesting Provisions: Benefits vest after 10 years of service. EE may elect to leave contributions on deposit for deferred annuity at age 50 for a woman or age 55 for a man, or later, based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned without interest.

If a non-vested EE with less than 10 years of service elects to leave contributions on deposit and returns to service within 5 years, retains credited service. After withdrawal, EE regains credited service if returns to service within 5 years and repays refund with interest.

Preretirement Death Benefit: Return of EE contributions without interest.

Disability Provisions: Plan A and B: after 10 years of service, 50% of final average salary. All benefits reduced by Workmen's Compensation.

Plan B: reduced when EE becomes eligible for Social Security to 25% of final average salary on which OASDHI taxes were paid (up to $4,800 regardless of the OASDHI maximum), plus 50% of balance.

DELAWARE

DELAWARE STATE EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Delaware Technical and Community College
Northern Branch
Southern Branch

OASDHI

Provisions Apply To: All EEs age 60 or under at entry into plan.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 5% on salary over $6,000 not to exceed $24,000 per year. No contributions are required after a pension of $1,000 has accrued to EE.

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1/60 of average salary of the highest 60 consecutive months not to exceed $24,000 per year (final average salary) for each year of service. Minimum: monthly benefit of $150 ($5 times years of service not to exceed 30 years); maximum: monthly benefit of $1,000.

Retirement Age: Normal: age 65 with 5 years of membership service or age 60 with 15 years of membership service or 30 years of service regardless of age. Compulsory: age 69 as of 1/1/71; reduced 1 year for each year after 1971. Age 65 as of 1/1/75. Extensions permitted.

Vesting Provisions: Benefits vest after 20 years of service (including 15 years of membership service). EE may elect to leave contributions on deposit and receive deferred annuity at age 60 or later based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE leaves contributions on deposit, he retains credited service by serving 5 additional years after return. After withdrawal, EE regains credited service by repaying refund with interest and serving additional 5 years after return.

Preretirement Death Benefit: Return of EE contributions with interest. After 15 years of membership service or if EE is eligible to retire, (1) to widow or dependent widower married to EE for 2 years or more, payable until remarriage or death; or (2) to children, payable until death or until age 18 (if student, 21; or, if disabled, no age requirement); or (3), if no other survivors, to dependent parents, payable until death, 50% of benefit to which EE would have been entitled if he had retired at date of death, not actuarially reduced for EE's age but actuarially reduced for each month widow or dependent widower is under age 50 (not actuarially reduced for widow or dependent widower age 50 or over).

Disability Provisions: After 15 years of membership service, benefit of final monthly salary paid for 3 months following disability, plus at the end of such period a benefit based on service to date of disability, not actuarially reduced. Benefit is reduced before age 60 by earnings of over 50% of final salary.

DISTRICT OF COLUMBIA

U.S. CIVIL SERVICE RETIREMENT SYSTEM

Member Institutions:

Washington Technical Institute *

* All EEs except civil service EEs participate in TIAA-CREF.

No OASDHI

Provisions Apply To: All civil service EEs (usually clerical-service EEs).

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 7% of basic annual salary.
Institution: 7% of payroll.

Pension Benefit Formula: With final average salary of $5,000 or more (the average annual salary of the highest 3 consecutive years): benefit formula of (a) 1½% of final average salary times first 5 years of service, plus (b) 1¾% of final average salary times years of service over 5 to 10 years, plus (c) 2% of final average salary times years of service over 10. With final average salary of less than $5,000: benefit formula of 1% of final average salary, plus $25 times the greater of (1) total years of service; (2) 5 years of service plus the 1¾% formula (b) and the 2% formula (c); or (3) 10 years of service plus the 2% formula (c). Maximum benefit: 80% of final average salary.

Automatic cost of living adjustment: whenever the Consumer Price Index goes up by 3% over the base month (the month the last increase became effective) and stays up for 3 consecutive months, a cost of living increase of 1% plus the highest per cent rise in the 3 months becomes effective the first day of the month following the 3 month period.

Retirement Age: Normal: age 62 with 5 years of service, age 60 with 20 years of service, or age 55 with 30 years of service. Compulsory: age 70 with 15 years of service.

Vesting Provisions: Benefits vest after 5 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 62. Upon termination of employment prior to vesting, EE contributions returned without interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 2 years, he retains credited service; after absence of 2 years, EE must serve additional 1 year of service before past service is credited. After withdrawal, EE may regain credited service by repaying refund with compound interest; or, without paying refund EE may include credited service in determining both final average salary and eligibility for retirement but not in calculating benefit formula.

Preretirement Death Benefit: Return of EE contributions with interest. After 18 months of service, survivor benefit (minus deduction if less than 5 years of service) to one of the following: (1) dependent spouse who, if childless, was married to EE 2 years, minimum benefit of 55% of the lesser of (a) 40% of final average salary or (b) benefit formula based on service EE would have earned if he had continued in service to age 60. Spouse's benefit is paid until remarriage if under 60 (benefit continues if remarriage is after age 60) and is renewed whenever marriage is dissolved. Additional benefit for children (1) if a parent survives, lesser of (a) 60% of final average salary; (b) $2,835 or (c) $945 each; (2) orphaned children lesser of (a) 75% of final average salary; (b) $3,402; or (c) $1,134 each. Children's benefits are paid to age 18 (if student, 22) or death.

Cost-of-living increase in retirement benefits are also applied to survivor benefits; survivor benefits given in dollar amounts include November 1969 cost-of-living increase.

Disability Provisions: After 5 years of service, benefit based on service to date of disability, not actuarially reduced. Minimum benefit of lesser of 40% of final average salary or amount EE entitled to if he had continued in service to age 60. Maximum: 80% of final average salary.

FLORIDA

FLORIDA RETIREMENT SYSTEM (Effective December 1, 1970)

Member Institutions:

Brevard Junior College
Broward Junior College
Central Florida Junior College
Chipola Junior College
Daytona Beach Junior College
Edison Junior College
Florida Junior College at Jacksonville
Florida Keys Junior College
Gulf Coast Junior College
Hillsborough Junior College
Indian River Junior College
Lake City Junior College and Forest Ranger School
Lake-Sumter Junior College
Manatee Junior College
Miami Dade Junior College
North Florida Junior College
Okaloosa-Walton Junior College
Palm Beach Junior College
Pensacola Junior College
Polk Junior College
St. Johns River Junior College
St. Petersburg Junior College
Santa Fe Junior College
Seminole Junior College
South Florida Junior College
Tallahassee Junior College
Valencia Junior College

OASDHI

Provisions Apply To: All EEs entering service after December 1, 1970. (EEs newly hired after that date are not eligible to participate in the former state systems: the Teachers Retirement System of Florida or the State and County Officers and Employees Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 4% of total salary.
Institution: 4% of total payroll.

Pension Benefit Formula: 1.6% of average salary of highest 5 year's salary out of the last 10 years (final average salary) times years of service. Benefit is increased for each year of service after age 62 up to age 65 as per the following schedule: 1.63% at age 63; 1.65% at age 64; 1.68% at age 65.

Annual cost of living adjustment: Beginning January 1, 1971 and effective each July 1st thereafter an adjustment in the initial benefit is made for a retiree who has attained age 65 or older of the percentage change in the Consumer Price Index from retirement date to date of adjustment not to exceed 3% for any year as indicated by Index (April to April).

Retirement Age: Normal: age 62 with 10 years of service or 35 years of service regardless of age.

Vesting Provisions: Benefits are vested after 10 years of service. EE may leave contributions on deposit and receive deferred annuity at age 62 or actuarially reduced deferred annuity at age 55 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned without interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years after absence, EE retains credited service. After withdrawal or absence of over 5 years if less than 10 years of service (automatic refund), EE regains credited service by repaying refund with interest and serving additional 3 years. Over 10 years of service, EE retains credited service whenever he returns to service.

Preretirement Death Benefit: Nonservice-connected: return of EE contributions without interest. If EE was eligible to retire, beneficiary may elect to receive the benefit formula based on service to date of death, actuarially reduced for the ages of both the EE and the spouse. Service-connected: widow of male EE receives 50% of final monthly salary until death or remarriage; if widow dies unmarried children continue to receive benefit until age 18. If EE was eligible to retire, widow or dependent widower may elect to receive benefit based on service to date of death. Actuarially reduced for the ages of both the EE and the spouse. The cost of living provisions as per the pension benefit formula is applied after the date EE would have attained age 65.

Disability Provisions: Nonservice-connected: after 5 years of service, benefit formula based on service to date of disability. Minimum: 25% of final average salary. Service-connected (no minimum length of service requirement): benefit formula based on service to date of disability. Minimum: 42% of final average salary.

STATE AND COUNTY OFFICERS AND EMPLOYEES RETIREMENT SYSTEM

Member Institutions:

Brevard Junior College
Broward Junior College
Central Florida Junior College
Chipola Junior College
Daytona Beach Junior College
Edison Junior College
Florida Junior College at Jacksonville
Florida Keys Junior College
Gulf Coast Junior College
Hillsborough Junior College
Indian River Junior College
Lake City Junior College and Forest Ranger School
Lake-Sumter Junior College
Manatee Junior College
Miami Dade Junior College
North Florida Junior College
Okaloosa-Walton Junior College
Palm Beach Junior College
Pensacola Junior College
Polk Junior College
St. Johns River Junior College
St. Petersburg Junior College
Santa Fe Junior College
Seminole Junior College
South Florida Junior College
Tallahassee Junior College
Valencia Junior College

OASDHI

Provisions Apply To: Clerical-service EEs, teachers first hired at age 60 or over both entering service prior to December 1, 1970. (Prior to December 1, 1970 other teachers and administrative officers are covered by the Teachers Retirement System of Florida. Effective December 1, 1970 all EEs will participate in the Florida Retirement System; thereafter, the Teachers Retirement System of Florida and the State and County Officers and Employees Retirement System will be closed to new employees.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 4% of basic annual salary.
Institution: 4% of payroll.

Pension Benefit Formula: 1½% of average salary of the highest 10 out of the last 15 years (final average salary) times years of service. Maximum including primary Social Security: 80% of final average salary.

Retirement Age: Normal: age 62 and 10 years of service. Early: age 55 and 10 years of service (actuarially reduced below age 62).

Vesting Provisions: Benefits vest after 10 years of service. Terminating EE may elect to leave contributions on deposit and receive deferred annuity at age 62 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned without interest.

If non-vested EE elects to leave contributions on deposit and returns to service, he retains credited service.

Preretirement Death Benefit: Prior to EE being eligible for normal retirement, return of EE contributions without interest. After EE is eligible for normal retirement, spouse receives survivor annuity provided by benefit formula based on service to date of death.

Disability Provisions: Under 10 years of service, return of EE contributions without interest. After 10 years of service, benefit formula based on service to date of disability, not actuarially reduced.

TEACHERS RETIREMENT SYSTEM OF FLORIDA

Member Institutions:

Brevard Junior College
Broward Junior College
Central Florida Junior College
Chipola Junior College
Daytona Beach Junior College
Edison Junior College
Florida Junior College at Jacksonville
Florida Keys Junior College
Gulf Coast Junior College
Hillsborough Junior College
Indian River Junior College
Lake City Junior College and Forest Ranger School
Lake-Sumter Junior College
Manatee Junior College
Miami Dade Junior College
North Florida Junior College
Okaloosa-Walton Junior College
Palm Beach Junior College
Pensacola Junior College
Polk Junior College
St. Johns River Junior College
St. Petersburg Junior College
Santa Fe Junior College
Seminole Junior College
South Florida Junior College
Tallahassee Junior College
Valencia Junior College

No OASDHI

Provisions Apply To: Faculty and administrative officers under age 60 entering service prior to December 1, 1970. (Prior to December 1, 1970 other EEs are covered by the State and County Officers and Employees Retirement System. Effective December 1, 1970, all EEs will participate in the Florida Retirement System; thereafter, the Teachers Retirement System of Florida and the State and County Officers and Employees Retirement System will be closed to new employees.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 6.25% of basic annual salary (includes 0.25% nonrefundable contribution for survivor's benefit fund).

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 2% of average of highest 10 years' salary out of final 15 years (final average salary) times years of service.

Retirement Age: Normal: age 62. Compulsory: age 70. Early: age 55 with 10 years of service (actuarially reduced below age 62).

Vesting Provisions: Benefits are vested after 10 years of service. Terminating EE may leave contributions on deposit and receive deferred annuity at age 62 or actuarially reduced deferred annuity at age 55. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years after absence, EE retains credited service. After withdrawal or absence of over 5 years if less than 10 years of service (automatic refund), EE regains credited service by repaying refund with interest and serving additional 3 years. Over 10 years of service, EE retains credited service whenever he returns to service.

Preretirement Death Benefit: Return of EE contributions with interest. After 1 calendar day of service, additional lump sum death benefit of $500, plus choice of one survivor's benefit paid until death to the following: (1) widow or widower with children under 18: 1 child, $190; $250 maximum; (2) dependent widow or widower, age 50 but less than age 65: $100; (3) orphaned children paid until 18 or marriage or, if earlier, adoption into another family; 1 child, $165; $250 maximum; (4) dependent parents, age 65 or older: $100 each. After 10 years of service, widow or widower, age 65 or older: $125. If EE is eligible to retire, beneficiary (if spouse) may elect lump sum benefit provided by EE contributions with interest or amount to which EE is entitled if he had retired at date of death and chosen 50% joint and survivor option. Benefits are reduced by Social Security if EE had less than 3 years of service; after 3 years of service, no Social Security offset.

Disability Provisions: After 10 years of service, benefit EE would have been entitled to if he had retired at age 55. Minimum benefit: 25% of final average salary.

GEORGIA

Teachers' Retirement System of Georgia

Member Institutions:

- Abraham Baldwin Agricultural College
- Albany Junior College
- Brunswick Junior College
- Clayton Junior College
- Dalton Junior College
- DeKalb College
- Gainesville Junior College
- Kennesaw Junior College
- Macon Junior College
- Middle Georgia College
- South Georgia College
- Southern Technical Institute

OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 6% of total salary.
Institution: Balance necessary to provide benefit, currently 7.25% of payroll.

Pension Benefit Formula: 1¾% of average salary of highest 5 consecutive years for each year of service up to 40 years.

Automatic cost of living adjustment: At age 63 or six months after retirement, if later, and each six months thereafter an adjustment is made equal to the percentage increase in the Consumer Price Index; each increase is limited to a maximum of 1½%.

Retirement Age: Normal: age 62. Early. age 55 with 35 years of service or age 60 with 10 years of service (actuarially reduced below age 62).

Vesting Provisions: Benefits are vested after 20 years of service. Terminating EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

If nonvested EE elects to leave contributions on deposit and returns to service after absence of 1 year out of 3 (loses membership) and had 5 years of service, may regain credited service by paying 3½% of his contributions with interest at time of loss of membership; after 2 years' but not more than 3 years' absence, regains credit by paying 12½% of final annual salary; or if more than 3 years' but not more than 4 years' absence, pays 25% of final annual salary. After withdrawal, if EE had 5 years of service may regain credit by repaying refund plus 3½% compound interest (allowed to reestablish credited service once after withdrawal).

Preretirement Death Benefit: Return of EE contributions with interest. After 15 years of service or 10 years of service and attainment of age 60, if elected by EE or beneficiary, survivor annuity based on benefit formula and age of beneficiary.

Disability Provisions: Under age 60 with 15 years of service or age 60 but less than age 63 with 10 years of service, benefit formula based on service to date of disability, not actuarially reduced.

HAWAII

Employees' Retirement System of the State of Hawaii

Member Institutions:

- Hawaii Technical School
- University of Hawaii Community Colleges
  - Honolulu Community College
  - Kapiolani Community College
  - Kauai Community College
  - Leeward Community College
  - Maui Community College
- OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 6½% annual salary (includes ½% for cost of living benefit).
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 2% of average of highest 5 years' salary (final average salary) for each year of service.

Automatic cumulative annual cost of living increase: 1½% effective each July 1st.

Retirement Age: Voluntary: age 55 with 5 years of service or any age with 25 years of service (actuarially reduced below age 55). Compulsory: age 70.

Vesting Provisions: Benefits are vested after 5 years of service. Terminating EE may elect to leave contributions on deposit and receive deferred annuity at age 55. Upon termination of employment prior to vesting, return of EE contributions with interest.

If a non-vested EE elects to leave contributions on deposit, retains credited service when returns to service. After withdrawal, EE retains credited service by repurchase based on rate and salary at time of purchase and number of months purchased.

Preretirement Death Benefit: Nonservice-connected or service-connected other than for accident: return of EE contributions with interest. After 1 year of service, additional lump sum of ½ final 12 months' salary. After 10 years of service, EE contributions with interest, lump sum benefit, plus additional 5% of salary for each year over 10, up to total final 12 months' salary (after 20 years of service, this latter benefit is 100% of salary).

If EE is eligible to retire, spouse may elect benefit to which EE would have been entitled if he had retired instead of died.

Service-connected accidental death: return of EE contributions with interest plus a pension benefit (offset by Workmen's Compensation); payable to the EE's widow during widowhood or to his child or children under age 18 or his dependent father and mother for life.

Disability Provisions: Nonservice-connected or service-connected other than for accident: under age 55 with 10 years of service, benefit of 25% of final average salary, plus 1% for each year of service over 15 years. Service-connected accident (no minimum length of service requirement): for total disability, annuity provided by EE contributions and interest, plus pension of 66⅔% of final average salary offset by Workmen's Compensation. For occupational disability, same benefit as for total disability with pension reduced after 3 years to 33⅓% of final average salary.

IDAHO

Public Employee Retirement System of Idaho

Member Institutions:

College of Southern Idaho
North Idaho Junior College
OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: One year.

Contributions:

Individual: 3% of first $4,800 of basic annual salary; 6% of balance of basic annual salary.

Institution: Balance necessary to provide benefit, currently 7.5% of payroll.

Pension Benefit Formula: Annual allowance equal to one-third of accumulated member contributions without interest, i.e., 1% of first $4,800 of basic annual career average salary plus 2% of balance of basic career average annual salary for each year of service.

Retirement Age: Normal: age 65 with 5 years of service or age 60 with 35 years of service. Compulsory: age 70. Early: age 55 with 5 years of service (actuarially reduced below age 65).

Vesting Provisions: Benefits vest after 10 years of service. After 10 years of service and prior to age 55, EE may elect to leave contributions on deposit and receive deferred annuity at age 65 or actuarially reduced annuity at age 55. After 10 years of service and age 55, EE receives deferred annuity; no refund is permitted. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years, he retains credited service. After withdrawal, EE regains credited service if he returns to service within 5 years and repays refund within 6 months.

Preretirement Death Benefit: Return of EE contributions with interest. If EE was age 55 with 10 years of credited service, spouse may elect annuity based on benefit to which EE would have been entitled if he had retired at date of death and chosen joint and survivor option.

Disability Provisions: After 10 years of service and 6 months of disability, EE entitled to benefit as if he had continued in service to age 65. Benefit is reduced by Workmen's Compensation.

ILLINOIS

State Universities Retirement System

Member Institutions:

- Belleville Area College
- Black Hawk Junior College District
  - Black Hawk College
  - Black Hawk East College
- Carl Sandburg College
- Chicago City College
  - Amundsen-Mayfair Campus
  - Bogan Campus
  - Fenger Campus
  - Kennedy-King College
  - Loop Campus
  - Malcolm X College
  - Southeast Campus
  - Wright Campus
- College of Du Page
- College of Lake County
- Danville Junior College
- Elgin Community College
- Highland Community College
- Illinois Central College
- Illinois Valley Community College
- John A. Logan College
- Joliet Junior College
- Kankakee Community College
- Kaskaskia College
- Kishwaukee College
- Lake Land College
- Lincoln Land Community College
- McHenry County College
- Moraine Valley Community College
- Morton College
- Olney Central College
- Parkland College
- Prairie State College
- Rend Lake College
- Rock Valley College
- Sauk Valley College
- Shawnee Community College
- Southeastern Illinois College
- Spoon River College
- Thornton Junior College
- Triton College
- Wabash Valley College
- Waubonsee Community College
- William Rainey Harper College

No OASDHI

Provisions Apply To: All EEs under age 68.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 8% of basic annual salary, which includes 1% for survivor's insurance and is refundable after $120 per year paid.

Institution: Balance necessary to provide benefit, currently 12% of payroll.

Pension Benefit Formula: Choice of Plan A or B. Plan A: money purchase annuity. Plan B: 1.67% of average of highest 5 consecutive years of salary (final average salary) times first 10 years of service; 1.90% of final average salary times second 10 years of service; 2.10% of final average salary times third 10 years of service; 2.30% of final average salary times fourth 10 years of service. Maximum at age 60, 70%; increasing 1⅔% per year to 80% of final average salary at age 66.

Automatic annual cost of living increase: 1½% of original benefit (not cumulative) effective later of 1 year after retirement or age 60.

Retirement Age: Normal: age 60 with 8 years of service or age 62 with 5 years of service. Compulsory: age 68. Extensions permitted. Early: age 55 with 8 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 5 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 62; or after 10 years of service, at age 55 or later. Upon termination of employment prior to vesting, EE contributions returned with interest.

Preretirement Death Benefit: Return of EE contributions with interest, plus lump sum of $1,000. If EE is under age 58 at entrance to plan with 1½ years of service, additional monthly survivor benefit: (1) at age 55, if childless, to widow, dependent widower, or dependent parent: survivor benefit based on benefit formula of 30% of final average salary; $250 maximum; or (2) to widow with children under 18: 1 child, maximum of 60% of final average salary; 2 children, maximum of 80% of final average salary. The maximum survivors annuity is $350 or 80% of final average salary. To dependent not qualified for survivor benefit: return of EE contributions with interest, plus benefit of final average salary not to exceed $5,000.

Disability Provisions: After 2 years of service for illness (no service required for accident): 50% of greater of (1) contract salary on date of disability or (2) average of final 24 months salary; paid until 50% of total earnings during membership service is paid but not beyond age 68. Benefit reduced by Workmen's Compensation. Service is credited during disability.

INDIANA

PUBLIC EMPLOYEES' RETIREMENT FUND

Member Institutions:

Indiana Vocational Technical College *

OASDHI

Provisions Apply To: Clerical-Service EEs.

* Faculty and administrative officers participate in TIAA-CREF.

Required &/or Voluntary: Voluntary immediately; required after 1 year for those under age 60 at entrance into plan.

Waiting Period: None.

Contributions:

Individual: 3% of basic annual salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: (1) Money purchase annuity provided by EE contributions with interest, plus (2) pension of 1.1% of average of highest 5 years of salary out of final 10 years (final average salary) times years of service.

Retirement Age: Normal: age 65 with 10 years of service. Early: age 50 with 15 years of service (actuarially reduced below age 65).

Vesting Provisions: Benefits are vested after 10 years of service. Terminating EE may elect to leave contributions on deposit and receive deferred annuity at age 65 based on benefit formula. After 15 years of service and age 50, EE may elect to receive annuity immediately or leave contributions on deposit for deferred annuity; no lump sum withdrawal is permitted. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE has less than 7 years of service and returns to service within 5 years, retains credited service. After withdrawal or absence of 5 years if less than 7 years of service, loses membership status and credited service.

Preretirement Death Benefit: Return of EE contributions with interest. After 15 years of service, survivor benefit of (1) annuity, plus (2) pension based on service to date of death to spouse married to EE for 3 years or to dependent beneficiary named 6 months before EE's death.

Disability Provisions: After 7 years of service and after 6 months of disability, benefit of $100 per month plus $1 per month for each year of service over 7 years.

IOWA

IOWA PUBLIC EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Area I Vocational Technical School
Area III Community College District
  Iowa Lakes Community College
Area VI Community College District
  Ellsworth College
  Marshalltown Community College
Area XI Community College
  Boone Junior College
  Des Moines Area Community College
Eastern Iowa Community College
  Clinton Campus
  Muscatine Campus
  Scott Campus
Hawkeye Institute of Technology
Iowa Central Community College
  Eagle Grove Campus
  Fort Dodge Campus
  Webster City Campus
Iowa Technical Area XV Community College
  Centerville Community College
  Ottumwa Campus
Iowa Western Community College
  Clarinda Campus
  Council Bluffs Campus
Kirkwood Community College
North Iowa Area Community College
Southeastern Iowa Area Community College
  Burlington Campus
  Keokuk Campus
Southwestern Community College
Western Iowa Tech

OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 3½% of first $7,800 of basic annual salary.
Institution: Matches amount of EE contributions.

Pension Benefit Formula: Under 5 years of service: money purchase annuity provided by EE and ER contributions, plus any retirement dividend credited before December 31, 1966. After 5 or more years of service: 1.45% of career average salary (up to $7,000 through December 31, 1970; up to $7,800 after December 31, 1970) times years of service.

Retirement Age: Normal: age 65. Compulsory: age 70. Extensions permitted. Early: age 55 (actuarially reduced below age 65).

Vesting Provisions: Benefits are vested after 8 years of service or after attainment of age 55. A vested terminating EE less than age 55 may receive a money purchase annuity payable at age 55 or later. A vested terminating EE age 55 or more may elect to leave contributions on deposit and receive a deferred annuity at age 65 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

After 5 years or more of service, if a non-vested EE elects to leave contributions on deposit and returns to service within 5 years, retains credited service. After withdrawal or if EE leaves before he serves 5 years, loses credited service and membership status.

Preretirement Death Benefit: Return of EE and ER contributions with interest. If income from EE-ER contributions is over $10, EE may elect or, if no election, beneficiary may elect lump sum benefit or money purchase annuity.

Disability Provisions: No special disability provision is provided other than early retirement benefit for EE age 55 or over.

KANSAS

KANSAS PUBLIC EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Allen County Community Junior College
Barton County Community College
Butler County Community Junior College
Cloud County Community Junior College
Coffeyville Community Junior College
Colby Community Junior College
Cowley County Community Junior College
Dodge City Community Junior College
Fort Scott Community Junior College
Garden City Community Junior College
Highland Community Junior College
Hutchinson Community Junior College
Independence Community Junior College
Johnson County Community Junior College
Kansas City Kansas Community Junior College

Labette Community Junior College
Neosho County Community Junior College
Pratt Community Junior College
Seward County Community Junior College
OASDHI

Provisions Apply To: All EEs under age 59.

Required &/or Voluntary: Required.

Waiting Period: 1 continuous year of service.

Contributions:

Individual: 4% of basic annual salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1.25% of average salary of the highest 5 years out of the last 10 (final average salary) times years of service.

Retirement Age: Normal: age 65. Compulsory: age 70. Extensions are permitted. Early: age 60 with 10 years of service (actuarially reduced below age 65).

Vesting Provisions: Benefits vest after 10 years of service. Terminating EE may elect to leave contributions on deposit and receive actuarially reduced deferred annuity at age 60 or full annuity at age 65 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE leaves contributions on deposit and returns to service within 120 days, he retains credited service. After withdrawal or refund after 120 day absence, EE loses credited service and membership status.

Preretirement Death Benefit: Return of EE contributions with interest. If EE is age 60 with 10 years of service or age 65, spouse, if sole beneficiary, may elect benefit to which EE would have been entitled if he had retired at date of death and chosen 50% joint and survivor option in lieu of lump sum return of EE contributions with interest. Plus, group life insurance in accordance with the following schedule:

less than age 61	50% of final annual salary
61 but less than 62	40% " " " "
62 " " " 63	30% " " " "
63 " " " 64	20% " " " "
64 " " " 65	10% " " " "
age 65 or over	no coverage

For a service-connected accident: benefit equal to 50% of final average salary reduced by Workmen's Compensation, payable to spouse until spouse's remarriage or death, then to children to age 18 or death.

Disability Provisions: After 180 days of disability, an insured benefit of 42% of final annual salary reduced by Social Security, Workmen's Compensation or any other ER paid disability benefit (such as for a service-connected accident). Service-connected accident: 50% of final average salary reduced by Workmen's Compensation; not payable if insured disability benefits are received.

LOUISIANA

EMPLOYEES' RETIREMENT SYSTEM OF THE CITY OF NEW ORLEANS

Member Institutions:

Delgado College
OASDHI

Provisions Apply To: Clerical-service EEs. (Other EEs are covered by the Teachers' Retirement System of Louisiana.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 4% of basic annual salary over $1,200.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: The following percentages of the average salary of the highest 60 consecutive months minus $100 (final average salary) times years of service: 2% of first 10 years; 2½% of second 10 years; 3% of service over 20 years. Under age 62, benefit is increased by benefit formula percentages times $100 times years of service; the increase ceases at the earlier of age 62 or the date Social Security begins. Minimum benefit at age 65 with 20 years of service: $100 per month including Social Security benefit.

Retirement Age: Normal: age 62 or age 55 with 30 years of service. Compulsory: age 65 (year-to-year extensions by Board after age 65 not to exceed 3 continuous additional years). Early: age 60 with 10 years of service (actuarially reduced below age 62).

Vesting Provisions: Benefits vest after 10 years of service. EE may elect to leave contributions on deposit and receive actuarially reduced deferred annuity at age 60 or full annuity at age 62. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years, he retains credited service. After withdrawal or refund after absence of 5 years, EE with less than 10 years of service loses credited service and membership status.

Preretirement Death Benefit: Return of EE contributions with interest. After 3 years of service, additional lump sum death benefit of 25% of final annual salary.

Disability Provisions: Nonservice-connected or service-connected illness: after 10 years of service, 75% of benefit to which EE would have been entitled if he had continued in service to age 65. Minimum: $25 per month. A Social Security reduction at age 62 or as soon as eligible for Social Security disability benefits is calculated by subtracting the benefit formula percentages times $100 times years of service from the disability benefit. Service-connected accident without willful negligence (no minimum length of service requirement): benefit of 65% of final annual salary reduced by Workmen's Compensation.

LOUISIANA STATE EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Louisiana State University Two Year Campuses
Alexandria Campus
Eunice Campus
Shreveport Campus

No OASDHI

Provisions Apply To: Nonacademic EEs under age 55. (At Louisiana State University Two Year Campuses nonacademic EEs who are not members of this system when hired must participate in the self-administered plan. Nonacademic

EEs who are members of this system when hired must retain membership in this system. Faculty and administrative officers are covered by the self-administered plan or, if a participant of the Teachers' Retirement System of Louisiana when hired, EE may elect to retain membership.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 6% of basic annual salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 2% of average salary of highest 60 consecutive months. (final average salary) times years of service, plus lump sum benefit of $300.

Retirement Age: Normal: age 65 with 10 years of service or age 55 with 30 years of service. Extensions after age 65 require approval of ER. Early: age 60 with 10 years of service (actuarially reduced below age 65).

Vesting Provisions: Benefits vest in accordance with the following schedule:

Years of Service	*Percentage ER Contributions Vested*
16	20%
17	40%
18	60%
19	80%
20	100%

After 20 years of service, EE may elect to leave contributions on deposit and receive actuarially reduced deferred annuity at age 60 or full annuity at age 65. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years, retains credited service. After withdrawal or absence of 5 years unless vested, EE regains credited service by serving additional 4 years and repaying refund with compound interest at 2%.

Preretirement Death Benefit: Return of EE contributions with interest. After 5 years of service, monthy survivor benefit to one of the following: (1) unmarried widow with unmarried children under 18 or (2) to orphaned children, benefit of 75% of final average salary to maximum of $300, paid until children reach 18, marry or die or spouse remarries; (3) children of remarried spouse, 50% of final average salary to maximum of $200, paid until children reach 18, marry or die. After 15 years of service, to unremarried childless widow married to EE 2 years, monthly benefit payable at age 50 of 50% of final average salary to maximum of $200, paid until remarriage or death. If EE had 25 years of service or was eligible to retire, to spouse married to EE for 5 years, benefit to which EE would have been entitled if he had retired at date of death and chosen joint and survivor option; reduced if EE was less than age 55.

Disability Provisions: Under age 60 with 10 years of service, (1) money purchase annuity provided by EE contributions with interest, plus (2) pension of 75% of benefit to which EE would have been entitled if he had continued in service to age 60, not actuarially reduced. If EE has 30 years of service or has attained age 55, 100% of benefit to which EE would have been entitled if he had continued to age 60, not actuarially reduced. Under age 60, benefit is reduced to final average salary whenever amount which EE is capable of earning plus disability benefit could exceed final average salary; after age 60, original unreduced benefit. Benefits are offset by Workmen's Compensation.

TEACHERS' RETIREMENT SYSTEM OF LOUISIANA

Member Institutions:

Delgado College
Louisiana State University Two Year Campuses
  Alexandria Campus
  Eunice Campus
  Shreveport Campus

No OASDHI

Provisions Apply To: Faculty and administrative officers under age 50. EEs age 50 or over may join if EE is transferring from a reciprocal system and able to complete a total of 15 years of service by age 65. (At Louisiana State University Two Year Campuses: Only faculty and administrative officers who are already members of the system when hired may participate or may elect within 1 year to join the self-administered plan. Faculty and administrative officers who are not members of the system when hired must join the self-administered plan. Non-academic EEs of the University must participate in the self-administered plan unless members of the Louisiana State Employees' Retirement System when hired; members of the Louisiana State Employees' Retirement System must continue participation.) (At Delgado College other EEs are covered by the Employees' Retirement System of the City of New Orleans.)

Required &/or Voluntary: Required. EEs at Louisiana State University Two Year Campuses who are participating members when hired may elect to terminate membership within 1 year of employment and enter self-administered plan.

Waiting Period: None.

Contributions:

Individual: 7% of basic annual salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 2% of average salary of highest 5 consecutive years (final average salary) plus $300. Minimum: $2,400.

Retirement Age: Normal: age 60 with 15 years of service or 20 years of service. Compulsory: age 68 (unless ER elects to terminate EE's service at age 65).

Vesting Provisions: Benefits vest after 20 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years out of 6 consecutive years, he retains credited service. After withdrawal or absence of 5 years out of 6 consecutive years, EE regains credited service by repaying refund with interest.

Preretirement Death Benefit: Return of EE contributions with interest. After 5 years of service, monthly survivor benefit to one of the following: (1) widow or dependent widower married to EE 2 years, 75% of final average salary to maximum $300, paid until children reach 18 or die or spouse remarries or dies; (2) orphaned children or children of remarried spouse: 1 child, 50% of final average salary to maximum $200; 2 children or more, 75% of final average salary to maximum $300; children's benefits are paid until they reach 18 or die. After 15 years of service, benefit to unremarried widow or dependent widower at age 60 or over of 50% of final average salary to maximum $200. If EE was eligible to retire. benefit to spouse married to EE 5 years of amount to which EE would have been entitled if he had retired at date of death and chosen joint and survivor option.

Disability Provisions: After 5 years of service, (1) money purchase annuity provided by EE contributions with interest: plus (2) pension of 75% of benefit to which EE would have been entitled if he had continued in service to age 60. Benefit is reduced to final average salary if disability benefit plus earnings which EE is capable of earning could exceed final average salary.

MAINE

MAINE STATE RETIREMENT SYSTEM

Member Institutions:

Eastern Maine Vocational Technical Institute
Northern Maine Vocational Technical Institute
No OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 6.14% of basic annual salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1/60 of average highest 3 years' salary (final average salary) times years of service. Minimum for EEs with 10 or more years of service: $80 per month.

A cost-of-living benefit equal to the per cent increase or decrease in the active EEs' salaries becomes effective as of the first of the month following the date of the adjustment in the active EEs' salaries.

Retirement Age: Normal: age 60. Compulsory: age 70. Early: any age with 30 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 10 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

Preretirement Death Benefit: Nonservice-connected: return of EE contributions with interest or, after 18 months of service out of final 42 months before death, survivor benefit to (1) unremarried widow or dependent widower: 1 child, $200: 2 children, $250; 3 children or more, $300; if no spouse, to (2) children under 18 until death or marriage: 1 child, $100; 2 children, $150; 3 children or more, $200; (3) if no other beneficiary, to unremarried widow or widower age 60, $100; or to unremarried parent at age 60, $100; 2 parents, $175. Benefits are payable to children to age 22 if full-time unmarried students. After 10 years of service, benefit at any age to unremarried spouse without children, $100 per month to death. If EE eligible to retire, benefit to which EE would have been entitled if he had retired at date of death and chosen joint and survivor option or a reduced retirement plan acceptable to Board. Service-connected: return of EE contributions with interest. and after 18 months of service out of final 42 months before death, additional survivor benefits as per nonservice-connected. All survivor benefits are adjusted as per cost-of-living provision.

Disability Provisions: Nonservice-connected: under age 60 with 10 years of service, greater of 90% of benefit formula or 25% of final average salary. Maximum: 90% of benefit formula based on years of service EE would have earned if he had continued in service to age 60. Recomputed at age 60 if normal retirement benefit is greater. Service-connected (no minimum length of service requirement): ⅔ of final average salary. All disability benefits are reduced to final average salary whenever earnings EE could have earned plus disability benefit exceed final average salary. Disability benefits are also reduced by Workmen's Compensation.

MARYLAND

EMPLOYEES' RETIREMENT SYSTEM OF BALTIMORE COUNTY

Member Institutions:

Catonsville Community College
OASDHI

Provisions Apply To: Service EEs. (Other EEs covered by Teachers' Retirement System of the State of Maryland.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: Percentage of basic annual salary varies according to age and sex, i.e., for male age 30, 5.20%; for male age 50, 7.16%.

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1/60 of average highest 5 consecutive years' salary (final average salary) times years of service. At the discretion of the Board a supplementary benefit is paid. Total maximum benefit, $50 per year times years of service up to 30 years.

A cost of living increase in the benefit (excluding any supplementary benefit) of 3% will be made if the Consumer Price Index increases by 3% during a calendar year, if reserves are sufficient. If reserves are insufficient to cover the full 3%, the increase will be made at a lower multiple to the nearest 0.25%, but not less than 1%. No increase will be made in any year in which the increase in the Consumer Price Index is less than 3%.

Retirement Age: Normal: age 60. Compulsory: age 70. Extensions permitted. Early: any age with 30 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 10 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 2 years, he retains credited service. After withdrawal, EE regains credited service by returning to service and repaying refund with interest.

Preretirement Death Benefit: Nonservice-connected: return of EE contributions with interest. After 1 year of service, additional lump sum benefit of 50% of final annual salary. If EE is age 50 with 15 years of service or eligible to retire and spouse is named beneficiary, spouse may elect annuity EE would have been entitled to if he had retired at date of death and chosen the joint and survivor option, or lump sum consisting of refund of contributions, plus 50% of final annual salary.

Disability Provisions: Nonservice-connected: after 5 years of service, benefit based on service to date of disability. Minimum, 25% of final average salary; increasing 1⅔% per year over 5 to maximum 33⅓% of final average salary. Disability benefit may not be greater than normal service retirement benefit. Service-connected (no minimum length of service requirement), if EE is ineligible to retire, benefit of (1) money purchase annuity provided by EE contributions with interest, plus (2) pension of ⅔ of final average salary.

EMPLOYEES RETIREMENT SYSTEM OF THE CITY OF BALTIMORE

Member Institutions:

Community College of Baltimore

OASDHI

Provisions Apply To: Clerical-service EEs. (Faculty and administrative officers participate in the Teachers' Retirement System of the State of Maryland.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: Percentage of basic annual salary varies according to age of entry into plan and sex, e.g., male teacher age 25, 6.50%; male teacher age 50, 8.28%.

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: (1) Money purchase annuity provided by EE contributions, plus (2) pension provided by ER contributions of 1/120 of salary of 5 highest consecutive years (final average salary) times years of service. Minimum at age 60 or with 35 years of service: 1/60 of final average salary times years of service.

Retirement Age: Normal: age 60. Compulsory: age 70. Early: any age with 30 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 30 years of service. Terminating EE may elect to leave contributions on deposit and receive annuity and pension based on benefit formula payable at age 60. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years he retains credited service. After withdrawal, EE may regain credited service by returning to service within 5 years and by repaying refund with interest.

Preretirement Death Benefit: Nonservice-connected: Return of EE contributions with interest. After 1 year's service, additional benefit of 6 months' salary. Service-connected (no minimum length of service requirement): (1) return of EE contributions with interest, plus (2) pension of 100% of final annual salary both payable in the following order: to widow during widowhood; if no widow, or widow remarries or dies, to children to age 18. If EE is eligible to retire, spouse may elect retirement allowance EE would have received if EE had retired at date of death and had chosen joint and full survivor option.

Disability Provisions: Nonservice-connected: after 5 years of service, 90% of 1/60 of final average salary times years of service. Service connected accident (no minimum length of service requirement): 66⅔% of final average salary, plus annuity provided by EE contributions plus interest.

EMPLOYEES' RETIREMENT SYSTEM OF THE STATE OF MARYLAND

Member Institutions:
Allegany Community College
Anne Arundel Community College
Cecil Community College
Frederick Community College
Hagerstown Junior College
Harford Junior College
Howard Community College
Prince George's Community College
OASDHI

Provisions Apply To: Nonacademic EEs under age 68½. (Other EEs are covered by the Teachers' Retirement System of the State of Maryland.)

Required &/or Voluntary: Voluntary for EEs of Community Colleges.

Waiting Period: None.

Contributions:

Individual: Percentage of basic annual salary varies according to sex and age of entry into plan, e.g., for males age 30, 5.65%; males age 59 and over, 7.40%.

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: (1) Annuity based on EE contributions with interest, plus (2) pension of 1/120 of average salary of highest 5 consecutive years (final average salary) times years of service. Minimum total benefit: 1/60 of final average salary times years of service.

Retirement Age: Normal: age 60 or any age with 35 years of service. Compulsory: age 70. Early: any age with 30 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 15 years of service. Terminating EE may leave contributions on deposit and receive deferred annuity and pension at age 60 of 1/60 of final average salary times years of service. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 2 years, he retains credited service. After withdrawal or absence of 2 years (contributions are automatically refunded) EE regains credited service by repaying refund with interest and serving additional 3 years.

Preretirement Death Benefit: Return of EE contributions with interest. After 1 year of service, amount in addition equal to 50% of final average salary. If EE was eligible to retire or attained age 55 and completed 15 years of service, spouse, if sole primary beneficiary, may elect survivor benefit based on service to date of death.

Disability Provisions: Nonservice-connected disability: under age 60 with 5 years of service, benefit of 1/60 of final average salary times years of service. Minimum: 25% of final average salary. Service-connected accidental disability: under age 60 with no minimum service requirement, annuity based on EE contributions with interest, plus pension of 2/3 of final average salary. Maximum: total final average salary.

MONTGOMERY COUNTY EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Montgomery Community College

OASDHI

Provisions Apply To: All EEs. (Optional participation for faculty and administrative officers in the Teachers' Retirement System of the State of Maryland.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 6% of basic annual salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 2% of average highest 4 consecutive years' salary (final average salary) times years of service up to 36 years. All service in excess of 36 years will be at the Teachers' Retirement System's rate.

Automatic cost of living adjustment: effective each January 1, 20% of base pension is adjusted to the increase or decrease in the Consumer Price Index up to 3% annually. Benefit is not decreased below original base pension.

Retirement Age: Normal: age 60 or any age with 35 years of service. Compulsory: age 70. Early: any age with 30 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest in accordance with the following schedule:

Years of Service	*Per Cent Vesting*
10	75
11	80
12	85
13	90
14	95
15	100

After 15 years of service, deferred annuity based on benefit formula payable at age 60. Upon termination of employment prior to vesting, EE contributions returned with 4% interest.

Preretirement Death Benefit: Return of EE contributions with interest. After 1 year of service, lump sum death benefit of 50% of final average salary. At age 55 with 15 years of service or if EE eligible to retire, and also if EE was living with spouse, spouse may elect survivor benefit based on service to date of death.

Disability Provisions: Nonservice-connected: highest of (1) or (2). (1) Benefit formula based on service to date of disability up to 36 years; (2) 30% of final average salary. Service-connected: money purchase annuity provided by EE contributions with interest, plus pension of 66⅔% of final average salary. Maximum not to exceed 100% of final average salary.

TEACHERS' RETIREMENT SYSTEM OF THE STATE OF MARYLAND

Member Institutions:

Allegany Community College *	Essex Community College
Anne Arundel Community College *	Frederick Community College *
Catonsville Community College	Hagerstown Junior College *
Cecil Community College *	Harford Junior College *
Charles County Community College	Howard Community College *
Chesapeake College	Montgomery Community College
Community College of Baltimore	Prince George's Community College *

OASDHI

Provisions Apply To: Faculty and administrative officers. (Nonacademic EEs at the asterisked colleges (*) are covered by the Employees' Retirement System of the State of Maryland; service EEs at Catonsville Community College participate in the Employees' Retirement System of Baltimore County; clerical-service EEs at the Community College of Baltimore participate in the Employees Retirement System of the City of Baltimore; and all EEs at the Montgomery Community College may join the Montgomery County Employees' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: Percentage of basic annual salary varies according to sex and age of entry into plan, e.g., for males, ranges from 5.60% at ages 21 to 31 to 8.25% at age 59 and over.

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: (1) Annuity based on EE contributions with interest, plus (2) pension of 1/120 of average salary of highest 5 consecutive years (final average salary) times years of service. Minimum total benefit: 1/60 of final average salary times years of service.

Retirement Age: Normal: age 60 or any age with 35 years of service. Compulsory: age 70. Early: any age with 30 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 15 years of service. Terminating EE may leave contributions on deposit and receive deferred annuity and pension at age 60 of 1/60 of final average salary times years of service. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years, EE retains credited service. After withdrawal, EE may regain credited service by completing 3 years of additional service and repaying refund with interest.

Preretirement Death Benefit: Return of EE contributions with interest. After 1 year of service, amount in addition equal to 50% of final average salary. If EE was eligible to retire or attained age 55 and completed 15 years of service, spouse, if sole primary beneficiary, may elect survivor benefit based on service to date of death.

Disability Provisions: Nonservice-connected disability: under age 60 with 5 years of service, benefit of 1/60 of final average salary times years of service. Minimum: 25% of final average salary. Service-connected accidental disability: under age 60 with no minimum service requirement, annuity based on EE contributions with interest, plus pension of ⅔ of final average salary. Maximum: total final average salary.

MASSACHUSETTS

The State Board of Retirement

Member Institutions:

The Commonwealth of Massachusetts Board of Regional Community Colleges
- Berkshire Community College
- Bristol Community College
- Cape Cod Community College
- Greenfield Community College
- Holyoke Community College
- Massachusetts Bay Community College
- Massasoit Community College
- Mount Wachusett Community College
- North Shore Community College
- Northern Essex Community College
- Quinsigamond Community College
- Springfield Technical Community College

No OASDHI

Provisions Apply To: All EEs under age 65 at time of employment and earning more than $200 per year.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 5% of basic annual salary.
Institutions: Balance necessary to provide benefit.

Pension Benefit Formula: Annuity provided by ER contributions plus interest with pension based on EE contributions totalling 2.5% of average salary of the 3 highest years (final average salary) times years of service. Maximum: 80% of the greater of the final average salary or the average salary of the last 3 years the EE worked. Veterans with less than 20 years of service receive additional $15 per year of service; with 20 or more years of service, an additional pension of $300.

Cost of living adjustment: For pensions under $6,000, whenever the Consumer Price Index rises by more than 3% over any previous increase or more than the initial benefit, a proportionate cost-of-living increase is payable in December of the year in which the increase is applied.

Retirement Age: Normal: age 65. Compulsory: age 70. Extensions to end of 70th year are permitted. Early: age 55 or any age with 20 years of service (actuarially reduced below age 65).

Vesting Provisions: Benefits vest after 20 years of service. Under age 55, EE may elect to leave contributions on deposit and receive an actuarially reduced annuity immediately or deferred to age 55 or a full annuity at age 65 based on the benefit formula. After age 55, EE may elect immediate or deferred annuity but not a return of EE contributions. Upon termination of employment prior to vesting, EE contributions returned with interest.

If EE elects to leave contributions on deposit, deposits earn interest for 2 years (none thereafter) and EE retains credited service when he returns to service. After withdrawal, EE regains credited service by repaying refund and serving additional 2 consecutive years of service.

Preretirement Death Benefit: Nonservice-connected: before age 55, return of EE contributions with interest; or eligible beneficiary receives ⅔ of benefit to which EE would have been entitled at age 55 based on actual service; or a monthly survivor benefit to the following: to eligible widow, $100, plus to 1 child under 18, $50; each additional child under 18, $35. After age 55, ⅔ joint and survivor benefit. Under certain conditions widow of terminated EE may receive $100 per month if deposit is not withdrawn. Service-connected: return of EE contributions with interest, plus monthly survivor benefit to wife or children under 18 or dependent family member, benefit of ⅔ of final annual salary, plus $312 per year per child under 18. Maximum: 100% of final annual salary. (Separate group life insurance of $2,000 double indemnity reduced to $1,000 at retirement is provided by the State.)

Disability Provisions: Nonservice-connected: for nonveteran under age 55 with 15 years of service, benefit based on service to date of disability and EE's final annual salary, actuarially reduced from age 65 to age 55; for veteran under age 70 with 10 years of service, (1) money purchase annuity provided by EE contributions with interest, plus the ER contributions made during EE's military leave with interest, plus (2) pension of 50% of final 12 months' salary. Minimum: amount of benefit formula based on actual service. Maximum veteran's benefit: 80% of highest 5 years of average salary. Service-connected (no minimum length of service requirement): under age 55 (1) annuity provided by EE contributions with interest, plus (2) pension of ⅔ of final average salary, plus (3) survivor benefit to unmarried children under 18, $312 each. Maximum benefit: 100% of final annual salary. Disability benefits are reduced to final annual salary whenever EE's outside earnings plus pension (excluding annuity) exceed final annual salary by $1,000; benefits are reduced by Workmen's Compensation (excluding funeral or hospital payments).

MICHIGAN

Michigan Public School Employees' Retirement System

Member Institutions:

Alpena Community College
Bay de Noc Community College
Delta College
Flint Community Junior College
Glen Oaks Community College
Gogebic Community College
Grand Rapids Junior College
Henry Ford Community College
Highland Park College
Jackson Community College
Kalamazoo Valley Community College *
Kellogg Community College
Kirtland Community College *
Lake Michigan College
Lansing Community College
Macomb County Community College **
Center Campus
South Campus
Mid Michigan Community College
Monroe County Community College
Montcalm Community College
Muskegon Community College
North Central Michigan College
Northwestern Michigan College
Oakland Community College *
St. Clair County Community College
Schoolcraft College
Southwestern Michigan College
Washtenaw Community College *
Wayne County Community College
West Shore Community College

OASDHI

* Faculty and administrative officers participate in supplementary TIAA-CREF plan.
** Faculty may elect TIAA-CREF as supplement.

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 3% of first $4,200 of salary; 5% of balance.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1% of first $4,200 of salary times years of service, plus 1½% of final average salary above $4,200 times years of service. Final average salary is average salary of highest 5 consecutive years.

Retirement Age: Normal: age 60 with 10 years of service. Early: age 55 with 30 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits are vested at age 50 with 10 years of service or at any age with 25 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit, retains credited service when returns to service. After withdrawal, EE regains credited service by repaying refund with interest and serving additional two consecutive years.

Preretirement Death Benefit: Return of EE contributions with interest. After 15 years of service, widow, dependent and disabled widower, orphan children under 18 or an individual dependent on the EE for 50% or more of regular support receive survivor benefit based on service to date of death.

Disability Provisions: After 10 years of service, benefit based on service to date of disability, not actuarially reduced.

MINNESOTA

MINNESOTA STATE RETIREMENT SYSTEM

Member Institutions:

Minnesota State Junior College System
- Anoka-Ramsey State Junior College
- Austin State Junior College
- Brainerd State Junior College
- Fergus Falls State Junior College
- Hibbing State Junior College
- Inver Hills State Junior College
- Itasca State Junior College
- Lakewood State Junior College
- Mesabi State Junior College
- Metropolitan State Junior College
- Normandale State Junior College
- North Hennepin State Junior College
- Northland State Junior College
- Rainy River State Junior College
- Rochester State Junior College
- Vermilion State Junior College
- Willmar State Junior College
- Worthington State Junior College

University of Minnesota Technical Institute

OASDHI

Provisions Apply To: Nonacademic EEs. (Faculty and administrative officers are covered by Minnesota State Teachers' Retirement System except that faculty and administrative officers at the University of Minnesota Technical Institute are covered by the Northwestern National-Minnesota Mutual Plan.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 3% of basic annual salary.

Institution: Matches EE contributions, plus additional contribution (equal to ⅓ of total EE contributions).

Pension Benefit Formula: Career average salary times the following percentages per years of completed months of service: 1% per year, first 10 years: 1.3%, second 10 years; 2%, third 10 years; 2.5%, years over 30.

Cost of living adjustment: When value of the fund segregated for payment of retirement benefits (up to 50% of total contributions are invested in common stocks) averaged over a year is more or less (by 2% or more) than the value of reserves required to support the payment of benefits, a proportionate adjustment in benefits will become effective January 1st of the next year. Amount of benefit originally granted is guaranteed minimum.

Retirement Age: Normal: age 65 with 10 years of service. Compulsory: age 70. Early: age 58 with 20 years of service (actuarially reduced below age 65).

Vesting Provisions: Benefits are vested after 10 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 65. Upon termination of employment prior to vesting, EE contributions returned without interest.

If a non-vested EE elects to leave contributions on deposit and returns to service, retains credited service. After withdrawal, EE may regain credited service by completing 1 year of additional service and repaying refund with interest.

Preretirement Death Benefit: Return of EE contributions with interest. If a vested member of the system dies after termination of employment but prior to retirement, EE contributions are returned without interest.

Disability Provisions: Under age 65 with 10 years of service, benefit formula based on service to date of disability, not actuarially reduced. Maximum: 50% of career average salary. Benefits are reduced by Workmen's Compensation.

MINNESOTA STATE TEACHERS' RETIREMENT SYSTEM

Member Institutions:

Minnesota State Junior College System
- Anoka-Ramsey State Junior College
- Austin State Junior College
- Brainerd State Junior College
- Fergus Falls State Junior College
- Hibbing State Junior College
- Inver Hills State Junior College
- Itasca State Junior College
- Lakewood State Junior College
- Mesabi State Junior College
- Metropolitan State Junior College
- Normandale State Junior College
- North Hennepin State Junior College
- Northland State Junior College
- Rainy River State Junior College
- Rochester State Junior College
- Vermilion State Junior College
- Willmar State Junior College
- Worthington State Junior College

OASDHI

Provisions Apply To: Faculty and administrative officers. (Other EEs are covered by the Minnesota State Retirement System.)

The Supplemental Retirement Fund covers certain personnel employed by the Junior College Board.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 3½% of basic annual salary. Supplemental Retirement Fund: Individual must make additional contributions of up to $450 per year (5% of salary between $6,000 and $15,000) which are matched by the State, and paid into a separate Minnesota Supplementary Retirement Fund, under which EE may elect "income" share account (up to 45% of which is invested in common stocks) or a "growth" share account (up to 100% of which is invested in common stocks).

Institution: 3½% of basic annual salary of each EE. Supplemental Retirement Fund: Matches amount of EE contributions.

Pension Benefit Formula: Formula: career average salary times the following: first 10 years, 0.625% per year of service; second 10 years, 1.4% per year of service; third 10 years, 1.9% per year of service; years over 30, 2.45% per year of service.

Supplemental Retirement Fund: Money purchase annuity or cash refund provided by EE and ER contributions with earnings, increased or decreased depending on the financial experience of the account elected, "income" or "growth."

Cost of living adjustment: At the time of retirement, the reserves needed to pay EE's formula retirement benefits are transferred to a special fund. Up to 50% of this fund is invested in common stocks. When the value of the fund averaged over a year is more or less (by 2% or more) than the value of reserves required to support the payment of benefits, a proportionate adjustment in benefits will become effective January 1st of the next year. Amount of benefit originally granted is guaranteed minimum.

Optional State Variable Annuity: Instead of electing the full formula benefit, within 1 year of joining the system a participant may elect to allocate 3/7 of total EE-ER contributions to a variable annuity, with the balance (4/7) paid to the formula plan, or can allocate 100% of EE-ER contributions to variable annuity. If 4/7 to formula is elected, benefit is variable annuity plus career average salary times the following reduced percentages: first 10 years, 0.36% per year of service; second 10 years, 0.8% per year of service; third 10 years, 1.1% per year of service; years over 30, 1.4% per year of service.

Retirement Age: Normal: age 65. Early: age 55 with 10 years of service or any age with 30 years of service (actuarially reduced below age 65).

Supplemental Retirement Fund: age 65.

Vesting Provisions: Formula: Benefits vest after 10 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 55 or older based on benefit formula, actuarially reduced below age 65. Upon termination of employment prior to vesting and prior to attainment of age 65, EE contributions returned without interest. Upon termination of employment prior to vesting and after attainment of age 65, EE contributions returned with interest.

Variable Annuity: Benefits vest after 10 years of service. EE may elect to leave EE accumulation on deposit and receive an annuity at age 55 or older. The annuity would be computed on a money purchase basis and would be determined by the member's age, sex, and EE and ER accumulations. Upon termination of employment prior to vesting, total EE accumulation is returned (no service or age requirement).

Supplemental Retirement Fund: No vesting until death, disability or age 65.

Preretirement Death Benefit: Formula: Return of EE contributions with interest.

Variable Annuity: Amount of EE contributions with earnings in variable annuity fund paid in lump sum.

Supplemental Retirement Fund: full vesting at death for survivor benefit.

Disability Provisions: Formula: After 10 years of service or at age 50 with 5 years of service, benefit formula based on service to date of disability.

Variable Annuity: After 10 years of service or at age 50 with 5 years of service, total EE accumulation is returned or EE may elect to receive an annuity based on age, sex, and EE and ER accumulations.

Supplemental Retirement Fund: full vesting at disability.

MISSISSIPPI

Public Employees' Retirement System of Mississippi

Member Institutions:

Coahoma Junior College
Copiah-Lincoln Junior College
East Central Junior College
East Mississippi Junior College
Hinds Junior College
Holmes Junior College
Itawamba Junior College
Jones County Junior College
Meridian Municipal Junior College
Mississippi Delta Junior College
Mississippi Gulf Coast Junior College District
  Jackson County Campus
  Jefferson Davis Junior College
  Perkinston College
Northwest Mississippi Junior College
Pearl River Junior College
Southwest Mississippi Junior College
T. J. Harris Junior College
Utica Junior College

OASDHI

Provisions Apply To: All EEs under age 60.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 4½% of monthly salary ($15,000 is maximum annual covered salary).

Institution: 4½% of monthly payroll ($15,000 per EE is maximum annual covered salary).

Pension Benefit Formula: 1½% of average salary of highest 5 consecutive years (final average salary) not to exceed $15,000 for any year times years of service.

Retirement Age: Normal: age 65. Compulsory: age 70. Early: age 55 with 30 years of service, or age 60 with 10 years of service (actuarially reduced below age 65).

Vesting Provisions: Benefits vest in accordance with the schedule below. EE may elect to leave contributions on deposit and receive a percentage of the benefit formula at age 60, in accordance with the schedule.

Years of Service	*Per Cent of Formula Benefit*
16	20%
17	40%
18	60%
19	80%
20	100%

Upon termination of employment prior to vesting, return of EE contributions with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years or if returns after 5 years and completes 5 additional years of service, retains credited service. After withdrawal, EE may regain credited service by completing 5 years of additional service and repaying refund.

Preretirement Death Benefit: Return of EE contributions with interest. After 20 years of service, if widow was married to EE during last 5 years prior to death of the EE and if the widow is age 45 or over but not yet eligible for Social Security, the widow may elect survivor annuity based on benefit to which EE would have been entitled if EE had retired instead of died.

Disability Provisions: Under age 60 and after 10 years of service, benefit to which EE would have been entitled if he had continued in service to age 60 times 85% times 75%. Workmen's Compensation benefit is deducted.

MISSOURI

PUBLIC SCHOOL RETIREMENT SYSTEM OF MISSOURI

Member Institutions:

- Crowder College
- East Central Junior College
- Junior College District of Jefferson County
- Junior College District of St. Louis *
  - Florissant Valley Community College *
  - Forest Park Community College *
  - Meramec Community College *
- Metropolitan Junior College District
  - Longview College
  - Maple Woods College
- Penn Valley Junior College
- Mineral Area College
- Missouri Southern College **
- Missouri Western College **
- Moberly Junior College
- State Fair Community College
- Three Rivers Junior College
- Trenton Junior College **
- OASDHI

Provisions Apply To: Faculty and certified administrative officers.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 8% of basic annual salary.
Institution: Matches EE contributions; credited to reserve account.

Pension Benefit Formula: 1½% of average salary of highest 10 consecutive years

* Nonacademic EEs participate in a self-administered plan.
** Nonacademic EEs participate in State Employees' Retirement System.

(final average salary) times years of service, plus 60 cents per year times years of service; increased by ¾ of 1% per month of service between ages 60 and 65.

Retirement Age: Normal: age 60 with 5 years of service or any age with 40 years of service. Compulsory: age 70. Early: any age with 30 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 20 years of service or after 5 years of service including 1 year served after age 55. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned without interest if less than 5 years of service; after 5 or more years of service, contributions with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 4 out of 5 consecutive years, he retains credited service. After withdrawal, EE regains credited service by repaying refund within 5 years and serving an additional 7 years.

Preretirement Death Benefit: Return of EE contributions with interest. After 2 years of service, one of the following additional monthly survivor benefits to the designated sole beneficiary: (1) to unremarried widow at age 60 or unremarried dependent widower at age 65, $200 paid until remarriage or death; (2) to widow with children, $200 paid until remarriage or death; plus $100 per child to maximum of $500 paid until children marry, reach 18 (if student, 22), or die; continued after marriage of widow; (3) to each unmarried child under 18 (if student, 22), $150 to maximum of $500; (4) to each dependent parent at age 65 until remarriage or death, $150.

Disability Provisions: Under age 60 with 8 years of service, greater of (1) 90% of benefit to which EE would have been entitled if he had continued in service to age 65 or (2) 50% of final annual salary. Maximum: benefit to which EE would have been entitled if he had continued in service to age 65.

STATE EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Missouri Southern College
Missouri Western College
Trenton Junior College
OASDHI

Provisions Apply To: Nonacademic EEs. (Faculty and administrative officers are covered by the Public School Retirement System of Missouri.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 4% of total salary up to $15,000.
Institution: Balance necessary to provide benefit (not to exceed 4% of payroll).

Pension Benefit Formula: 1% of average salary of 5 highest consecutive years (final average salary) not to exceed $15,000 for any year times years of service.

Retirement Age: Normal: age 65 or age 60 with 20 years of service. Compulsory: age 70. Early: age 60 with 15 years of service (actuarially reduced below age 65).

Vesting Provisions: Benefits vest after 20 years of service and age 60. EE may elect to receive annuity based on benefit formula. Upon termination of employment prior to vesting, return of EE contributions with interest.

Preretirement Death Benefit: Return of EE contributions with interest. After 20 years of service and age 60, spouse may elect to receive survivor benefit based on EE service to date of death.

Disability Provisions: After 5 years of service, benefit formula based on service to date of disability, not actuarially reduced. Benefits are reduced by Workmen's Compensation.

MONTANA

MONTANA TEACHERS' RETIREMENT SYSTEM

Member Institutions:
- Dawson College
- Flathead Valley Community College
- Miles Community College
- OASDHI

Provisions Apply To: Faculty and administrative officers. (Other EEs covered by Public Employees' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 5% of basic annual salary, plus annual membership fee of $1.00.
Institution: 4½% of payroll.

Pension Benefit Formula: (1) Money purchase annuity provided by EE contributions plus (2) pension of 1/140 of average salary of highest 3 consecutive years (final average salary) times years of service (maximum 35 years unless more years earned by age 60).

Retirement Age: Normal: age 60 with 5 years of service. Compulsory: age 70.

Vesting Provisions: Benefits are vested after 5 years of service. EE may elect to leave contributions on deposit and receive deferred annuity and pension at age 60. Upon termination of employment prior to vesting, contributions returned without interest.

If a non-vested EE elects to leave contributions on deposit and returns to service, retains credited service. After withdrawal, EE may regain credited service by repaying refund upon return to system.

Preretirement Death Benefit: Return of EE contributions with interest. After 5 years of service, beneficiary may elect to receive a survivor benefit based on EE's service, average salary, deposits and beneficiary's age. Additional benefit of $50 per month for each minor child.

Disability Provisions: Under age 60 and after 5 years of service but less than 20 years of service, 25% of final average salary. Percentage increases for the 20th year and each additional year of service over 20; maximum: 45% for 35 years of service.

PUBLIC EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Dawson College
Flathead Valley Community College
Miles Community College
OASDHI

Provisions Apply To: Clerical-service EEs. (Other EEs are covered by the Montana Teachers' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 5.75% of basic annual salary.
Institution: 4.3% of payroll.

Pension Benefit Formula: 1/70 of average salary of highest 3 consecutive years (final average salary) times years of service.

Retirement Age: Normal: age 60 with 10 years of service. Early: age 55 with 10 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 10 years of service. A vested terminating EE may have contributions returned with interest or may elect to leave contributions on deposit and receive deferred annuity at age 55 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned without interest.

If a non-vested EE elects to leave contributions on deposit, he retains credited service when he returns to service. After withdrawal, EE regains credited service by repaying refund with interest.

Preretirement Death Benefit: Nonservice-connected: return of EE contributions with interest. Additional lump sum benefit of 1 month's salary times years of service to 6 years or, after 10 years of service, money purchase annuity provided by EE and ER contributions with interest. Service-connected: if Workmen's Compensation is awarded for accidental death, return of EE contributions with interest only. If Workmen's Compensation is not awarded, benefit is same as nonservice-connected death.

Disability Provisions: Nonservice-connected (after 10 years of service): under age 60, 90% of benefit based on service to date of disability, not actuarially reduced. Service-connected (no minimum length of service requirement): benefit of 50% of final average salary when no Workmen's Compensation is payable; 25% of final average salary when Workmen's Compensation is payable. Benefit is reduced whenever earnings plus disability benefit exceeds amount of benefit to which EE would have been entitled at retirement.

NEBRASKA

NEBRASKA SCHOOL EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Central Nebraska Technical College
Fairbury Junior College
McCook College

Nebraska Western College
Northeastern Nebraska College
North Platte Junior College
Platte Junior College
OASDHI

Provisions Apply To: All EEs under age 65. (Central Nebraska Technical College non-certified professional and administrative EEs may elect self-administered plan.)

Required &/or Voluntary: Voluntary for EEs who do not have a certificate or credentials (most non-academic EEs), required for others over age 21.

Waiting Period: None.

Contributions:

Individual: 3½ % of basic annual salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: Choice of A or B. (A) Normal School Retirement Allowance consisting of a "Service Annuity" provided by ER contributions of $36 times years of service plus a "Savings Annuity" provided by EE contributions with interest for a money purchase annuity, or (B) 1% of average salary of highest 10 years of service (final average salary) times years of service.

Retirement Age: Normal: age 65 with 5 years of service or any age with 35 years of service. No compulsory retirement age.

Vesting Provisions: Benefits vest after 5 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 65. Upon termination of employment prior to vesting, EE contributions returned with interest.

After withdrawal of contributions with interest, EE may regain credited service if returns to service within 3 years and repays refund plus 3% interest.

Preretirement Death Benefit: Return of EE contributions with interest.

Disability Provisions: After 15 years of service, (1) service annuity based on service to date of disability, plus (2) savings annuity based on actuarial value of EE contributions with interest.

NEVADA

PUBLIC EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Elko Community College *
No OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 6% of basic annual salary plus 30¢ per month administrative fee.
Institution: 6% of payroll, plus amount equal to EE administrative fee.

Pension Benefit Formula: 2.5% of average salary of highest 3 consecutive years of last 10 (final average salary) for each year of service up to 20, plus additional

* Faculty and professional staff may join TIAA-CREF as alternate.

1.5% of final average salary for each year of service over 20 to a maximum of 10 additional years.

Annual cost-of-living increase: 1.5% of original benefit added each July 1 following the calendar year after retirement.

Retirement Age: Normal: age 60 with 10 years of service or age 55 with 30 years of service.

Vesting Provisions: Benefits are vested after 15 years of service. EE may leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula reduced by 4% for each year service is under 20. Full benefit at age 60 with 20 years of service. Minimum: 80% of benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years, retains credited service. After withdrawal, EE may regain credited service if returns to service within 5 years and repays refund plus interest.

Preretirement Death Benefit: Less than 2 years of service, return of EE contributions without interest. After 2 or more years of service, survivor may elect one of the following benefits: (1) children under 18, $75 monthly per child (maximum $210 monthly); (2) dependent spouse with children under 18, $100 per month (total income not to exceed $5,000 per year after taxes); (3) spouse without children, $100 per month unless capable of gainful employment; (4) if no other survivors, to dependent parents, $75 each. After 15 years of service, $100 per month at age 60; after 20 years of service, $125 per month at age 60. Benefits stop when spouse or dependent parent dies or remarries or child dies, marries or reaches 18.

Disability Provisions: After 10 years of service, benefit formula based on service to date of disability, not actuarially reduced.

NEW HAMPSHIRE

NEW HAMPSHIRE RETIREMENT SYSTEM

Member Institutions:

New Hampshire Technical Institute
OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: Contribution as percentage of basic annual salary varies according to sex and age of entry into plan and is reduced by half on OASDHI earnings base; e.g., male age 35, 7.80% (3.90% on OASDHI earnings base); male age 50, 8.90% (4.45% on OASDHI earnings base).

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: Benefit paid from retirement to age 65: money purchase annuity provided by EE contributions with interest, plus pension equal to 1/60 of average salary of highest 5 years (final average salary) times years of service to 30 years; plus 1/120 of final average salary for each year over 30. Benefit paid after age 65: same money purchase annuity plus pension based on the benefit formula reduced by (a) 1/120 on OASDHI earnings times years of service to 30 years and; (b) 1/240 on OASDHI earnings times years of service over 30 years. Minimum formula benefit after reduction including Social Security benefit: 1/60 of final average salary times years of service up to 30 years.

Retirement Age: Normal: age 60. Compulsory: age 70.

Vesting Provisions: Benefits vest after 15 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 6 out of 7 consecutive years, retains credited service. After withdrawal or absence for 6 out of 7 consecutive years, loses credited service and membership status.

Preretirement Death Benefit: Nonservice-connected or service-connected illness: return of EE contributions with interest. Service-connected accident with no willful negligence (no minimum length of service requirement): survivor benefit paid until death to one of the following: (1) unremarried widow or widower; (2) orphaned children or children of remarried parent until age 18; (3) dependent parents. Survivor benefit is annuity plus pension equal to 25% of up to $6,600 of final average salary; plus 50% of balance. Minimum pension benefit including Social Security benefit (not including annuity): 50% of final average salary. Pension benefit is reduced by any Workmen's Compensation.

Disability Provisions: Nonservice-connected or service-connected illness (10 years of service required): paid from disability retirement to age 65: annuity and pension equal to 90% of benefit formula based on service to date of disability, actuarially reduced. Minimum: 25% of final average salary; maximum: 90% of 1/60 of final average salary. Paid after age 65: minimum benefit (after reduction and including Social Security benefit), amount of disability benefit before reduction. Service-connected accident with no willful negligence (no minimum length of service requirement): paid from disability retirement to age 65: money purchase annuity provided by EE contributions plus pension equal to 50% of final average salary. After age 65 the pension payable is based on 30 years of service. All disability pension benefits are reduced by Workmen's Compensation and may be reduced whenever earnings plus disability benefit exceed final average salary prior to age 60.

NEW JERSEY

Public Employees' Retirement System

Member Institutions:

Atlantic Community College *
Bergen Community College *
Brookdale Community College *
Burlington County College *
Camden County College *
County College of Morris *
Cumberland County College *
Essex County College *
Gloucester County College *
Mercer County Community College *
Middlesex County College *
Ocean County College *
Somerset County College *

OASDHI

* Faculty and top administrative officers who are not members of the Public Employees' Retirement System participate in TIAA-CREF and faculty and top administrative officers who are members of the Public Employees' Retirement System when hired may elect to participate in TIAA-CREF.

Provisions Apply To: Designated classes of nonacademic EEs and administrative officers, and faculty and top administrative officers who are members of the system when hired and who elect to remain in the system.
(Other EEs participate in TIAA-CREF.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: Percentage of basic annual salary varies according to sex and age of entry into plan and is reduced by 2% on OASDHI earnings, e.g., males age 30, 5.19% (3.19% on OASDHI earnings); males age 50, 7.12% (5.12% on OASDHI earnings); plus contributions to the Contributory Life Insurance Plans for all EEs (for EEs age 60 evidence of insurability is required) of 1% of basic annual salary (required for first 12 months of service; voluntary thereafter). Additional contributions may be made up to 10% of salary to the New Jersey Supplemental Annuity program for (1) a fixed annuity; (2) a variable annuity; or (3) a combination.

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1/60 of average salary of highest 5 years (final average salary) times years of service.

Supplemental voluntary program provides a variable annuity.

Retirement Age: Normal: age 60. Compulsory: age 70 (ER can request extension for 1 year). Early: any age with 25 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 15 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned without interest with less than 3 years of service; after 3 years of service, with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 2 years, retains credited service.

Preretirement Death Benefit: Nonservice-connected or service-connected illness (no minimum length of service requirement): return of EE contributions (with interest after 3 years of service); plus Noncontributory Life Insurance benefit: for EE under age 70, 1½ times salary; age 70 or over, 3/16 times salary. Service-connected accident without EE negligence (no minimum length of service requirement): return of EE contributions (with interest after 3 years of service); plus Contributory Life Insurance benefit: for EE under age 70, 1½ times salary; age 70 or over, 3/16 times salary. Additional survivor benefit of 50% of final average salary to widow until remarriage or death or to orphaned children until age 18 or death; or, if no widow or child, Noncontributory Life Insurance benefit paid to beneficiary in lieu of survivor benefit.

Disability Provisions: Nonservice-connected or service-connected illness: under age 60 with 10 years of service, benefit of 1½% of final average salary times years of service to date of disability, not actuarially reduced. Minimum: 40% of final average salary; maximum: 90% of benefit EE would have been entitled to if he had continued in service to age 60. Service-connected accident: under age 65, benefit of ⅔ of annual salary at time of accident, plus annuity provided by EE contributions with interest. Service and nonservice-connected disability benefits are not paid concurrently with Workmen's Compensation; EE is considered active while receiving Workmen's Compensation and ER is required to pay EE contributions.

NEW MEXICO

New Mexico Educational Retirement System

Member Institutions:

- East New Mexico University
  - Clovis Community College
  - Roswell Campus
- New Mexico Junior College
- New Mexico Military Institute
- New Mexico State University
  - Alamogordo Branch
  - Carlsbad Branch
  - Grants Branch College
  - San Juan Branch
- University of New Mexico
  - Gallup Branch
- OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required for professionals (teachers, nurses, and administrative EEs); voluntary for other EEs.

Waiting Period: None.

Contributions:

Individual: 4% of total salary, plus $5.00 initial membership fee.
Institution: 6½% of payroll.

Pension Benefit Formula: 1½% of the first $6,600 of average salary of highest final 5 years or highest 5 consecutive years times years of service, plus 1% of excess over $6,600 times years of service.

Retirement Age: Normal: age 60 with 15 years of service, age 65 with 10 years of service, or any age with 35 years of service. Early: any age with 30 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits are vested after 15 years of service. EE may leave contributions on deposit and receive deferred annuity at age 60. Upon termination of employment prior to vesting, EE contributions returned without interest.

If a non-vested EE withdraws contributions and returns to service, EE may regain credited service by repaying refund plus compound interest.

Preretirement Death Benefit: Return of EE contributions with interest. After 15 years of service, if EE had previously elected such an option, survivor may receive the survivor's benefit provided under the option in lieu of the refund and interest.

Disability Provisions: After 10 years of service, benefit formula based on service to date of disability. Actuarially reduced if under normal retirement age. After 30 years of service, benefit not actuarially reduced.

NEW YORK

EMPLOYEES' RETIREMENT SYSTEM OF NEW YORK CITY

Member Institutions:

Borough of Manhattan Community College *
Bronx Community College *
Kingsborough Community College *
New York City Community College *
Queensborough Community College *
Staten Island Community College *
OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required. (Optional for first 6 months and for EEs in provisional class or in noncompetitive class, i.e., positions for which no examination is required and no tenure granted.)

Waiting Period: None.

Contributions:

Individual: Percentage of basic annual salary varies according to sex, age at entry into plan, and plan selected, reduced by 4% for ER paid Increased-Take-Home-Pay Reserve, e.g., Plan A for males: at age 30, 6.05% (2.05% after reduction); at age 45, 3.50% (no contribution is required after reduction). Plan B for males: at age 30, 8.20% (4.20% after reduction); at age 45, 10.60% (6.60% after reduction).

Institution: Balance necessary to provide benefit, plus 4% for Increased-Take-Home-Pay Reserve.

Pension Benefit Formula: Plan A: For 25 years of service, 55% of final average salary or 2.2% of final average salary for each year of service which is composed of (1) a money purchase annuity provided by EE contributions and (2) a pension provided by ER contributions to the Increased-Take-Home-Pay Reserve, plus (3) a pension based on ER contributions to provide the balance of the benefit. Additional benefit for years of service over 25 years is 1.7% of final annual salary times years of service over 25 years, plus annuity provided by EE contributions and pension provided by Increased-Take-Home-Pay Reserve. For less than 25 years of service, same as Plan B with no additional contributions required. Plan B: (1) Money purchase annuity provided by EE contributions, plus (2) pension provided by ER contributions to Increased-Take-Home-Pay Reserve, plus (3) pension of 1.53% of final average salary times years of service. Final average salary for both plans is the higher of the final annual salary or the average salary of the highest 3 calendar years.

Automatic cost of living adjustment: Effective January 1971 the first $8,000 of the original benefit is increased each year by the percentage increase in the Consumer Price Index during the year.

Retirement Age: Normal: 25 years of service regardless of age for Plan A; age 55 with no service requirement for Plan B. Compulsory: age 65 for Plan A and B. Extensions permitted.

Vesting Provisions: Plan A: Benefits vest after 20 years of service. Terminating

* Faculty may elect TIAA-CREF as alternate.

EE may elect to leave contributions on deposit and receive deferred annuity at the later of age 55 or date on which 25 years of service would have been completed. Plan B: Benefits vest after 15 years of membership service (including last 5 years of service). Terminating EE may elect to leave contributions on deposit and receive deferred annuity at age 55 based on benefit formula.

Preretirement Death Benefit: Nonservice-connected: return of EE contributions with interest, plus payment of Increased-Take-Home-Pay Reserve. Additional death benefit payable either as lump sum or annuity as follows: after 6 months but less than 10 years of service, benefit equal to final 6 months' salary (prorated for less than 6 months); after 10 years but less than 20 years, benefit equal to the final 12 months' salary. After 20 years or more of service, benefit equal to twice the final 12 months' salary. If EE was eligible to retire at date of death, beneficiary receives the greater of (1) the nonservice-connected benefit or (2) the benefit formula based on service to date of death. Service-connected (no minimum length of service requirement): return of EE contributions with interest and payment of Increased-Take-Home-Pay Reserve, plus to the following a survivor benefit of 50% of the average salary of the highest 5 years of service, reduced by Workmen's Compensation: (1) widow payable until death or remarriage; or (2) children until 18 or death; or (3), if no other survivors, dependent parents until death.

Disability Provisions: Nonservice-connected: after 10 years of membership service, (1) money purchase annuity provided by EE contributions with interest and payment of Increased-Take-Home-Pay Reserve, plus (2) pension of 75% of average salary of the highest 5 years reduced by Workmen's Compensation.

NEW YORK STATE EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Adirondack Community College *
Auburn Community College *
Broome Technical Community College *
Clinton Community College *
Columbia-Greene Community College *
Community College of the Finger Lakes *
Corning Community College *
Dutchess Community College *
Erie County Technical Institute *
Fulton-Montgomery Community College *
Genesee Community College *
Herkimer County Community College *
Hudson Valley Community College *
Jamestown Community College *
Jefferson Community College *
Mohawk Valley Community College *
Monroe Community College *
Nassau Community College *
Niagara County Community College *
North Country Community College *
Onondaga Community College *
Orange County Community College *
Rockland Community College *
Schenectady Community College *
State University of New York Agricultural and Technical College *
- Alfred *
- Canton *
- Cobleskill *
- Delhi *
- Farmingdale *
- Morrisville *

Suffolk County Community College *
Sullivan County Community College *
Tompkins Cortland Community College *
Ulster County Community College *
Westchester Community College *

OASDHI

* Faculty and administrative officers in educationally related positions may elect TIAA-CREF as an alternate.

Provisions Apply To: All EEs. (Faculty and administrative officers may elect the New York State Teachers' Retirement System as an alternate.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: Noncontributory.
Institution: Amount necessary to provide benefit.

Pension Benefit formula: For 20 years or more service: 1/50 of average salary of highest 3 consecutive years of service (final average salary) times years of service. For an EE with less than 20 years of service: the formula percentage becomes 1/60.

Cost of living adjustment: After age 62, effective each June and annually renewed by the legislature, an adjustment in the first $8,000 of retirement income is made each year as a percentage increase equal to the percentage increase in the Consumer Price Index for the year. Initial increase after retirement is in the year in which the cost of living rises by 3% above Consumer Price Index in the retirement year.

Retirement Age: Normal: age 55 with 20 years of service. Compulsory: age 70. Early: age 55 with less than 20 years of service (smaller benefit formula applied).

Vesting Provisions: Benefits vest after 10 years of service (including last 5 years). Terminating EE may elect to leave contributions on deposit and receive deferred annuity at age 55 based on benefit formula.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years, retains credited service. After 5 year absence (automatic refund) or after withdrawal, EE regains credited service by repaying refund and serving an additional 2 years after return.

Preretirement Death Benefit: Illness or nonservice-connected accident: return of EE contributions with interest. After 1 year of service, additional death benefit of 1/12 of final 12 months' salary times years of service. Maximum: 3 years of final 12 months' salary. Minimum with 90 or more days of service and if EE was under age 60 at entry to plan: 3 times final 12 months' salary; maximum: $20,000. If EE was eligible to retire, greater of the service retirement benefit or death benefit. Service-connected accident: Return of EE contributions plus benefit of 50% of final average salary reduced by Workmen's Compensation payable to (1) widow until remarriage or death or (2) children until age 18 or death or (3), if no other survivors, dependent parents until death.

Disability Provisions: Eligibility for nonservice-connected or service-connected benefits requires Comptroller approval. Nonservice-connected accident: under age 60 with 10 years of service, benefit formula based on service to date of disability, not actuarially reduced. Minimum: 33⅓% of final average salary (prorated if entry to plan is at age 40 or over). Service-connected accident (no service requirement): under age 60, (1) money purchase annuity provided by EE contributions, if any, plus (2) pension of 75% of final average salary reduced by Workmen's Compensation. An annual cost-of-living adjustment is made per the pension benefit formula.

NEW YORK STATE TEACHERS' RETIREMENT SYSTEM

Member Institutions:

Adirondack Community College*
Auburn Community College*
Broome Technical Community College*
Clinton Community College*
Community College of the Finger Lakes*
Corning Community College*
Dutchess Community College*
Erie County Technical Institute*
Fashion Institute of Technology
Fulton-Montgomery Community College*
Genesee Community College*
Herkimer County Community College*
Hudson Valley Community College*
Jamestown Community College*
Jefferson Community College*
Mohawk Valley Community College*
Monroe Community College*
Nassau Community College*
Niagara County Community College*
North Country Community College*
Onondaga Community College*
Orange County Community College*
Rockland Community College*
Schenectady Community College*
State University of New York Agricultural and Technical College*
Alfred*
Canton*
Cobleskill*
Delhi*
Farmingdale*
Morrisville*
Suffolk County Community College*
Sullivan County Community College*
Tompkins Cortland Community College*
Ulster County Community College*
Westchester Community College*

OASDHI

Provisions Apply To: Faculty and certified administrative officers. (Faculty and administrative officers may elect coverage under and other EEs are covered by the New York State Employees' Retirement System; except at the Fashion Institute of Technology other EEs are covered by the Teachers' Retirement System of the City of New York if already members of the system when hired.)

Required &/or Voluntary: Required. (Optional with reduced pension benefits for part-time EEs and for substitute or adult education teachers.)

Waiting Period: None.

Contributions:

Individual: Noncontributory.
Institution: Amount necessary to provide benefit.

Pension Benefit Formula: (1) Money purchase annuity provided by EE contributions with interest, plus (2) 2% of average salary of highest 3 consecutive years (final average salary) times years of service. Benefit is increased 12% for retirements occurring during July 1970; the 12% is decreased for later retirements by 1/6 of 1% per month.

Automatic cost of living adjustment: For a retired EE age 62 or over the first $8,000 of the original benefit is increased each year by the percentage increase in the Consumer Price Index during the year.

Retirement Age: Normal: age 55 with 20 years of service or 35 years of service regardless of age. Compulsory: age 70.

Vesting Provisions: After 10 years of service, EE receives deferred annuity at age

*Faculty and administrative officers in educationally related positions may elect TIAA-CREF as an alternate.

55 or later based on benefit formula (reduced 5% per year for each year under 20 years of service).

Preretirement Death Benefit: Return of EE contributions with interest. After 3 months of service, additional lump sum death benefit of the higher of (1) 1/12 of final 12 months' salary for each of the first 36 years of state service or (2) three times final 12 months' salary. Maximum: $20,000 (if latter computation is used in the calculation the maximum is decreased by $1,000 for each year EE served from age 51 through age 70). If EE was eligible to retire, beneficiary may elect in lieu of lump sum death benefit to receive benefit formula based on service to date of death.

Disability Provisions: Under age 55 with 10 years of service, (1) money purchase annuity provided by EE contributions with interest and (2) a pension equal to 1/60 of final average salary times the higher of the actual years of service or the years of service EE would have earned if he had continued in service to age 60 (but not to exceed 20 years).

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Member Institutions:

Bronx Community College *
Fashion Institute of Technology
Kingsborough Community College *
New York City Community College *
Staten Island Community College *
OASDHI

Provisions Apply To: Faculty and administrative officers who are members of the Teachers' Retirement System of the City of New York when hired. (Faculty and administrative officers who are not members of the Teachers' Retirement System of the City of New York when hired participate in the following systems: in the Employees' Retirement System of New York City at all colleges except the Fashion Institute of Technology; faculty and administrative officers of that college participate in the New York State Teachers' Retirement System. Nonacademic EEs at all colleges other than the Fashion Institute of Technology participate in the Employees' Retirement System of New York City.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: Percentage of basic annual salary varies according to sex, age at entry into plan, and plan selected (A or B). EE may elect any of the following: (1) to make contributions toward annuity with EE contributions reduced by 5% for Take-Home Pay Reserve, and to receive annuity provided by EE contributions reduced by 5%, plus a pension based on 5% Take-Home Pay Reserve; (2) to waive the 5% Take-Home Pay Reserve reduction, pay the full contribution rate, and receive annuity provided by full contribution plus pension provided by 5% Take-Home Pay Reserve; (3) to contribute 15%, if regular rate exceeds 15%, either at full rate or reduced Take-Home Pay Reserve rate and receive 2% of final average salary times

* Faculty may elect TIAA-CREF as an alternative.

service not to exceed 12½ years; (4) to reduce any EE paid contributions by Social Security and receive reduced annuity benefit; (5) to place 50% or 100% of both the EE contributions and Take-Home Pay Reserve into a separate Variable Annuity account.

Institution: Balance necessary to provide pension benefit, plus 5% of EE's basic annual salary for Take-Home Pay Reserve which is included in the amount elected for the Variable Annuity Fund; additional contributions by EE are not matched by ER.

Pension Benefit Formula: Plan A: At age 55 with 25 years of service (or age 55 with 20 years of service with annuity deferred until age 60 when EE would have completed 25 years of service if he had continued in service), 37.5% of final average salary or 1.5% per year for each 25 years of service which is composed of (1) a money purchase annuity provided by EE contributions and (2) a pension provided by ER contributions to the Take-Home-Pay Reserve, plus (3) a pension based on ER contributions to provide the balance of the benefit. Additional benefit for years of service over 25 years of 1.7% of final average salary times years of service over 25 years. For less than 25 years of service (or less than 20 years of service with annuity deferred to completion of 25 years), benefit is same as Plan B with no additional contributions required. Plan B: (1) Money purchase annuity provided by EE contributions, plus (2) pension provided by ER contributions to Take-Home-Pay Reserve, plus (3) pension of 1.53% of final average salary times years of service. Final average salary for both plans is the higher of the final annual salary or the average salary of the highest 3 years.

Retirement Age: Normal: For Plan A, age 55 with 25 years of service (or age 55 with 20 years of service and payments deferred until date EE would have completed 25 years of service); for Plan B, age 55 regardless of years of service. Compulsory at age 70 for both Plans A and B.

Vesting Provisions: Benefits vest after 15 years of service (including the final 5 years of service). Terminating EE may elect to leave contributions on deposit and receive a deferred annuity at age 55 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned without interest.

If a nonvested EE leaves contributions on deposit and returns to service within 5 years (and was never absent for more than 5 years out of 10 consecutive years), he retains credited service. After withdrawal, EE regains credited service by repaying refund.

Preretirement Death Benefit: Return of EE contributions with interest, plus Take-Home Pay Reserve. Plus an additional benefit for (1) an EE with less than 10 years of service, an amount equal to final 6 months' salary; or (2) an EE with at least 10 but less than 20 years of city service, an amount equal to salary for the final 12 months; or (3) an EE with 20 years or more of city service, an amount equal to twice the final annual salary.

Disability Provisions: Illness or nonservice-connected accident: after 10 years of city service, greater of benefit of (1) 1.53% of final average salary times years of service, plus an annuity provided by EE contributions with interest, plus Take-Home Pay Reserve or (2) benefit under "old law" of 20% of average of first 10 years' salary, plus 1/5 of 1% of final average salary times years of service over 10 years. Service-connected accident (no service requirement): pension of 75% of average salary of the final 5 years of service, plus an annuity provided by EE contributions with interest, plus Take-Home Pay Reserve.

NORTH CAROLINA

TEACHERS' AND STATE EMPLOYEES' RETIREMENT SYSTEM OF NORTH CAROLINA

Member Institutions:

Anson Technical Institute
Asheville-Buncombe Technical Institute
Beaufort County Technical Institute
Bladen Technical Institute
Caldwell Technical Institute
Cape Fear Technical Institute
Carteret Technical Institute
Catawba Valley Technical Institute
Central Carolina Technical Institute
Central Piedmont Community College
Cleveland County Technical Institute
College of the Albemarle
Craven County Technical Institute
Davidson County Community College
Durham Technical Institute
Edgecombe County Technical Institute
Fayetteville Technical Institute
Forsyth Technical Institute
Gaston College
Guilford Technical Institute
Halifax County Technical Institute
Haywood Technical Institute
Henderson County Technical Institute
Isothermal Community College
James Sprunt Institute
Johnston County Technical Institute
Lenoir County Community College
Martin Technical Institute
McDowell Technical Institute
Montgomery Technical Institute
Nash Technical Institute
Onslow Technical Institute
Pamlico Technical Institute
Pitt Technical Institute
Randolph Technical Institute
Richmond Technical Institute
Roanoke Chowan Technical Institute
Robeson Technical Institute
Rockingham Community College
Rowan Technical Institute
Sampson Technical Institute
Sandhills Community College
Southeastern Community College
Southwestern Technical Institute
Surry Community College
Technical Institute of Alamance
Tri-County Technical Institute
Vance County Technical Institute
W. W. Holding Technical Institute
Wayne Community College
Western Piedmont Community College
Wilkes Community College
Wilson County Technical Institute

OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 5% of first $5,600 of basic annual salary; 6% of balance.
Institution: Balance necessary to provide benefit (currently 8.95% of payroll).

Pension Benefit Formula: 1¼% of first $5,600 of final average salary plus 1½% of balance, both times years of service. Final average salary is average salary of the highest 60 consecutive calendar months of the last 120 calendar months of service.

Annual cost of living adjustment: When the Consumer Price Index has increased 3% or more during any calendar year, benefits will increase 3% as of the following July 1, if the resulting increase in liabilities does not require an increase in the ER's rate of contribution. If the CPI does not increase 3% during the calendar year, the index will be compared to the index at the end of the last year when a benefit increase was indicated.

Retirement Age: Normal: age 62 with 30 years of service or age 65 regardless of years of service. Early: age 60 or age 50 with 20 years of service (for EE with 30 years of service, actuarially reduced below age 62; otherwise, below age 65. If retirement is before age 60, benefit is actuarial equivalent of deferred annuity at age 60).

Vesting Provisions: Benefits vest after 12 years of service. EE may elect to receive return of EE contributions with full interest or to leave contributions on deposit and receive actuarially reduced deferred annuity at age 60 or full annuity at age 65, based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with ½ interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 7 years, he retains credited service. After absence of 7 consecutive years, EE loses membership and credited service.

Preretirement Death Benefit: Return of EE contributions with interest. Under age 65 with 1 year of service, additional Death Benefit equal to the preceding calendar year's salary (up to $15,000). At age 55 or at any age with 30 years of service, EE may elect or, if no election, spouse may elect to receive in lieu of return of contributions benefit to which EE would have been entitled if he had retired at date of death.

Disability Provisions: Under age 60 with 10 years of service, benefit to which EE would have been entitled if he had continued in service to age 65, actuarially reduced for EE contributions during this period.

NORTH DAKOTA

NORTH DAKOTA STATE EMPLOYEES' RETIREMENT PLAN

Member Institutions:
Bismarck Junior College
Lake Region Junior College
North Dakota School of Forestry *
North Dakota State School of Science *
OASDHI

Provisions Apply To: Nonacademic EEs. (Other EEs are covered by the Teachers' Insurance and Retirement Fund.)

Required &/or Voluntary: Required at age 21.

Waiting Period: 5 months.

Contributions:

Individual: 4% of basic annual salary, plus $5 initial membership fee.
Institution: 4% of payroll not to exceed $500 per year for each participant. (75% is credited to the Vesting Fund; 25% to the Administrative Expense and Benefit Fund).

Pension Benefit Formula: Money purchase annuity provided by EE contributions with interest and ER contributions in the Vesting Fund with interest.

Retirement Age: Normal: age 65. Early: age 55 if account is sufficient to provide $50 monthly annuity with benefit provided as per vesting schedule.

Vesting Provisions: Gradual vesting, full vesting after 20 years of service. For

* Faculty and administrative officers and designated clerical EEs participate in supplementary TIAA-CREF plan.

EE under age 55 (or after age 55 if income provided would be less than $50 per month), EE contributions returned with the following percentages of ER contributions from the Vesting Fund per years of service:

Between	3 and	7 years			20%
"	7	"	11	"	30%
"	11	"	15	"	40%
"	15	"	18	"	60%
"	18	"	20	"	80%
Over 20 years					100%

After age 55 if income provided exceeds $50 per month, EE receives annuity in lieu of lump sum.

Preretirement Death Benefit: Return of EE contributions and ER contributions in the Vesting Fund with interest.

Disability Provisions: Money purchase annuity provided by EE contributions and ER contributions with interest from the Vesting Fund.

TEACHERS' INSURANCE AND RETIREMENT FUND

Member Institutions:
Bismarck Junior College
Lake Region Junior College
North Dakota School of Forestry*
North Dakota State School of Science*
OASDHI

Provisions Apply To: Faculty and administrative officers. (Other EEs are covered by the North Dakota State Employees' Retirement Plan.) North Dakota School of Forestry and North Dakota State School of Science participate in Plan A; Bismarck Junior College and Lake Region Junior College participate in Plan B.

Required &/or Voluntary: Required; voluntary if entrance is at age 50 or over.

Waiting Period: None.

Contributions:

Individual: Plan A: First 8 years of service, 4% of first $3,000 of total salary; second 8 years, 5% of first $3,600; third 8 years, 6% of first $3,333. Plan B: 3% of first $7,500 of total salary.

Institution: Plan A: First 8 years of service, $50 per year; after 8 years of service, $120 per year. Plan B: 2% of first $7,500 of total salary.

Pension Benefit Formula: 2% of career average salary times years of service up to 25 years. Maximum: $1,200 for Plan A, $1,500 for Plan B. After 25 years of service, the following increase in benefit is received (Plan B is within parentheses; Plan A, outside): If EE's benefit for 25 years of service equals the maximum benefit for 25 years of service of $1,200 ($1,500), the benefit increases $60 ($75) per year for each year of service over 25 years; if benefit is less than $1,200 ($1,500) for 25 years of service, the benefit increases by $100 ($125) per year for each year over 25 up to $1,200 ($1,500), plus $60 ($75) per year for each year thereafter.

* Faculty and administrative officers and designated clerical EEs participate in supplementary TIAA-CREF plan.

Retirement Age: Plan A and Plan B: Normal: age 55 with 25 years of service. Early: age 55 with 10 years of service (prorated on years of service under 25 years.

Vesting Provisions: None. For terminating EE under Plan A, return of EE contributions without interest; for Plan B, return of EE contributions with interest.

Preretirement Death Benefit: Plan A and Plan B: with less than 25 years of service, return of EE contributions without interest. After 25 years of service, (1) benefit to which EE would have been entitled if he had retired at date of death and chosen a survivor option or (2) return of EE and ER contributions with interest.

Disability Provisions: Plan A and Plan B: after 15 years of service, benefit based on service to date of disability, not actuarially reduced. Maximum benefit: for Plan A, $1,200; for Plan B, $1,500.

OHIO

City of Cincinnati Retirement Fund

Member Institutions:

University of Cincinnati *
  Raymond Walters Branch *
  University College *

OASDHI

Provisions Apply To: Nonacademic civil service EEs. (Nonacademic civil service EEs may elect and nonacademic noncivil service EEs are covered by the Public Employees' Retirement System. Faculty, administrative officers and designated clerical EEs participate in TIAA-CREF.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 6% of basic annual salary.
Institution: Balance necessary to provide benefit (currently about $1.80 per $1.00 of EE contributions).

Pension Benefit Formula: 1.7% of average salary of highest 5 years (final average salary) times years of service, plus $14 per year times years of service.

Automatic cost of living adjustment: after 4th year of retirement an annual increase of 1% of original benefit becomes effective as of the nearest January 1 and each January 1 thereafter.

Retirement Age: Normal: age 60 or age 55 with 30 years of service. Compulsory: age 70 (approved extensions are permitted to age 72). Early: age 55 with 25 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 20 years. Terminating EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest at 2%.

If a non-vested EE elects to leave contributions on deposit and returns to

* Faculty, administrative officers and designated clerical EEs participate in TIAA-CREF.

service, he retains credited service. After withdrawal, EE regains credited service by repaying refund plus penalty of 50% of ER liability.

Preretirement Death Benefit: Return of EE contributions with interest at 2%. After 18 months of service, lump sum death benefit of 50% of final 12 months' salary, plus the following survivor benefit paid until death to one of the following: (1) to unremarried widow or dependent widower with unmarried children under 18: 1 child, $140; maximum of $190; (2) to unmarried orphaned children while under 18: 1 child, $70; 2 children, $140; maximum of $190; (3) to widow or dependent widower, age 62, $70; (4) to dependent parents, $70 each; reduced by Social Security. After 15 years of service, to widow or dependent widower age 50, $70.

Disability Provisions: Illness and nonservice-connected accident: after 10 or more years of service and under age 60, 90% of benefit formula EE would have received if he had continued in service to age 60. Service-connected accident: same benefit as nonservice-connected but without service requirement.

PUBLIC EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Cuyahoga Community College
  Metropolitan Campus
  Western Campus
Four County Technical Institute
Kent State University
  Ashtabula Branch
  Columbiana County Branch
Lorain County Community College
Miami University
  Hamilton Campus
  Middletown Campus
Ohio State University Regional Campuses
  Lima Campus
  Mansfield Campus
  Marion Campus
  Newark Campus
Ohio University Regional Campuses
  Belmont County Campus
  Chillicothe Campus
  Lancaster Campus
  Zanesville Campus
Sinclair Community College
University Community and Technical College of Akron
University of Cincinnati *
  Raymond Walters Branch *
  University College *
University of Toledo Community and Technical College

No OASDHI

Provisions Apply To: Nonfaculty EEs. (Faculty participate in the State Teachers Retirement System except that at the University of Cincinnati faculty, administrative officers and designated clerical EEs participate in TIAA-CREF; nonacademic civil service EEs of the University of Cincinnati may elect the City of Cincinnati Retirement Fund as an alternate to the Public Employees' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 7.7% of total salary.
Institution: Matches amount of EE contributions plus balance necessary to provide benefit.

* Faculty, administrative officers and designated clerical EEs participate in TIAA-CREF.

Pension Benefit Formula: If less than 3 years of service out of last 10 years before retirement, money purchase annuity provided by EE and ER contributions. After 3 years of service out of last 10 years, greater of (1) 1.9% of average salary of highest 5 years (final average salary) times years of service, or (2) $82 times years of service. Maximum: under age 66 or after 41 years of service, 80% of final average salary; increased 1% for each year served between ages 65 and 70 and each year served between 41 and 45 years to maximum 85% of final average salary.

Automatic cost of living adjustment: 1.5% of original benefit annually, beginning 36 months after retirement. Increases depend upon percentage rise in Consumer Price Index of at least 1.5%. Subsequent increases after first as determined on cumulative rise in CPI from date of retirement.

Retirement Age: With 3 years of Ohio service out of final 10 years: normal, age 65 or any age with 35 years; early, age 60 with 5 years of service or age 55 with 25 years of service (actuarially reduced below age 65).
Compulsory: age 70 (extensions beyond 70 require physician's certification).

Vesting Provisions: Benefits vest after 5 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit, he retains credited service when he returns to service. After withdrawal, EE regains credited service by repaying refund with compound interest plus amount to cover ER liability which for first redeposit is equal to ½ of amount produced by refund with interest (total amount to cover ER liability is required for subsequent redeposits).

Preretirement Death Benefit: Return of EE contributions with interest. After 18 months of service (¼ year of Ohio service out of final 2 years), survivor benefit paid to death to one of the following: (1) unremarried widow or dependent widower with children: 1 child, $156 to $186; 2 or more children, $156 to $236; (2) unmarried, orphaned children: 1 child, $81 to $96; 2 children, $156; 3 children or more, $156 to $236; (3) unremarried widow age 62 or widower age 65, married to EE 3 years, $81 to $96; or with 15 years of EE service widow or dependent widower at age 50 married to EE for 3 years, $106; (4) unmarried dependent parents, $81 to $96 each. Maximum amounts are paid unless benefit exceeds 75% of final 12 months' salary. If EE was eligible to retire, beneficiary receives benefit to which EE would have been entitled if he had retired at date of death and chosen joint and survivor option. Cost of living adjustment applies as per pension benefit formula.

Disability Provisions: Under age 60 with 5 years of service, higher of $82 or 1.9% of final average salary both times years of service EE would have earned if he had continued in service to age 60. Maximum: 60% of final average salary.

SCHOOL EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Clark County Technical Institute
Columbus Technical Institute
Jefferson County Technical Institute
Lakeland Community College
Penta County Technical Institute
Vanguard Technical Institute
No OASDHI

Provisions Apply To: Nonfaculty EEs. (Faculty participate in the State Teachers Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 7.9% of total salary, plus any actuarial adjustment.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: Greater of (1) annuity provided by EE contributions with interest, plus pension equal to annuity provided by ER contributions with interest; (2) 1.9% of average salary of highest 5 years (final average salary) times years of service; (3) $82 times years of service. Maximum: under age 66 or after 41 years of service, 80% of final average salary; increased 1% for each year served between ages 65 and 70 and each year of service between 41 and 45 years to maximum 85% of final average salary.

Automatic cost of living adjustment: 1.5% of original benefit annually, beginning 36 months after retirement. Increases depend upon percentage rise in Consumer Price Index of at least 1.5%. Subsequent increases after first as determined on cumulative rise in CPI from date of retirement.

Retirement Age: With 3 years of Ohio service out of final 10 years: normal, age 65 with 5 years of service or any age with 35 years of service; early, age 60 with 5 years of service or age 55 with 25 years of service (actuarially reduced below age 65). Compulsory: age 70 at discretion of ER.

Vesting Provisions: Benefits vest after 5 years of service. EE may elect to leave contributions on deposit and receive actuarially reduced deferred annuity at age 60 or full annuity at age 65 based on benefit formula. Upon termination of employment, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit, he retains credited service when he returns to service. After withdrawal, EE regains credited service by serving additional 1½ years of service, and repaying 1½ times refund with compound interest.

Preretirement Death Benefit: Return of EE contributions with interest. After 18 months of service (¼ year of Ohio service out of final 2 years prior to death), survivor benefit paid to death to one of the following: (1) unremarried widow or dependent widower with children: 1 child, $156 to $186; 2 or more children, $156 to $236; (2) unmarried orphaned children under 18 or unremarried widower with children: 1 child, $81 to $96; 2 children, $156; 3 children or more, $156 to $216; (3) unremarried widow age 62 or widower age 65, married to EE 3 years, $81 to $96; or with 15 years of EE service widow or dependent widower at age 50 married to EE for 3 years, $106; (4) dependent parents, $81 to $96 each. If EE is eligible to retire, spouse may elect to receive benefit to which EE would have been entitled if he had retired at date of death and chosen joint and survivor option. Cost of living adjustment applies as per pension benefit formula.

Disability Provisions: Under age 60 with 5 years of service, higher of $82 or 1.9% of final average salary both times years of service EE would have earned if he had continued in service to age 60. Maximum: 60% of final average salary.

STATE TEACHERS RETIREMENT SYSTEM

Member Institutions:

Clark County Technical Institute
Columbus Technical Institute
Cuyahoga Community College
Metropolitan Campus
Western Campus
Four County Technical Institute
Jefferson County Technical Institute
Kent State University
Ashtabula Branch
Columbiana County Branch
Lakeland Community College
Lorain County Community College
Miami University
Hamilton Campus
Middletown Campus
Ohio State University Regional Campuses
Lima Campus
Mansfield Campus
Marion Campus
Newark Campus
Ohio University Regional Campuses
Belmont County Campus
Chillicothe Campus
Lancaster Campus
Zanesville Campus
Penta County Technical Institute
Sinclair Community College
University Community and Technical College of Akron
University of Toledo Community and Technical College
Vanguard Technical Institute

No OASDHI

Provisions Apply To: Faculty. (Coverage is mandatory in the State Teachers Retirement System for all faculty and teachers; nonteaching EEs are covered by the Public Employees' Retirement System or the School Employees' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 7.8% of total salary, plus any actuarial adjustment.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: Greater of (1) annuity provided by EE contributions with interest, plus pension provided by ER contributions with interest which is equal to annuity; or (2) 1.9% of average salary of highest 5 years (final average salary) times years of service; or (3) $82 times years of service. Maximum: under age 66 or after 41 years of service, 80% of final average salary; increased 1% for each year served between ages 65 and 70 and each year served between 41 and 45 years to maximum 85% of final average salary.

Automatic cost of living adjustment: 1.5% of original benefit annually, beginning 36 months after retirement. Increases depend upon percentage rise in Consumer Price Index of at least 1.5%. Subsequent increases after first as determined on cumulative rise in CPI from date of retirement.

Retirement Age: With 3 years of Ohio service out of the final 10 years; normal, age 65 with 5 years of service or any age with 35 years of service; early, age 60 with 5 years of service or age 55 with 25 years of service (actuarially reduced below age 65). Compulsory: age 70 at discretion of ER.

Vesting Provisions: Benefits vest after 5 years of service. EE may elect to leave contributions on deposit and receive actuarially reduced deferred annuity at age 60 or full annuity at age 65 based on benefit formula. (In order to receive 'pension benefit formula' (2) or (3) above EE must have 3 years of Ohio service in the

10-year period prior to retirement.) Upon termination of employment prior to vesting, EE contributions returned without interest.

If a non-vested EE elects to leave contributions on deposit, he retains credited service when he returns to service. After withdrawal and after serving additional 1½ years of service, EE may restore canceled service credit by repaying refund with compound interest plus 50% of that amount.

Preretirement Death Benefit: Return of EE contributions without interest. After 18 months of service (¼ year of Ohio service out of final 2 years), survivor benefit paid at death in one of the alternate programs to one of the following: Alternate I: (1) unremarried widow or dependent widower with 1 child, $186; 2 or more children, $236; (2) unmarried orphaned children under 18, or unremarried widower with children: 1 child, $96; 2 children, $162; 3 children, $228; 4 children or more, $234; (3) unremarried widow age 62 or unremarried widower age 65, $96; or with 10 years of EE service, widow or dependent widower at age 50, $106; (4) dependent parent, $96; two dependent parents, $192. Alternate II: (1) benefits under (1) and (2) above continue to children to age 22 if in school; (2) survivor may elect the above benefits or benefits based on average salary and number of dependents remaining. For EE with 1 dependent, benefit is 25% of final average salary; 2 dependents, 40%; 3 dependents, 50%; 4 dependents, 55%; 5 dependents, 60%; (3) if EE is eligible to retire, spouse or a dependent may elect benefit to which EE would have been entitled if he had retired at date of death and chosen joint and survivor option. Cost of living adjustment applies as per pension benefit formula.

Disability Provisions: Under age 60 with 5 years of service, highest of $82 or 1.9% of final average salary both times years of service EE would have earned if he had continued in service to age 60. Maximum: 60% of final average salary.

OKLAHOMA

TEACHERS' RETIREMENT SYSTEM OF OKLAHOMA

Member Institutions:

Altus Junior College
Connors State College
Eastern Oklahoma State College
Murray State College of Agriculture and Applied Science
Northeastern Oklahoma A & M College
Northern Oklahoma College
Oklahoma Military Academy
Poteau Community College
Sayre Junior College
Seminole Junior College
OASDHI

Provisions Apply To: All EEs able to complete 10 years of service by age 65 and earning over $1,000 per year. (Oklahoma Military Academy clerical-service EEs may elect self-administered plan.)

Required &/or Voluntary: Required for professional staff. (Optional for clerical-service EEs or for EEs age 55 at entry to plan.)

Waiting Period: None.

Contributions:

Individual: 5% on salary up to $7,800.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1¼% of average salary of highest 5 years (final average salary) up to $7,800 times years of service. By 1975, the percentage will increase to 1½%.

Retirement Age: Normal: age 62 with 10 years of membership service. Early: age 60 with 10 years of service or any age with 30 years of service (actuarially reduced below age 62).

Vesting Provisions: Benefits vest after 20 years of service. Terminating EE may elect to leave contributions on deposit and receive actuarially reduced deferred annuity at age 60 or full annuity at age 62 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned without interest if less than 7 years of service; after 7 years of service, EE contributions returned with 50% of interest; 16 years, 60%; 21 years, 75%; 26 years, 90% interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years out of 6 consecutive years, retains credited service. After withdrawal, EE regains credited service by repaying refund with interest and serving 1 additional year after return.

Preretirement Death Benefit: Return of EE contributions with interest. If EE contributions with interest will provide monthly benefit of not less than $25, spouse, if beneficiary, may elect to receive annuity benefit in lieu of lump sum.

Disability Provisions: After 10 years of service, greater of money purchase annuity provided by EE contributions with interest or $66 per year times years of service.

OREGON

Public Employees' Retirement System

Member Institutions:

Blue Mountain Community College
Central Oregon Community College
Chemeketa Community College
Clackamas Community College
Clatsop Community College
Lane Community College
Linn-Benton Community College
Mount Hood Community College
Portland Community College
Southwestern Oregon Community College
Treasure Valley Community College
Umpqua Community College

OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: 6 continuous months (interruptions of up to 30 days permitted).

Contributions:

Individual: Percentage varies according to the following schedule of basic monthly salary: 4% on salary under $500; 5% on salary from $500 to $1,000; 6% on salary from $1,000 to $1,500; 7% on salary of $1,500 or more.

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: (1) money purchase annuity provided by EE contributions with interest. Up to 50% of EE contributions may be placed in a variable annuity account; at time of retirement EE may receive a variable and fixed annuity or transfer funds and receive a fixed annuity only; plus (2) pension of 0.67% of average salary of highest 5 years out of the last 10 years (final average salary) times years of service reached by age 65 not to exceed 30 years.

Retirement Age: Normal: age 65; extensions after age 65 with Board and ER approval. Compulsory: age 70. Early: age 60 (actuarially reduced below age 65).

Vesting Provisions: Benefits vest after 5 years of service or at age 55. EE may elect to leave contributions on deposit and receive actuarially reduced deferred annuity at age 60 or full annuity at age 65 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 5 years, retains credited service. After withdrawal, EE regains credited service if he returns within 5 years and repays refund within 6 months after return.

Preretirement Death Benefit: Return of EE contributions with interest, plus survivor benefit of ER's contributions for EE's account, not to exceed 6 months' salary to one of the following: (1) spouse; or (2) orphaned children under 18; or (3) dependent parents. Benefit is paid in a lump sum if amount is less than $1,200; in 12 equal installments if $1,200 or more.

Disability Provisions: Nonservice-connected: EE under age 65 with 10 years of service, (1) money purchase annuity provided by EE contributions with interest, plus (2) pension EE entitled to if he had continued in service to age 60, actuarially reduced below age 65. Service-connected (no minimum length of service requirement): same benefit as nonservice-connected.

PENNSYLVANIA

Pennsylvania Public School Employees' Retirement System

Member Institutions:

- Bucks County Community College *
- Butler County Community College *
- Community College of Allegheny County **
  - Allegheny Campus **
  - Boyce Campus **
  - South Campus **
- Community College of Beaver County **
- Community College of Delaware County **
- Community College of Philadelphia **
- Harrisburg Area Community College **
- Lehigh County Community College **
- Luzerne County Community College **

Montgomery County Community College *
Northampton County Area Community College **
Williamsport Area Community College **
OASDHI

Provisions Apply To: All EEs able to complete at least 5 years of service by age 70.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 5½% of basic annual salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: (1) Money purchase annuity provided by EE contributions with interest, plus (2) pension of 1/120 of average salary of highest 5 years (final average salary) times years of service. Minimum: $60 times years of service up to 30.

Retirement Age: Normal: age 60 with 30 years of service, age 62 with 5 years of service, or any age with 35 years of service. Compulsory: age 70. Early: any age with 25 years of service (actuarially reduced below age 62).

Vesting Provisions: Benefits vest after 10 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 62. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit, he retains credited service when he returns to service. After withdrawal, EE regains credited service by repaying refund.

Preretirement Death Benefit: Prior to 10 years of service, return of EE contributions with interest. After 10 years of service but less than 25 years and if EE is not eligible for normal retirement, beneficiary receives (1) return of EE contributions with interest, plus (2) the lesser of the following percentages times the pension formula: (a) the years of EE service in relation to 25 years; or (b) the years of EE service in relation to the number of years which the EE would have earned if he had continued in service to age 62. After 25 years of service or if EE is eligible to retire, beneficiary receives annuity based on benefit formula. If benefit is under $5,000, beneficiary receives lump sum; if benefit is $5,000 or over, beneficiary may elect lump sum, annuity or combination.

Disability Provisions: If EE is not eligible to retire and has 10 years of service, benefit of 1/60 of final average salary times years of service. Minimum: 1/3 of final average salary; maximum: 8/9 of benefit payable at normal retirement. After 25 years of service, greater of disability or retirement benefit reduced to retirement benefit if earnings plus retirement benefit would exceed the greater of the last annual salary or $5,000.

PENNSYLVANIA STATE EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Pennsylvania State University Commonwealth Campuses
Allentown Center
Altoona Campus
Beaver Campus
Behrend Campus

* Faculty and administrative officers may elect TIAA-CREF as alternate.
** All employees may elect TIAA-CREF as alternate.

Berks Center
Delaware County Campus
Dubois Campus
Fayette Campus
Hazleton Campus
McKeesport Campus
Mont Alto Campus
New Kensington Campus
Ogontz Campus
Schuylkill Campus
Shenango Valley Campus
Wilkes Barre Campus
Worthington Scranton Campus
York Campus

OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: Plan A: varies from 4.28% to 10.18% according to sex and age and date of entry into plan. Plan B: 5% on OASDHI earnings, 10% on balance.

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: Plan A: 2% of average salary of 5 highest years (final average salary) times years of service. Plan B: Same benefit as Plan A, plus additional 2% of average of all earnings in excess of OASDHI base times covered years of service (2% on OASDHI earnings plus 4% on excess over OASDHI, for each year of service).

Retirement Age: Normal: age 60 or any age with 35 years of service. No compulsory retirement age. Early: any age with 25 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 10 years. EE may elect to leave contributions on deposit and receive deferred annuity at age 60. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service, EE retains credited service. After withdrawal, EE may regain credited service by repaying refund.

Preretirement Death Benefit: Return of EE contributions with interest to beneficiary. After 10 years of service, additional benefit of a portion of state contributions. If EE is eligible to retire, survivor annuity is based on service to date of death, and on age of beneficiary.

Disability Provisions: After 5 years of service, benefit formula based on years of service to date of disability, actuarially reduced. If less than 10 years of service, EE may elect to withdraw Social Security integration contributions, if any, in addition to receiving disability benefit. Minimum: lesser of 1/3 final annual salary or 8/9 of benefit EE is entitled to if he had continued in service to age 60.

RHODE ISLAND

EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Rhode Island Junior College *

* Faculty and administrative officers who are not members of the Employees' Retirement System participate in and faculty and administrative officers who are members of the Employees' Retirement System when hired may elect to participate in TIAA-CREF.

OASDHI

Provisions Apply To: All nonacademic EEs and faculty and administrative officers who are members when hired and who elect to remain in the system. (Other EEs participate in TIAA-CREF.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 5% of basic annual salary.
Institution: Balance necessary to provide benefit, currently 5.55% of payroll.

Pension Benefit Formula: The following percentages of the average salary of the 3 highest consecutive years of service (final average salary) times the following periods of service: 1.7% for first 10 years; 1.9% for 11 through 20 years; 2.4% for over 20 years of service. Maximum after 38 years of service: 80% of final average salary.

Retirement Age: Normal: age 60 with 10 years of service or any age with 35 years of service or age 58 with 30 years of service. Compulsory: age 70. Early: at any age with 30 years of service (actuarially reduced below age 58).

Vesting Provisions: Benefits vest after 10 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned without interest.

If a non-vested EE elects to leave contributions on deposit, he retains credited service when he returns to service. After withdrawal, EE regains credited service by repaying refund with interest after serving 1 additional year of service.

Preretirement Death Benefit: Nonservice-connected: return of EE contributions without interest, plus lump sum death benefit of $400 times years of service. Minimum of $2,000 is reduced if EE service is less than 1 year; maximum, $8,000. Service-connected: return of EE contributions with interest, plus survivor benefit of 50% of final annual salary to one of the following: (1) widow until remarriage or death; (2) any children until 18 or death; (3) dependent parents until death.

Disability Provisions: Nonservice-connected: after 7 years of service, benefit based on service to date of disability. Minimum: 26.5% of final average salary. Service-connected (no minimum length of service requirement): under age 65, benefit of 66⅔% of final annual salary reduced by Workmen's Compensation.

SOUTH CAROLINA

South Carolina Retirement System

Member Institutions:

Technical Education Centers
- Greenville Technical Education Center
- Orangeburg-Calhoun
- Piedmont Technical Education Center
- Richland
- Spartanburg County
- Sumter Area
- Tri-County
- York County

University of South Carolina Regional Campuses
- Aiken Regional Campus
- Beaufort Regional Campus
- Coastal Carolina Regional Campus
- Florence
- Lancaster Regional Campus

Midlands Regional Campus
Salkehatchie Regional Campus
Spartanburg Regional Campus
Union Regional Campus

OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 4% of first $4,800; 6% of balance of basic annuai salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1% of average salary of highest 5 consecutive years out of the last 10 years (final average salary) up to $4,800 times years of service; plus 1½% of balance of final average salary over $4,800 times years of service.

Retirement Age: Normal: age 65 or any age with 35 years of service. Compulsory: (for teachers, retirement is compulsory at 65 but extensions with Board's approval from age 65 to age 72; for others, retirement is compulsory at age 70 but extensions are granted from age 70 to age 72). Early: age 60 (actuarially reduced below age 65).

Vesting Provisions: Benefits vest after 15 years of service. EE may elect to leave contributions on deposit and receive actuarially reduced deferred annuity at age 60 or full benefit at age 65 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with ½ interest.

If a non-vested EE elects to leave contributions on deposit and returns to service, he retains credited service. After withdrawal, EE loses credited service and membership status.

Preretirement Death Benefit: Return of EE contributions with interest. After 1 year of membership service, additional lump sum benefit of final annual salary. If EE is eligible to retire or is age 60 with 20 years of service, spouse may elect to receive lump sum without contributions, plus benefit to which EE would have been entitled if he had retired at date of death and chosen joint and survivor option.

Disability Provisions: After 5 years of service, benefit to which EE would have been entitled if he had continued in service to age 65, actuarially reduced.

TENNESSEE

Tennessee State Retirement System

Member Institutions:

Chattanooga State Technical Institute
Cleveland State Community College
Columbia State Community College
Dyersburg State Community College
Jackson State Community College
Motlow State Community College
State Technical Institute at Memphis

OASDHI

Provisions Apply To: Nonacademic EEs. (Faculty and administrative officers are covered by the Tennessee Teachers' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 3% of current OASDHI base, 5% of balance.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1⅛% of average salary of 5 highest years (final average salary) on which OASDHI taxes were paid times years of service, plus 1¾% of final average salary above OASDHI base times years of service.

Retirement Age: Normal: age 65. Compulsory: age 70. Early: age 55 (actuarially reduced below age 65).

Vesting Provisions: Benefits vest after 10 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 55, actuarially reduced. If a terminating EE is ineligible for a retirement allowance exceeding $120 per year, EE contributions are returned without interest or, after 5 years of service, with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 7 years, retains credited service. After withdrawal or absence of 7 years if service is less than 10 years, loses status as member and credited service.

Preretirement Death Benefit: Return of EE contributions with interest.

Disability Provisions: After 10 years of service (the last 5 of which must be continuous), 9/10 of benefit formula based on years of service if over 20. Otherwise, 9/10 of benefit formula based on the lesser of 20 years of service or service EE would have had if he had continued in service to age 65.

TENNESSEE TEACHERS' RETIREMENT SYSTEM

Member Institutions:

Chattanooga State Technical Institute
Cleveland State Community College
Columbia State Community College
Dyersburg State Community College
Jackson State Community College
Motlow State Community College
State Technical Institute at Memphis

OASDHI

Provisions Apply To: Faculty and administrative officers. (Other EEs are covered by the Tennessee State Retirement System.)

Required &/or Voluntary: Required

Waiting Period: None.

Contributions:

Individual: 3% of OASDHI earnings base; 5% on the balance of basic annual salary.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1⅛% of average salary of 5 highest years (final average salary) on which OASDHI taxes were paid times years of service, plus 1¾% of final average salary above OASDHI base times years of service.

Retirement Age: Normal: age 65. Compulsory: age 70. Early: age 60 or any age with 30 years of service (actuarially reduced below age 65).

Vesting Provisions: Benefits vest after 10 years of service or 4 years of service in institution of higher learning. EE may elect to leave contributions on deposit and receive reduced deferred annuity at age 60 or full annuity at age 65 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 18 months out of 9 consecutive years, retains credited service. After withdrawal, EE with under 10 years of service, regains credited service by repaying refund with 6% interest.

Preretirement Death Benefit: Return of EE contributions with interest.

Disability Provisions: After 20 years of service, 9/10 of benefit formula based on service to date of disability, or, if service is 10 or more years but less than 20 years, 9/10 of benefit formula based on the lesser of 20 years or service EE would have had if he had continued in service to age 65. Minimum: 20% of final average salary. Benefit is reduced to final average salary if disability benefit plus earnings which EE is capable of earning could exceed final average salary.

TEXAS

Teacher Retirement System of Texas

Member Institutions:

Alvin Junior College
Amarillo Junior College
Angelina College
Bee County College
Blinn College
Brazosport Junior College
Central Texas Union Junior College
Cisco Junior College
Clarendon Junior College
College of the Mainland
Cooke County Junior College
Dallas County Junior College District **
  El Centro College **
Del Mar College *
Frank Phillips College
Galveston Community College
Grayson County Junior College
Henderson County Junior College
Hill Junior College
Howard County Junior College
Kilgore College
Laredo Junior College
Lee College
McLennan Community College *
Navarro Junior College
Odessa College
Panola College
Paris Junior College
Ranger Junior College
San Antonio College *
  St. Philip's College *
San Jacinto College
South Plains College
Southwest Texas Junior College
Tarrant County Junior College District*
  Northeast Campus *
  South Campus *
Temple Junior College
Texarkana College
Texas Southmost College *
Tyler Junior College
Victoria County Junior College District
Weatherford College
Wharton County Junior College *

(May elect commercial insurance company and TIAA-CREF retirement plans authorized under Optional Retirement Plan and contracted by ER.)

OASDHI

* Faculty and administrative officers participate in TIAA-CREF.

** Faculty, administrative officers and designated clerical EEs participate in TIAA-CREF.

Provisions Apply To: All EEs.

Required &/or Voluntary: Required; voluntary for EEs employed at age 60 or over.

Waiting Period: None.

Contributions:

Individual: 6% of basic annual salary up to $25,000, plus $5.00 annual membership fee.

Institution: Amount equal to total EE contributions.

Pension Benefit Formula: 1.65% of highest 10 years' average salary (not to exceed $25,000) times years of service.

Retirement Age: Normal: age 60 and 20 years of service, or age 65 and 10 years of service. Early: age 55 with 15 years of service (benefit actuarially reduced from age 65); or, age 55 with 20 years of service or any age with 30 years of service (with benefits for the latter two actuarially reduced from age 60).

Vesting Provisions: Benefits are vested after 10 years of service. EE may leave contributions on deposit and receive an annuity upon attaining normal retirement age. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 6 years, EE retains credited service. After withdrawal, EE may regain credited service by completing 5 years of additional service, and repaying refund fee, membership fee and reinstatement fee.

Preretirement Death Benefit: (1) 1 year's salary up to $25,000, or (2) 60 months of survivor annuity payments based on service to date of death, or (3) a reduced survivor life annuity based on service to date of death, or (4) return of EE contributions with interest, or (5) a $500 lump sum payment, plus $150 per month to a widow or dependent widower with minor children payable until the youngest child reaches age 18, plus $75 per month for life beginning at age 65 for the unremarried widow or dependent widower. Monthly payments are $100 and $50 respectively for beneficiaries of "auxiliary" employees who earn less than $3,800 annually.

In the event the designated beneficiary is other than a surviving widow, dependent widower, child, brother, sister, or dependent parent of the deceased, or other person financially dependent on the deceased, the death benefit payable is limited to a return of EE contributions with interest.

Disability Provisions: Less than 10 years of service: $50 per month for a period of time equal to the number of creditable months of service with no further benefit after this time. With 10 or more years of service, formula benefit based on service to date of disability, not actuarially reduced (minimum, $50 per month).

UTAH

UTAH STATE RETIREMENT SYSTEM

Member Institutions:

College of Eastern Utah *
Dixie Junior College
Snow College **
Utah Technical College at Provo
Utah Technical College at Salt Lake
OASDHI

* All EEs may elect TIAA-CREF as an alternate.

** Faculty and administrative officers and designated clerical EEs may elect TIAA-CREF as an alternate.

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 4¼% of basic annual salary, rising in the future according to the following schedule: 4½% on 7/1/71; 4¾% on 7/1/73; and 5% on 7/1/75.

Institution: Matches amount of EE contributions.

Pension Benefit Formula: 1% of average salary of highest 3 consecutive years (final average salary) times years of membership service.

Automatic annual cost of living adjustment: effective at end of anniversary month after 5 years of retirement, the lesser of 5% increase in original benefit or percentage equal to the increase in the cost of living as shown by the Consumer Price Index since EE's retirement. At end of anniversary month of each year after 5th year of retirement, 1% increase in current benefit. If Consumer Price Index does not rise at least 1% in a year, this 1 percent is applied in nearest subsequent year in which Consumer Price Index increase reaches 1 percent.

Retirement Age: Normal: age 65 with 4 years of service. Early: age 55 with 30 years of service, or age 60 with 20 years of service, or age 62 with 10 years of service (all actuarially reduced below age 65).

Vesting Provisions: Benefits vest after 4 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 65 based on benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest less reduction for withdrawal fee for an EE under age 65.

If a non-vested EE elects to leave contributions on deposit, he retains credited service when he returns to service. After withdrawal, EE regains credited service by repaying refund with interest, plus administrative fee if EE has not made repayment within 24 months after return to service.

Preretirement Death Benefit: Return of the greater of EE contributions with interest or $600 payable to beneficiary; plus additional survivor benefit of 50% of final average salary to spouse or children under 21, if beneficiary of EE who had entered plan prior to age 65. If EE was age 55 with 30 years of service, age 60 with 20 years of service, or age 65 with 10 years of service, spouse married to EE 5 years may elect benefit to which EE would have been entitled if he had retired at date of death and chosen joint and survivor option. The latter benefit is suspended until age 65 if spouse with no children remarries. Benefit is adjusted by cost of living provision.

Disability Provisions: After 10 years of service: under age 60, 90% of benefit based on service to date of disability not actuarially reduced; age 60 or over, 80% of benefit based on service to date of disability not actuarially reduced. If benefit is less than 25% of final average salary, a supplement is added which for EE under age 60 is 9/10 of 1% of final average salary and for EE age 60 or over is 8/10 of 1% of final average salary both times the total service EE would have earned to age 65. Maximum with supplement: 25% of final average salary; minimum: 10% of final average salary. Benefits are reduced by Workmen's Compensation.

VERMONT

VERMONT EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:
Vermont Technical College *
OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: 3 years.

Contributions:
Individual: Percentage of basic annual salary varies according to sex and age of entry into plan, e.g., males age 30, 5.4%; males age 64 and over, 27.31%. (EEs may elect to contribute 4% of basic annual salary and receive correspondingly reduced benefits.)
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: (1) Money purchase annuity provided by EE contributions with interest, plus (2) pension of 1/140 of average salary of highest 5 consecutive years (final average salary) times years of membership service plus 3 additional years. Total countable years not to exceed 35 years.

Retirement Age: Normal: age 65. Compulsory: age 70. Early: age 60 for male and 55 for female with 10 years of service or any age for any EE with 32 years of creditable service (all actuarially reduced below age 65).

Vesting Provisions: Benefits vest after 10 years of service. EE may elect to leave contributions on deposit and receive deferred annuity and pension at age 65. Upon termination of employment prior to vesting, return of EE contributions with interest earned.

If a non-vested EE elects to leave contributions on deposit and returns to service within 3 years, he retains credited service. After withdrawal, EE forfeits membership and credited service.

Preretirement Death Benefit: Return of EE contributions with interest. If EE is age 65 or has 25 years of service, dependent spouse may elect to receive benefit to which EE would have been entitled if he had retired at date of death and chosen joint and survivor option.

Disability Provisions: Under age 65 with 12 years of service, benefit of (1) annuity provided by EE contributions with interest, plus (2) pension of 9/10 of benefit based on service to date of disability. Benefits are reduced by Workmen's Compensation and are reduced whenever earnings and the disability benefit exceed final average salary.

VIRGINIA

VIRGINIA SUPPLEMENTAL RETIREMENT SYSTEM

Member Institutions:
Blue Ridge Community College
Central Virginia Community College
Dabney S. Lancaster Community College

* Faculty and administrative officers participate in TIAA-CREF.

Danville Community College
John Tyler Community College
New River Vocational Technical School
Northern Virginia Community College
Old Dominion College, Division of Technology
Richard Bland College of the College of William and Mary
Southwest Virginia Community College
Thomas Nelson Community College
Tidewater Community College
University of Virginia Branch Campuses
  Eastern Shore Branch
  Patrick Henry College
Virginia Highlands Community College
Virginia Western Community College
Wytheville Community College

OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required for those under age 60 at time of employment.

Waiting Period: None.

Contributions:

Individual: 5½% of basic annual salary in excess of $1,200.
Institution: Balance necessary to provide benefit.

Pension Benefit Formula: 1½% of highest 5 consecutive years' average salary (final average salary) in excess of $1,200 times years of service.

Retirement Age: Normal: age 65. Compulsory: age 70. Early: age 60 (benefit actuarially reduced if service is less than 30 years and EE has not attained age 65).

Vesting Provisions: Benefits vest after 5 years of service. EE may elect to leave contributions on deposit and receive deferred retirement annuity at age 60 based on benefit formula. Upon termination of employment prior to vesting EE contributions returned with interest.

If a non-vested EE elects to leave contributions on deposit, retains credited service when returns to service.

Preretirement Death Benefit: Under age 60 with less than 30 years' service, refund of EE contributions with interest. Over age 60 or after 30 years of service at any age, beneficiary, if spouse or parent, may elect monthly survivor benefit.

Disability Provisions: After 10 years of service and under age 65, disability retirement allowance computed under retirement formula except that credited service is the smaller of (a) twice the actual period of credited service; or (b) the service the member would have completed at age 60 had he remained in service. Minimum disability allowance including Social Security primary benefit is the larger of (a) $1,000, or (b) 25% of final average salary. Minimum for service-connected disability including Social Security primary benefit and Workmen's Compensation: ⅔ of final average salary.

WASHINGTON

WASHINGTON PUBLIC EMPLOYEES' RETIREMENT SYSTEM

Member Institutions:

Bellevue Community College *
Big Bend Community College *
Centralia College *
Clark College *
Columbia Basin College *
Community College District V *
Edmonds Community College *
Everett Community College *
Fort Steilacoom Community College *
Grays Harbor College *
Green River Community College *
Highline Community College *
Lower Columbia College *
Olympic Community College *
Peninsula College *
Seattle Community College *
Shoreline Community College *
Skagit Valley Community College *
Spokane Community College *
Tacoma Community College *
Walla Walla Community College *
Wenatchee Valley College *
Yakima Valley College *

OASDHI

Provisions Apply To: All nonacademic EEs. (Faculty and administrative officers who are not members of the Washington State Teachers' Retirement System when hired participate in TIAA-CREF. Faculty and administrative officers who are members of the Washington State Teachers' Retirement System may elect to retain membership in that system or join TIAA-CREF.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 5% of basic annual salary (including $2.50 nonrefundable annual administrative fee). Additional contributions may be made for money purchase annuity.

Institution: 6% of payroll for pension benefit.

Pension Benefit Formula: (1) money purchase annuity provided by EE contributions with interest, plus (2) pension of 1/100 of average salary of the greater of the highest 2 consecutive years or highest 24 consecutive months of service (final average salary) times years of service, plus basic pension of $100 per year.

Retirement Age: Normal: age 60 with 5 years of service or any age with 30 years of service. Compulsory: age 70. Extensions after 70 with ER approval. Early: age 55 with 25 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 5 years of service. EE may elect to leave contributions on deposit and receive actuarially reduced deferred annuity at age 60 or full annuity at age 65. Upon termination of employment prior to vesting, return of EE contributions with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service within 10 years, he retains credited service. After withdrawal, EE regains credited service by returning to service within 10 years, serving additional 6 consecutive months and repaying refund within 5 years after return to active service.

* Faculty and administrative officers who are not members of either of the state systems when hired participate in TIAA-CREF. Faculty and administrative officers who are members of either of the state systems when hired may elect to participate in TIAA-CREF.

Preretirement Death Benefit: Return of EE contributions with interest. After 10 years of service, spouse, if beneficiary, may elect benefit EE would have been entitled to if he had retired at date of death and chosen joint and survivor option.

Disability Provisions: Nonservice-connected or service-connected illness: under age 60 with 5 years of service, (1) money purchase annuity provided by EE contributions with interest, plus (2) pension provided by ER contributions with interest of 1/100 of final average salary times years of service to date of disability, not actuarially reduced. Pension portion is recomputed at age 60. Service-connected accident (no minimum length of service requirement): under age 60, benefit of ⅔ of final average salary (not to exceed $2,400). Benefit is recomputed at age 60. Both service benefits are reduced by Workmen's Compensation.

WASHINGTON STATE TEACHERS' RETIREMENT SYSTEM

Member Institutions:

- Bellevue Community College *
- Big Bend Community College *
- Centralia College *
- Clark College *
- Columbia Basin College *
- Community College District V *
  - Edmonds Community College *
  - Everett Community College *
- Fort Steilacoom Community College *
- Grays Harbor College *
- Green River Community College *
- Highline Community College *
- Lower Columbia College *
- Olympic Community College *
- Peninsula College *
- Seattle Community College *
- Shoreline Community College *
- Skagit Valley Community College *
- Spokane Community College *
- Tacoma Community College *
- Walla Walla Community College *
- Wenatchee Valley College *
- Yakima Valley College *

OASDHI

Provisions Apply To: Faculty and administrative officers who are already members at the time of employment and who elect to retain membership. (Faculty and administrative officers who are not members at time of employment participate in TIAA-CREF. All other EEs are covered by the Washington Public Employees' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: 3 months with coverage retroactive to beginning date of employment.

Contributions:

Individual: 5% of total salary (includes the following nonrefundable contributions: $5.50 Disability Reserve Fund contribution; $1.50 Death Benefit Fund contribution).

Institution: Amount necessary to fund pension benefit provided under formula.

Pension Benefit Formula: (1) Money purchase annuity provided by EE contributions with interest, plus (2) pension of 1/100 of average salary of highest 2 consecutive years (final average salary) times years of service (minimum, $66 per year) plus basic pension of $100 per year.

* Faculty and administrative officers who are not members of either of the state systems when hired participate in TIAA-CREF. Faculty and administrative officers who are members of either of the state systems when hired may elect to participate in TIAA-CREF.

Retirement Age: Normal: age 60 with 5 years of service or at any age with 30 years of service. Early: age 55 with 25 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 5 years of service. EE may elect to leave contributions on deposit and receive deferred annuity and pension at age 60. Upon termination of employment prior to vesting, EE contributions returned with interest.

If a non-vested EE with less than 5 years of service elects to leave contributions on deposit and returns to service within 5 years, retains credited service. After withdrawal or refund (after 5 year absence of EE with less than 5 years of service), EE may regain credited service subject to repurchase laws then in effect.

Preretirement Death Benefit: Return of EE contributions with interest. After 1 year of service, additional lump sum death benefit of $400. After 15 years of service, monthly survivor benefit of $50 to childless widow or dependent widower at age 50 paid until death or remarriage. If EE is eligible to retire, spouse or dependent, if beneficiary, may elect benefit EE is entitled to if he had retired at date of death and chosen joint and survivor option.

Disability Provisions: Temporary disability: benefit of $120 per month provided by the Disability Retirement Fund for a minimum 60 day and maximum 2 year period. Permanent disability: after 5 years of service, (1) money purchase annuity provided by EE contributions with interest, plus (2) pension based on service to date of disability. Minimum pension: $66 per year.

WEST VIRGINIA

West Virginia Teachers' Retirement System

Member Institutions:

- West Liberty State College *
  - Hancock County Branch *
- West Virginia University **
  - Parkersburg Center **
  - Potomac State College of West Virginia University *
- OASDHI

Provisions Apply To: All EEs.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 6% of basic annual salary up to $4,800, including nonrefundable supplemental fee not to exceed $20 or 1/6 of EE contributions.

Institution: Matches amount of EE contributions with interest.

Pension Benefit Formula: Greater of Plan A or Plan B. Plan A: (1) money purchase annuity provided by matched EE and ER contributions, plus (2) pension of $24 times years of service, plus $6 times years of service up to $192. Plan B: 2% of average salary (not to exceed $4,800) of highest 5 years out of the last 15 years times years of service.

* All EEs participate in supplementary TIAA-CREF plan.

** Faculty participate in supplementary TIAA-CREF plan; supplementary plan is voluntary for others.

Retirement Age: Normal: age 60 with 5 years of service or any age with 35 years of service. Compulsory: age 65 (extensions beyond age 65 at ER's request). Early: age 55 with 30 years of service (actuarially reduced below age 60).

Vesting Provisions: Benefits vest after 20 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on Plan A or B benefit formula. Upon termination of employment prior to vesting, EE contributions returned with interest minus supplemental fee.

If a non-vested EE with service of less than 5 years out of 10 consecutive years terminates employment, he loses credited service. If EE with 5 years of service but less than 20 years of service teaches every other year or pays [illegible] absence in alternate years, he regains credited service by paying absence fee equal to his annual deduction less the supplemental fee. After withdrawal or refund after absence of 5 out of 10 consecutive years, EE regains credited service by repaying refund plus the amount of contributions due during absence minus supplemental fee, and by serving additional 2 years after reemployment.

Preretirement Death Benefit: Return of EE and ER contributions with interest minus supplemental fee. If EE was age 50 with 25 years of service, beneficiary may elect to receive benefit to which EE would have been entitled if he had retired at date of death and chosen joint and full survivor option.

Disability Provisions: Under age 50 with 10 years of service, credit is given for EE and ER contributions which would have been made if he had continued in service to age 50 (actuarially reduced). Age 50 or over with 10 years of service, benefit is based on service to date of disability (actuarially reduced).

WISCONSIN

Wisconsin Retirement Fund

Member Institutions:

Kenosha Technical Institute
Lakeshore Vocational Technical School
Madison Area Technical College
Milwaukee Technical College
Nicolet College and Technical Institute
North Central Technical Institute
Stout State University
  Barron County Campus
University of Wisconsin Center System
  Baraboo-Sauk County Campus
  Marathon County Campus
  Marshfield Wood County Campus
  Rock County Campus
  Sheboygan County Campus
  Washington County Campus
  Waukesha County Campus
University of Wisconsin at Green Bay
  Fox Valley Campus
  Manitowoc County Campus
  Marinette County Campus
  Waukesha County Technical Institute
Western Wisconsin Technical Institute
Wisconsin State University
  Richland Campus

OASDHI

Provisions Apply To: Nonacademic EEs. (Other EEs are covered by the Wisconsin State Teachers' Retirement System.)

Required &/or Voluntary: Required.

Waiting Period: 6 continuous months or 12 intermittent months of service.

Contributions:

Individual: 4½% of OASDHI earnings base, 7% on balance of basic annual salary. (Includes portion elected for variable annuity contributions.)

In some cases EE contributions are at a lower rate, by agreement with the employer; the ER pays a higher rate.

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: Choice of A or B. Plan A: 6/7 of 1% of average salary of highest 5 out of the last 10 years (final average salary) times years of service, plus 3/7 of 1% of final average salary in excess of OASDHI earnings base times years of service. Optional variable annuity plan: up to 50% of EE contributions and an equal amount of ER contributions may be applied. Participation in the variable annuity increases or decreases the formula benefit depending on whether the variable accumulation is greater or less than a corresponding fixed fund accumulation. Maximum benefit including primary Social Security benefit: 75% of final average salary. Plan B: money purchase annuity provided by EE contributions, plus pension provided by ER contributions of 50% of benefit under Plan A.

Retirement Age: Normal: age 65. Early: age 55 (actuarially reduced for retirement below age 65).

Vesting Provisions: Benefits are vested immediately. A terminating EE under age 55 may elect to withdraw his contributions with interest or leave contributions on deposit and receive actuarially reduced deferred annuity at age 55 or full annuity at age 65 based on benefit formula or money purchase annuity. A terminating EE age 55 or more receives an annuity or may elect to receive lump sum benefit (EE contributions only) if benefit provides under $25 monthly income.

Preretirement Death Benefit: Return of EE contributions with interest. If EE was age 60, spouse, child under 21, or dependent receives benefit to which EE would have been entitled if he had retired at date of death and chosen 100% joint and survivor option. Spouse may elect "180 guaranteed payments" option and, if under age 62, Social Security integration option. If amount provides under $10 monthly income, benefits are paid only in lump sum; if over $10, either as lump sum or annuity.

Disability Provisions: Nonservice-connected: under age 65 with 5 years of service, benefit of greater of (a) 50% of final average salary or (b) 1½% of final average salary times total years of service EE would have earned if he had continued in service to age 65. Service-connected (no minimum length of service requirement): same benefit as nonservice-connected. Benefit is reduced by 20% for Social Security benefit.

WISCONSIN STATE TEACHERS' RETIREMENT SYSTEM

Member Institutions:

Kenosha Technical Institute
Lakeshore Vocational Technical School
Madison Area Technical College
Milwaukee Technical College
Nicolet College and Technical Institute
North Central Technical Institute
Stout State University
  Barron County Campus
University of Wisconsin Center System
  Baraboo-Sauk County Campus
  Marathon County Campus
  Marshfield Wood County Campus
  Rock County Campus
  Sheboygan County Campus
  Washington County Campus
  Waukesha County Campus
University of Wisconsin at Green Bay
  Fox Valley Campus
  Manitowoc County Campus
  Marinette County Campus
  Waukesha County Technical Institute
Western Wisconsin Technical Institute
Wisconsin State University
  Richland Campus

OASDHI

Provisions Apply To: Faculty and administrative officers. (Other EEs are covered by the Wisconsin Retirement Fund.)

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 4½% on OASDHI earnings base; 7% on balance of basic annual salary.

Institution: Balance necessary to provide benefit.

Pension Benefit Formula: Choice of Plan A or Plan B. Plan A: Formula plan: 6/7 of 1% of average salary of highest 5 years out of the last 10 years (final average salary) times years of service, plus 3/7 of 1% of final average salary in excess of the OASDHI earnings base times years of service. Optional variable annuity plan: 50% of EE and equal amount of ER contribution not to exceed a total of $5,000 per year which increases or decreases formula benefit depending on whether the variable accumulation is greater or less than a corresponding fixed fund accumulation. Optional integrated plan: benefit formula integrated with Social Security. Maximum with primary Social Security: 75% of final average salary. Plan B: money purchase annuity provided by EE contributions with interest, plus pension provided by ER contributions of 50% of benefit under Plan A.

Retirement Age: Normal: age 65 for formula benefit, age 50 for annuity benefit. Early: age 50 for formula benefit (actuarially reduced below age 65). No compulsory retirement age; after age 70 no contributions are made and no years of service are credited.

Vesting Provisions: Benefits are vested immediately. Under age 50, a terminating EE may elect to receive return of EE contributions with interest or leave contributions on deposit and receive deferred actuarially reduced formula benefit or full annuity at age 50, or full formula benefit at age 65. At age 50 a terminating EE receives a deferred formula or annuity benefit if amount would provide income of $10 per month or more; if less than $10, EE receives lump sum.

If EE elects to leave contributions on deposit, he retains credited service after he returns to service. After withdrawal, EE loses credited service and membership status.

Preretirement Death Benefit: Return of EE and ER contributions with interest. After age 60, beneficiary may elect to receive benefit to which EE would have been entitled if he had retired at date of death and chosen joint and survivor option.

Disability Provisions: Under age 65 with 5 years of service out of the last 7 years, greater of (1) 50% of final average salary or (2) 1½% of final average salary times years of service EE would have earned if he had continued in service to age 65. The disability is reduced after 8 months or whenever EE becomes eligible to receive primary or disability Social Security. Minimum after reduction: benefit formula based on service to date of disability, not actuarially reduced.

WYOMING

WYOMING RETIREMENT SYSTEM

Member Institutions:

Casper College *
Central Wyoming College *
Eastern Wyoming College *
Laramie County Community College
Northwest Community College *
Sheridan College *
Western Wyoming Community College *
OASDHI

Provisions Apply To: All EEs under age 65.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: 5% of basic annual salary up to $8,600.
Institution: Matches amount of EE contributions.

Pension Benefit Formula: Money purchase annuity provided by EE and ER contributions.

Retirement Age: Normal: age 60 with 4 years of service or any age with 25 years of service. Compulsory: age 65 (extensions permitted).

Vesting Provisions: Benefits vest after 4 years of service. EE may elect to leave contributions on deposit and receive deferred annuity at age 60 based on EE and ER contributions. Upon termination of employment prior to vesting, EE contributions returned without interest; if less than 4 years of service, with interest.

If a non-vested EE elects to leave contributions on deposit and returns to service, he retains credited service. After withdrawal, EE regains credited service by repaying refund with interest.

Preretirement Death Benefit: Return of EE contributions with interest.

Disability Provisions: Under age 60 with 15 years of service, benefit EE would have been entitled to if he had continued in service to age 60, not actuarially reduced.

* All EEs earning over $8,600 participate in supplementary TIAA-CREF plan; participation is voluntary for EEs earning over $6,600 up to $8,600.

APPENDIX D
TIAA-CREF RETIREMENT PLANS

This appendix summarizes the principal provisions of the TIAA-CREF retirement plans in junior colleges. The entries describe the plans as they apply to new entrants, without reference to prior service or supplemental benefits or to alternative plans. Since the summaries are based on a punch card information system, many of the entries are abbreviated.

The columns show the following information:

INSTITUTION: The name of each institution and the staff member categories covered by the plan.

PROVISIONS APPLY TO: The categories of full-time staff members to which the information in the succeeding columns applies. A few institutions also include certain categories of part-time employees. The categories listed do not always correspond with the precise terminology of an institution's retirement plan resolution. For instance, the entry DESIG PRO CL (Designated Professional Classes) may include librarians, and administrative assistants at one institution but only librarians at another.

REQ &/OR VOL: Whether participation in the plan is required, voluntary, or is voluntary for a time and then required.

WAITING PERIOD

TIME, AGE, OTHER: The length of employment, attained age, or other waiting period required before participation begins. The abbreviation IMMED indicates that the individual is eligible to participate in the plan immediately upon employment. Since most institutions waive their regular waiting period for newly employed staff members bringing TIAA-CREF contracts with them, there is no entry describing this provision.

Examples of waiting period entries:

REQ 3Y	Required after 3 years of service
VOL 1Y	Voluntary after 1 year
REQ 1Y & 30	Required after 1 year of service and attainment of age 30
REQ 3Y or 35	Required after 3 years of service or attainment of age 35, whichever occurs first

TIAA-CREF CONTRIBUTIONS

SALARY: Entry made only when contribution rates differ on different portions of a person's salary. Shows the portion of salary on which the contribution rates in the columns to the right apply. If there is no entry in this column, the same rate of contribution applies to all of the individual's salary. Most of the entries in this column are for step-rate plans, which usually provide for one contribution rate on the portion of the participant's salary within the Social Security earnings base and a higher contribution rate on the portion of salary above that base.

AGE: Entry made only when contributions are graded by age. Each age shown is the age at which the contribution rates in the columns to the right first take effect. Where contributions are graded by age, no age entry is made until the first change in rates occurs. No entry indicates that there is no grading of contributions by age.

YRS: Entry made only when contributions are graded by years of plan participation. Shows the years of participation required before the contribution rates in the columns to the right apply. No entry indicates that there is no grading of contributions by years of participation.

INST: The institution's regular contributions to each participant's annuity, most frequently expressed as a percentage of salary. (Salary on which contributions are made is usually base salary.)

INDIV: The individual's contribution to his annuity, most frequently expressed as a percentage of salary.

END AT: The point at which annuity contributions cease under the plan. The entry RET indicates that contributions continue throughout service, including any extensions, until retirement. An age entry is made where contributions cease at a stated age even though retirement may not have occurred.

NORM RET AGE: At institutions not permitting extensions of service, the age shown here is the mandatory retirement age. At institutions permitting extensions, the age shown is the age beyond which extensions must be made in order for service to continue.

MAX EXT TO: The age beyond which extensions of service, if any, are no longer made. Where no extensions of service are made beyond the normal retirement age, the entry NX is shown. Where extensions of service are provided for but no maximum age is given, the entry NL is shown.

ABBREVIATIONS:

ACAD	academic	IMMED	immediately
ACCUM	accumulated	INDIV	individual
APMT	appointment	INST	institution
ASSOC	associate	INSTR	instructors
ASST	assistant	M	monthly
ATTAIN	attainment	MAINT	maintenance
BAL	balance of salary	NA	not applicable
CL	classes	NL	no limit
CLASS	classification	NONACAD	nonacademic
CLER	clerical	NX	no extensions
CONTRIB	contributions	OFF	officers
COV	covered	PARTIC	participation
DESIG	designated	PERM	permanent
EDUC	educationally	PERS	personnel
ELEC	elected	PRO	professional
ELIG	eligible	PROBAT	probationary
EQ	equal	PROF	professors
EQUIV	equivalent	RECOM	recommendation
EXT	extensions	REQ	required
FAC	faculty	RET	retirement
FEM	female	RSCH	research

SAL	salary	VOL AD	voluntary additional contribution of designated amount by individual increases institution's contribution by designated amount *
SEC	secretarial		
SERV	service		
SUPPL	supplements other plan		
VOL	voluntary		
		YRS or Y	years or yearly

* Participants in all TIAA-CREF plans may make extra contributions on their own at any time without accompanying institutional contributions.

TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	AGE	OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE	YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
AERONAUTICS, ACADEMY OF N Y	ALL ELIGIBLE	REQ	1Y &	30					5.00%	5.00%	RET	65	NX
		VOL	IMMED										
PLAN COVERS- ALL EMPLOYEES													
ALICE LLOYD COL, KY	ALL ELIGIBLE	REQ	1Y						5.00%	5.00%	RET	65	NL
PLAN COVERS- FAC, OFF		VOL	IMMED										
ALLEGHENY COUNTY, COMMUNITY COL OF PA	ALL ELIGIBLE	REQ	IMMED			FIRST					RET	65	71
						$7200			5.00%	5.00%			
						BAL			10.00%	5.00%			
PLAN COVERS- ALL EMPLOYEES													
AMERICAN COL IN PARIS	ALL ELIGIBLE	REQ	2Y						5.00%	5.00%	RET	65	7C
PLAN COVERS- FAC, OFF													
ANDREW COL, GA	ALL ELIGIBLE	REQ	3Y &	30					5.00%	5.00%	RET	65	7C
PLAN COVERS- FAC, OFF		VOL	1Y										
AVERETT COL, VA	ALL ELIGIBLE	REQ	3Y &	30					5.00%	5.00%	RET	65	7C
PLAN COVERS- ALL EMPLOYEES		VOL	1Y										
BACONE COL, OKLA	ALL ELIGIBLE	REQ	IMMED						5.00%	5.00%	RET	65	7C
PLAN COVERS- ALL EMPLOYEES													
BEAVER COUNTY, COMMUNITY COL OF, PA	ALL ELIGIBLE	REQ	IMMED			FIRST					RET	65	7C
						$7800			5.00%	5.00%			
						BAL			10.00%	5.00%			
PLAN COVERS- CONTINUED ON NEXT PAGE													

TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	AGE	OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE	YRS	INST	INDIV	END AT	NORM RET AGE	MA: EXT TO
ALL EMPLOYEES													
BECKER JUNIOR COL, MASS PLAN COVERS- ALL EMPLOYEES	FAC, OFF, CLER	REQ	3Y &	30					10.00%	5.00%	RET	65	7C
	OTHER	VOL	6Y &	30					10.00%	5.00%	RET	65	7C
BENNETT COL, N Y PLAN COVERS- ALL EMPLOYEES	FAC, OFF, CLER	REQ	2Y &	30					5.00%	5.00%	RET	65	7C
	OTHER	VOL	2Y &	30					5.00%	5.00%	RET	65	7C
BRADFORD JUNIOR COL, MASS PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	1Y &	30		FIRST $7800 BAL			 11.20% 15.00%	 5.00% 5.00%	65	65	68
BRANDYWINE JUNIOR COL, DEL PLAN COVERS- FAC	MEN	REQ	1Y &	30				 5	5.00% 7.00%	3.00% 3.00%	RET	65	67
	FEM FAC	VOL	1Y &	30				 5	5.00% 7.00%	3.00% 3.00%	RET	65	67
BREVARD COL, N C PLAN COVERS- FAC, OFF	FAC, OFF	REQ			TENURE				5.00%	5.00%	RET	65	70
		VOL	3Y OR		CONTRIB ACCUM FOR 1ST 3 YRS BEFORE PAID TO CONTRACT								
	FEM FAC	REQ			TENURE				5.00%	5.00%	RET	62	7C
		VOL	3Y OR		CONTRIB ACCUM FOR 1ST 3 YRS BEFORE PAID TO CONTRACT								

TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD: TIME	WAITING PERIOD: AGE	WAITING PERIOD: OTHER	TIAA-CREF CONTRIBUTIONS: SALARY	AGE YRS	INST *	INDIV *	END AT	NORM RET AGE	MAX EXT TO
BUCKS COUNTY COMMUNITY COL PA	ALL ELIGIBLE	REQ	IMMED					*VARIES BY AGE AT ENTRY INTO PLAN. COLLEGE MATCHES INDIVIDUAL CONTRIBUTIONS.		RET	65	7C
PLAN COVERS- FAC, OFF												
BUTLER COUNTY COMMUNITY COL, PA	ALL ELIGIBLE	VOL	IMMED					5.00%	5.00%	RET	65	7C
PLAN COVERS- FAC, OFF												
CASPER COL, WYO	ALL ELIGIBLE	REQ			$8600 SAL	FIRST $6600		.00%	.00%	RET	65	70
SUPPL		VOL			$6600 SAL	NEXT $2000		5.00%	5.00%*			
PLAN COVERS- ALL EMPLOYEES						BAI		.00%	.00%			
						*IF TOTAL CONTRIBUTION IS UNDER $200, INDIVIDUAL MUST MAKE ADDITIONAL CONTRIBUTIONS TO RAISE TOTAL TO $200.						
CAZENOVIA COL, N Y	ALL ELIGIBLE	REQ	2Y OR	30				5.00%	5.00%	RET	65	7C
PLAN COVERS- FAC, OFF		VOL	1Y									
CENTRAL COL, KAN	ALL ELIGIBLE	REQ	2Y					$5Y or 1.0C%	$5Y 1.00%	RET	65	7C
PLAN COVERS- ALL EMPLOYEES		VOL	IMMED									
CENTRAL WYOMING COL	ALL ELIGIBLE	REQ			$8600 SAL	FIRST $6600		.00%	.00%	RET	65	7C
SUPPL		VOL			$6600 SAL	NEXT $2000		5.00%	5.00%*			
PLAN COVERS- ALL EMPLCYEES						BAL		.00%	.00%			
						*IF TOTAL CONTRIBUTION IS UNDER $200, INDIVIDUAL MUST MAKE ADDITIONAL CONTRIBUTIONS TO RAISE TOTAL TO $200.						
CHRISTIAN COL OF THE SOUTHWEST, TEX	ALL ELIGIBLE	REQ	2Y &	30				5.00%	5.00%	RET	65	7C
PLAN COVERS- FAC, OFF		VOL	2Y									

TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	WAITING PERIOD AGE	WAITING PERIOD OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE	YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
CONNECTICUT, JUNIOR COL OF PLAN COVERS- ALL EMPLOYEES	FAC, OFF	REQ VOL	4Y & 1Y	30					5.00%	5.00%	RET	65	7C
	OTHER	VOL	1Y						5.00%	5.00%	RET	65	7C
COTTEY COL, MO PLAN COVERS- FAC, OFF & DESIG CL	ALL ELIGIBLE	REQ	IMMED			FIRST $7800 BAL			7.50% 10.00%	2.50% 5.00%	RET	65	70
CUMBERLAND COL OF TENNESEE PLAN COVERS- FAC, OFF, CLER & SEC	ALL ELIGIBLE	REQ VOL	1Y & 1Y	30					5.00%	5.00%	RET	7C	NX
DALLAS COUNTY JUNIOR COL DISTRICT, TEX PLAN COVERS- FAC, OFF & DESIG CL	ALL ELIGIBLE	REQ VOL	3M IMMED		CONTRIB ACCUM FIRST YEAR BEFORE PAID TO CONTRACT	FIRST $25000 BAL			6.00% .00%	6.00% .00%	RET	65	70
DAVENPORT COL OF BUSINESS MICH PLAN COVERS- FAC, OFF	ALL ELIGIBLE	VOL	2Y						5.00%	5.00%	65	65	7C
DELAWARE COUNTY, COMMUNITY COL OF, PA PLAN COVERS- ALL EMPLOYEES	FAC, OFF	REQ	IMMED			FIRST $6600 BAL			5.00% 10.00%	5.00% 5.00%	RET	65	NL
	OTHER	REQ VOL	6M IMMED			FIRST $6600 BAL			5.00% 10.00%	5.00% 5.00%	RET	65	NL

TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	AGE	OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
DEL MAR COL, TEX	ALL ELIGIBLE	REQ	3M &		CONTRIB ACCUM FIRST YEAR BEFORE PAID TO CONTRACT	FIRST $25000		6.00%	6.00%	RET	65	7C
PLAN COVERS- FAC, OFF						BAL		.00%	.00%			
EASTERN WYOMING COL	ALL ELIGIBLE	REQ			$8600 SAL	FIRST $6600		.00%	.00%	RET	65	7C
SUPPL		VOL			$6600 SAL	NEXT $2000		5.00%	5.00%*			
PLAN COVERS- ALL EMPLOYEES						BAL		.00%	.00%			
						*IF TOTAL CONTRIBUTION IS UNDER $200, INDIVIDUAL MUST MAKE ADDITIONAL CONTRIBUTIONS TO RAISE TOTAL TO $200.						
EDWARD WILLIAMS COL, N J	FAC, OFF	VOL	2Y &	28				5.00%	5.00%	RET	65	NL
PLAN COVERS- ALL EMPLOYEES	OTHER	VOL	5Y					3.00%	3.00%	RET	65	NL
ELIZABETH SETON COL, N Y	ALL ELIGIBLE	REQ	3Y &	30				5.00%	5.00%	RET	65	7C
PLAN COVERS- FAC		VOL	1Y									
ELKO COMMUNITY COL, NEV	ALL ELIGIBLE	REQ	3M					6.00%	6.00%	RET	65	NX
NO OASDI												
PLAN COVERS- FAC												
EMBRY-RIDDLE AERONAUTICAL INSTITUTE, FLA	ALL ELIGIBLE	VOL	1Y &	30				5.00%	5.00%	RET	65	7C
PLAN COVERS- ALL EMPLOYEES												
FERRUM JUNIOR COL, VA	FAC	VOL	1Y					5.00%	5.00%	RET	65	7C
PLAN COVERS- ALL EMPLOYEES												

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TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	AGE	OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
	MAJOR OFF	VOL	IMMED					5.00%	5.00%	RET	65	70
	DESIG NONACAD CL	VOL	2Y					5.00%	5.00%	RET	65	70
	OTHER	VOL	5Y					5.00%	5.00%	RET	65	70
FISHER JUNIOR COL, MASS PLAN COVERS- FAC, OFF	ALL ELIGIBLE	VOL	3Y &	30				5.00%	5.00%	RET	65	70
FRANCONIA COL, N H PLAN COVERS- FAC, OFF	ALL ELIGIBLE	VOL	1Y &	30				5.00%	5.00%	RET	66	NL
FREED-HARDEMAN COL, TENN PLAN COVERS- ALL EMPLOYEES	ALL ELIGIBLE	REQ VOL	3Y & IMMED	30				5.00%	5.00%	RET	65	70
GREEN MOUNTAIN COL, VT PLAN COVERS- ALL EMPLOYEES	ALL ELIGIBLE	REQ VOL	5Y 2Y			FIRST $4800 BAL		5.00% 10.00%	5.00% 5.00%	RET	65	70
GULF PARK COL, MISS PLAN COVERS- FAC, OFF	ALL ELIGIBLE	VOL	IMMED					5.00%	5.00%	RET	65	70
HARCUM JUNIOR COL, PA PLAN COVERS- FAC, OFF	ALL ELIGIBLE	VOL	3Y					5.00%	5.00%	RET	65	71
HARRISBURG AREA COMMUNITY COL, PA PLAN COVERS-	ALL ELIGIBLE	REQ	IMMED					6.00%	5.00%	RET	65	NL

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TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	AGE	OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
ALL EMPLOYEES												
HIWASSEE COL, TENN PLAN COVERS- FAC, OFF	ALL ELIGIBLE	VOL	3Y					7.00%	5.00%	RET	65	NL
IMMACULATA COL OF WASHINGTON, D C PLAN COVERS- FAC, OFF	ALL ELIGIBLE	VOL	2Y					5.00%	5.00%	RET	65	7C
INDIANA VOCATIONAL TECHNICAL COL PLAN COVERS- FAC, OFF	ASST PROF & ABOVE & EQUIV OFF	REQ	IMMED					10.00%	.00%	65	65	70
	OTHER	REQ	2Y					10.00%	.00%	65	65	7C
KANSAS TECHNICAL INSTITUTE PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	2Y					5.00%	5.00%	RET	65	70
KEMPER MILITARY SCHOOL AND COL, MO PLAN COVERS- FAC, OFF & DESIG CL	FAC, OFF	REQ	1Y &	35				5.00%	5.00%	RET	65	7C
		VOL	2Y									
	OTHER	VOL	2Y					5.00%	5.00%	RET	65	7C
KENDALL COL, ILL PLAN COVERS- FAC, OFF	ALL ELIGIBLE	VOL	1Y &	30 OR	3Y			5.00%	5.00%	RET	65	7C
KEYSTONE JUNIOR COL, PA	FAC	VOL	2Y					5.00%	5.00%	65	65	NL

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TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	WAITING PERIOD AGE	WAITING PERIOD OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE	YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
PLAN COVERS- ALL EMPLOYEES													
	OFF	VOL	IMMED						5.00%	5.00%	65	65	NL
	OTHER	VOL	3Y &	30					5.00%	5.00%	65	65	NL
LASELL JUNIOR COL, MASS PLAN COVERS- ALL EMPLOYEES	ALL ELIGIBLE	REQ	2Y						7.50%	7.50%	RET	65	7C
LEES-MCRAE COL, N C PLAN COVERS- FAC, OFF, CLER & SEC	FAC, OFF	REQ	1Y &	30					5.00%	5.00%	RET	65	7C
		VOL	1Y										
	OTHER	VOL	1Y						5.00%	5.00%	RET	65	7C
LEHIGH COUNTY COMMUNITY COL, PA PLAN COVERS- ALL EMPLOYEES	ALL ELIGIBLE	VOL	IMMED						5.00%	5.00%	RET	65	7C
LEICESTER JUNIOR COL, MASS PLAN COVERS- ALL EMPLOYEES	FAC, OFF	REQ	2Y & 25			FIRST $7800 BAL			5.00% 8.00%	5.00% 5.00%	RET	65	7C
	OTHER	REQ	3Y & 30						3.00%	3.00%	RET	65	7C
LINCOLN COL, ILL PLAN COVERS- FAC, OFF, CLER & SEC	ALL ELIGIBLE	VOL	2Y					 4	6.00% 12.00%	.00% .00%	RET	65	NL
LUBBOCK CHRISTIAN COL, TEX PLAN COVERS- ALL EMPLOYEES	FAC, OFF	REQ	1Y &	32					5.00%	5.00%	RET	65	7C
		VOL	1Y										

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TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD: TIME	WAITING PERIOD: AGE	WAITING PERIOD: OTHER	TIAA-CREF CONTRIBUTIONS: SALARY	AGE YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
	DESIG NONACAD CL	REQ	2Y &	32				5.00%	5.00%	RET	65	7C
		VOL	2Y									
	OTHER	REQ	5Y &	32				5.00%	5.00%	RET	65	7C
		VOL	5Y									
LUZERNE COUNTY COMMUNITY COL, PA PLAN COVERS- ALL EMPLOYEES	FAC, OFF	REQ	3Y			FIRST $7800		5.00%	5.00%	RET	65	NL
		VOL	IMMED			BAL		10.00%	5.00%			
	OTHER	REQ	3Y			FIRST $7800		5.00%	5.00%	RET	65	NL
		VOL	1Y			BAL		10.00%	5.00%			
MANOR JUNIOR COL, PA PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	4Y &	25				5.00%	5.00%	RET	65	NL
		VOL	1Y									
MARTIN COL, TENN PLAN COVERS- ALL EMPLOYEES	ALL ELIGIBLE	REQ	3Y					5.00%	5.00%	RET	65	NL
MARY HOLMES COL, MISS PLAN COVERS- ALL EMPLOYEES	ALL ELIGIBLE	REQ	3Y &	30				6.00%	4.00%	RET	65	71
		VOL	1Y									
MARYMOUNT COL, VA PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	3Y &	30				5.00%	5.00%	RET	65	NL
MAUNAOLU CCL, HAWAII PLAN COVERS- ALL EMPLOYEES	ALL ELIGIBLE	VOL	IMMED					5.00%	5.00%	RET	65	7C

TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD			TIAA-CREF CONTRIBUTIONS					NORM RET AGE	MAX EXT TO
			TIME	AGE	OTHER	SALARY	AGE YRS	INST	INDIV	END AT		
MCLENNAN COMMUNITY COL TEX PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	3M &		CONTRIB ACCUM FIRST YEAR BEFORE PAID TO CONTRACT	FIRST $25000 BAL		6.00% .00%	6.00% .00%	RET	65	70
M[illegible]EST INST OF BUSINESS ADMINISTRATION, KAN PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	2Y			FIRST $7800 BAL		5.20% 10.00%	.20% 5.00%	65	65	NL
MINING AND MECHANICAL INSTITUTE, PA PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	3Y &	30				5.00%	5.00%	RET	65	NL
MITCHELL COL, CONN PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	3Y &	30				6.00%	6.00%	RET	65	70
MITCHELL COL, N C PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ VOL	3Y & 1Y	30				5.00%	5.00%	RET	65	70
MONTGOMERY COUNTY COMMUNITY COL, PA PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	IMMED			FIRST $6600 BAL		5.00% 10.00%	5.00% 5.00%	RET	65	70
MONTICELLO COL, ILL PLAN COVERS- FAC, OFF	ALL ELIGIBLE	VOL	1Y					5.00%	5.00%	RET	65	NL

TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	AGE	OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE	YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
MONTREAT-ANDERSON COL, N C	ALL ELIGIBLE	REQ	1Y						5.00%	5.00%	RET	65	70
PLAN COVERS- FAC, OFF													
MOUNT ALOYSIUS JUNIOR COL PA	ALL ELIGIBLE	REQ	3Y &	30					5.00%	5.00%	RET	65	70
		VOL	1Y										
PLAN COVERS- FAC													
MOUNT VERNON JUNIOR COL D C	ALL ELIGIBLE	REQ	3Y &	30					8.00%	2.00%	RET	65	70
		VOL	IMMED										
PLAN COVERS- FAC, OFF													
MOUNT VERNON NAZARENE COL OHIO	ALL ELIGIBLE	REQ	2Y &	30					7.50%	5.00%	RET	65	70
		VOL	1Y										
PLAN COVERS- ALL EMPLOYEES													
NEW JERSEY STATE TWO-YEAR COLLEGES	ALL ELIGIBLE	REQ			CONTRIB ACCUM FIRST YEAR BEFORE PAID TO CONTRACT				8.00%	5.00%	RET	65	NL
PLAN COVERS- FAC, OFF													
ATLANTIC COMMUNITY COLLEGE													
BERGEN COMMUNITY COLLEGE													
BROOKDALE COMMUNITY COLLEGE													
BURLINGTON COUNTY COLLEGE													
CAMDEN COUNTY COLLEGE													
CUMBERLAND COUNTY COLLEGE													

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TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	AGE	OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
ESSEX COUNTY COLLEGE GLOUCESTER COUNTY COLLEGE MERCER COUNTY COMMUNITY COLLEGE MIDDLESEX COUNTY COLLEGE COUNTY COLLEGE OF MORRIS OCEAN COUNTY COLLEGE SOMERSET COUNTY COLLEGE												
NEW YORK, CITY U OF, COMMUNITY COLLEGES PLAN COVERS- FAC BRONX COMMUNITY COLLEGE HOSTOS COMMUNITY COLLEGE MANHATTAN COMMUNITY COLLEGE NEW YORK CITY COMMUNITY COLLEGE QUEENSBOROUGH COMMUNITY COLLEGE STATEN ISLAND COMMUNITY COLLEGE	ALL ELIGIBLE	REQ			CONTRIB ACCUM FIRST YEAR BEFORE PAID TO CONTRACT	FIRST $7800 BAL		12.00% 15.00%	.00% .00%	RET	70	NX
NEW YORK SCHOOL OF INTERIOR DESIGN PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	3Y &	30				15.00%	5.00%	RET	65	70
		VOL	1Y									
NEW YORK, STATE U OF AGR AND TECH COLLEGES PLAN COVERS- FAC, OTHERS WITH EDUC RELATED DUTIES	FAC	REQ			CONTRIB ACCUM FIRST YEAR BEFORE PAID TO CONTRACT	FIRST $7800 BAL		12.00% 15.00%	.00% .00%	RET	70	NX
AGR AND TECH COLLEGE AT ALFRED AGR AND TECH COLLEGE AT CANTON	OTHER	REQ			CONTRIB ACCUM FIRST YEAR BEFORE PAID TO CONTRACT	FIRST $7800 BAL		15.00% 15.00%	.00% .00%	RET	65	NX

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TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD: TIME	WAITING PERIOD: AGE	WAITING PERIOD: OTHER	TIAA-CREF CONTRIBUTIONS: SALARY	AGE	YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
AGR AND TECH COLLEGE AT COBLESKILL AGR AND TECH COLLEGE AT DELHI AGR AND TECH COLLEGE AT FARMINGDALE AGR AND TECH COLLEGE AT MORRISVILLE													
NEW YORK, STATE U OF, COMMUNITY COLLEGES PLAN COVERS- FAC, OTHERS WITH EDUC RELATED DUTIES	FAC	REQ			CONTRIB ACCUM FIRST YEAR BEFORE PAID TO CONTRACT	FIRST $7800 BAL			12.00% 15.00%	.00% .00%	RET	70	NX
ADIRONDACK COMMUNITY COLLEGE AUBURN COMMUNITY COLLEGE BROOME TECHNICAL COMMUNITY COLLEGE CLINTON COMMUNITY COLLEGE COLUMBIA-GREENE COMMUNITY COLLEGE CORNING COMMUNITY COLLEGE DUTCHESS COMMUNITY COLLEGE COMMUNITY COLLEGE OF THE FINGER LAKES FULTON-MONTGOMERY COMMUNITY COLLEGE GENESEE COMMUNITY COLLEGE HERKIMER COUNTY COMMUNITY COLLEGE HUDSON VALLEY COMMUNITY COLLEGE JAMESTOWN COMMUNITY COLLEGE JEFFERSON COMMUNITY COLLEGE MOHAWK VALLEY COMMUNITY COLLEGE MONROE COMMUNITY COLLEGE NASSAU COMMUNITY COLLEGE NIAGARA COUNTY COMMUNITY COLLEGE NORTH COUNTRY COMMUNITY COLLEGE ONONDAGA COUNTY COMMUNITY COLLEGE ORANGE COUNTY COMMUNITY COLLEGE ROCKLAND COMMUNITY COLLEGE SCHENECTADY COMMUNITY COLLEGE SUFFOLK COUNTY COMMUNITY COLLEGE SULLIVAN COUNTY COMMUNITY COLLEGE TOMPKINS-CORTLAND COMMUNITY COLLEGE ULSTER COUNTY COMMUNITY COLLEGE WESTCHESTER COMMUNITY COLLEGE	OTHER	REQ			CONTRIB ACCUM FIRST YEAR BEFORE PAID TO CONTRACT	FIRST $7800 BAL			12.00% 15.00%	.00% .00%	RET	65	NX

TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	WAITING PERIOD AGE	WAITING PERIOD OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
NORTH DAKOTA SCHOOL OF FORESTRY	ALL ELIGIBLE	REQ	2Y			FIRST $20000		5.00%	5.00%	RET	65	70
SUPPL						BAL		.00%	.00%			
PLAN COVERS- FAC, OFF & DESIG CL												
NORTH DAKOTA STATE SCHOOL OF SCIENCE	ASSOC PROF & ABOVE & EQUIV OFF	REQ	IMMED			FIRST $20000		5.00%	5.00%	RET	65	70
SUPPL						BAL		.00%	.00%			
PLAN COVERS- FAC, OFF & DESIG CL												
	DESIG PRO CL	REQ	IMMED			FIRST $20000		5.00%	5.00%	RET	65	70
						BAL		.00%	.00%			
	OTHER	REQ	2Y			FIRST $20000		5.00%	5.00%	RET	65	70
						BAL		.00%	.00%			
NORTHAMPTON COUNTY AREA COMMUNITY COL, PA	ALL ELIGIBLE	REQ	IMMED			FIRST $6600		5.00%	5.00%	RET	65	70
						BAL		10.00%	5.00%			
PLAN COVERS- ALL EMPLOYEES												
NORTHWEST COMMUNITY COL WYO	ALL ELIGIBLE	REQ			$8600 SAL	FIRST $6600		.00%	.00%	RET	65	70
		VOL			$6600 SAL	NEXT $2000		5.00%	5.00%*			
SUPPL						BAL		.00%	.00%			
PLAN COVERS- ALL EMPLOYEES												

*IF TOTAL CONTRIBUTION IS UNDER $200, INDIVIDUAL MUST MAKE ADDITIONAL CONTRIBUTIONS TO RAISE TOTAL TO $200.

TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	AGE	OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE	YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
NORTHWOOD INSTITUTE, MICH PLAN COVERS- FAC, OFF	ALL ELIGIBLE	VOL			CONTRIB ACCUM FOR 1ST 3 YRS BEFORE PAID TO CONTRACT				3.00%	3.00%	RET	65	70
OHIO VALLEY COL, W VA PLAN COVERS- FAC	ASSOC PROF & ABOVE	REQ			TENURE				5.00%	5.00%	RET	65	70
		VOL	1Y										
PACKER COLLEGIATE INSTITUTE, N Y PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	3Y &	30					7.00%	5.00%	RET	65	NL
PEACE COL, N C PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	3Y &	30					5.00%	5.00%	RET	65	NL
		VOL	2Y										
PHILADELPHIA, COMMUNITY COL OF, PA PLAN COVERS- ALL EMPLOYEES	FAC, OFF	REQ	2Y OR	30		FIRST $7800 BAL			5.00% 10.00%	5.00% 5.00%	RET	65	70
		VOL	IMMED										
	OTHER	REQ	4Y &	30		FIRST $7800 BAL			5.00% 10.00%	5.00% 5.00%	RET	65	70
		VOL	1Y										
PHILLIPS COUNTY COMMUNITY COL, ARK PLAN COVERS- ALL EMPLOYEES	ALL ELIGIBLE	REQ	IMMED						6.00%	6.00%	RET	65	72
PINE MANOR JUNIOR COL MASS PLAN COVERS- ALL EMPLOYEES	FAC, OFF	REQ	3Y &	30		FIRST $7800 BAL			5.00% 10.00%	5.00%* 5.00%*	RET	65	70

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TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	WAITING PERIOD AGE	WAITING PERIOD OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
	OTHER	VOL	3Y &	30				5.00%	5.00%*	RET	65	70 *
								*PREMIUMS APPLY TO SALARY PLUS PERQUISITES.				
POST JUNIOR COL, CONN	FAC	REQ	2Y &	30				5.00%	5.00%	RET	65	70
PLAN COVERS- FAC, OFF		VOL	IMMED									
	OTHER	VOL	3Y					5.00%	5.00%	RET	65	70
POTOMAC STATE COL, W VA	ALL ELIGIBLE	REQ		30 &	$4800 SAL	FIRST $4800		.00%	.00%	RET	65	NL
SUPPL						BAL		5.00%	5.00%			
PLAN COVERS- ALL EMPLOYEES												
						FIRST $4800	35	.00%	.00%			
						BAL	35	6.00%	6.00%			
						FIRST $4800	45	.00%	.00%			
						BAL	45	7.50%	7.50%			
REINHARDT COL, GA	ALL ELIGIBLE	VOL	IMMED					5.00%	5.00%	RET	65	70
PLAN COVERS- FAC, OFF												
RHODE ISLAND JUNIOR COL	ALL ELIGIBLE	REQ	2Y &	30				9.00%	5.00%	RET	65	70
PLAN COVERS- FAC, OFF		VOL	2Y									
ROBERT MORRIS COL, ILL	ALL ELIGIBLE	REQ	3Y			FIRST $7800		UP TO 5.00%	5.00%	RET	65	70 *
PLAN COVERS- FAC, OFF		VOL	1Y			BAL		UP TO 10.00%	10.00%			
ROBERT MORRIS JUNIOR COL PA	MEN	REQ	5Y &	35		FIRST $7800		5.00%	5.00%	RET	65	70
		VOL	2Y &	30		BAL		10.00%	5.00%			

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TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	AGE	OTHER	TIAA-CREF CONTRIBUTIONS SALARY AGE YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
PLAN COVERS- ALL EMPLOYEES											
	OTHER	VOL	2Y &	30		FIRST			RET	65	7C
						$7800	5.00%	5.00%			
						BAL	10.00%	5.00%			
ROGER WILLIAMS COL, R I	FAC	REQ	3Y &	30			9.00%	5.00%	RET	65	70
PLAN COVERS- ALL FMPLOYEES		VOL	1Y								
	OTHER	REQ	3Y &	30			9.00%	5.00%	RET	65	7C
		VOL	1Y								
SACRED HEART COL, ALA	ALL ELIGIBLE	REQ	2Y &	30			5.00%	5.00%	RET	65	7C
PLAN COVERS- FAC, OFF		VOL	2Y								
ST. GREGORY S COL, OKLA	ALL ELIGIBLE	REQ	3Y &	3C			5.00%	5.00%	RET	65	7C
PLAN COVERS- ALL EMPLOYEES		VOL	6M								
SAN ANTCNIC UNICN JUNIOR COL DISTRICT, TEX	ALL ELIGIBLE	REQ	3M		CONTRIB ACCUM FIRST YEAR BEFORE PAID TC CONTRACT	FIRST			RET	65	70
PLAN COVERS- FAC, OFF						$25000	6.00%	6.00%			
						BAL	.00%	.00%			
SHERIDAN COL, WYU	ALL ELIGIBLE	REQ			$86CO SAL	FIRST			RET	65	7C
						$6600	.00%	.00%			
SUPPL		VOL			$6600 SAL	NEXT $2000	5.00%	5.00%*			
PLAN COVERS- ALL EMPLOYEES						BAL	.00%	.00%			
						*IF TOTAL CONTRIBUTION IS UNDER $200, INDIVIDUAL MUST MAKE ADDITIONAL CONTRIBUTIONS TO RAISE TOTAL TO $200.					
SNOW CUL, UTAH	ALL ELIGIBLE	REQ	IMMED				5.00%	5.00% #	RET	65	7C
PLAN COVERS- CONTINUED ON NEXT PAGE											

TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	WAITING PERIOD AGE	WAITING PERIOD OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE	YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
FAC, OFF & DESIG CL													
SOUTHERN SEMINARY AND JUNIOR COL, VA	FAC	REQ	2Y &	30					5.00%	5.00%	70	65	NL
		VOL	1Y &	30									
PLAN COVERS- FAC, OFF													
	OTHER	VOL	IMMED						5.00%	5.00%	70	65	NL
SPARTANBURG JUNIOR COL S C	ALL ELIGIBLE	REQ	3Y &	30					5.00%	5.00%	RET	65	70
PLAN COVERS- ALL EMPLOYEES		VOL	1Y										
SPRINGFIELD COL, ILL	ALL ELIGIBLE	VOL	IMMED						5.00%	5.00%	RET	65	70
PLAN COVERS- FAC													
STRATFORD COL, VA	ALL ELIGIBLE	REQ	3Y &	30					5.00%	5.00%	RET	65	70
PLAN COVERS- FAC, OFF		VOL	1Y										
SULLINS COL, VA	ALL ELIGIBLE	REQ	3Y						5.00%	.00%	RET	65	70
								5	5.00%	5.00%			
PLAN COVERS- ALL EMPLOYEES		VOL	IMMED										
SUOMI COL, MICH	ALL ELIGIBLE	REQ	3Y &	30					8.00%	4.00%	RET	65	NL
PLAN COVERS- FAC, OFF		VOL	1Y										
TARRANT COUNTY JUNIOR COL DISTRICT, TEX	ALL ELIGIBLE	REQ	3M		CONTRIB ACCUM FIRST YEAR BEFORE PAID TO CONTRACT	FIRST $25000			6.00%	6.00%	RET	65	70
PLAN COVERS- FAC, OFF						BAL			.00%	.00%			

TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	AGE	OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
TEXAS SOUTHMOST COL PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	3M		CONTRIB ACCUM FIRST YEAR BEFORE PAID TO CONTRACT	FIRST $25000 BAL		6.00% .00%	6.00% .00%	RET	65	NL
TEXAS STATE TECHNICAL INST PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	3M		CONTRIB ACCUM FIRST YEAR BEFORE PAID TO CONTRACT	FIRST $25000 BAL		6.00% .00%	6.00% .00%	RET	65	70
TOMBROCK COL, N J PLAN COVERS- ALL EMPLOYEES	LAY ELIGIBLE	REQ	3Y &	30				3.00%	3.00%	RET	65	70
		VOL	1Y									
	MISSIONARY SISTERS	VOL	1Y					7.80%	3.00%	RET	65	70
UNION COL, N J PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	3Y &	30				10.00%	5.00%	RET	65	NL
		VOL	1Y									
VERMONT COL PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	2Y &	30				10.00%	.00%	RET	65	70
		VOL	2Y									
VERMONT TECHNICAL COL PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	2Y			FIRST $6600 BAL		10.00% 15.00%	.00% .00%	RET	65	70
		VOL	IMMED									
VILLA MARIA COL OF BUFFALO N Y PLAN COVERS- FAC	ALL ELIGIBLE	REQ	3Y &	30				5.00%	5.00%	RET	65	70
		VOL	IMMED									
VINCENNES U, IND	ALL ELIGIBLE	REQ	2Y &	30		FIRST $7800		5.00%	5.00%	RET	65	70

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TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	AGE	OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE	YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
PLAN COVERS- FAC, OFF		VOL	2Y			BAL			10.00%	5.00%			
VIRGIN ISLANDS, COL OF	ALL ELIGIBLE	REQ	3Y			FIRST $7800 BAL			5.00% 7.50%	5.00% 7.50%	RET	65	7C
PLAN COVERS- FAC, OFF		VOL	IMMED										
VOORHEES TECHNICAL INSTITUTE, N Y	OFF	VOL	IMMED						5.00%	5.00%	RET	65	70
PLAN COVERS- ALL EMPLOYEES	OTHER	VOL	2Y						5.00%	5.00%	RET	65	7C
WALDORF COL, IA	ALL ELIGIBLE	VOL	1Y						6.00%	3.00%	RET	66	70
PLAN COVERS- FAC, OFF													
WALKER COL, ALA	ALL ELIGIBLE	VOL	2Y			FIRST $6000 BAL			5.00% .00%	5.00% .00%	RET	65	70
PLAN COVERS- FAC, OFF													
WALSH COL CF ACCOUNTANCY MICH	FAC, OFF	REQ	IMMED			FIRST $7800 BAL			5.00% 10.00%	5.00% 5.00%	RET	65	7C
PLAN COVERS- ALL EMPLOYEES	OTHER	REQ	3M			FIRST $7800 BAL			5.00% 10.00%	5.00% 5.00%	RET	65	70
WASHINGTON STATE COMMUNITY COLS	ALL ELIGIBLE	REQ	IMMED						5.00%	5.00%	RET	65	70
PLAN COVERS- FAC, OFF						CONTRIBUTIONS BASED ON ALL REMUNERATION.							

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TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	AGE	OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE	YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
BELLEVUE COMMUNITY COLLEGE BIG BEND COMMUNITY COLLEGE CENTRALIA COMMUNITY COLLEGE CLARK COMMUNITY COLLEGE COLUMBIA BASIN COMMUNITY COLLEGE EDMONDS COMMUNITY COLLEGE EVERETT COMMUNITY COLLEGE FORT STEILACOOM COMMUNITY COLLEGE GRAYS HARBOR COMMUNITY COLLEGE GREEN RIVER COMMUNITY COLLEGE HIGHLINE COMMUNITY COLLEGE LOWER COLUMBIA COMMUNITY COLLEGE OLYMPIC COMMUNITY COLLEGE PENINSULA COLLEGE SEATTLE COMMUNITY COLLEGE SHORELINE COMMUNITY COLLEGE SKAGIT VALLEY COMMUNITY COLLEGE SPOKANE COMMUNITY COLLEGE, FORT WRIGHT SPOKANE COMMUNITY COLLEGE, MISSION TACOMA COMMUNITY COLLEGE WALLA WALLA COMMUNITY COLLEGE WENATCHEE COMMUNITY COLLEGE YAKIMA COMMUNITY COLLEGE													
WASHINGTON TECHNICAL INSTITUTE, DC PLAN COVERS- ALL EMPLOYEES	ASST PROF & ABOVE & EQUIV OFF	REQ	IMMED						15.00%	.00%	RET	65	70
	ASSOC PROF & EQUIV OFF	REQ	IMMED						12.50%	.00%	RET	65	70
	OTHER	REQ	IMMED						10.00%	.00%	RET	65	70
WEBBER COL, FLA PLAN COVERS- FAC, OFF	ALL ELIGIBLE	VOL	IMMED						5.00%	5.00%	65	65	NL

TIAA-CREF JUNIOR COLLEGE RETIREMENT PLANS

INSTITUTION	PROVISIONS APPLY TO	REQ &/OR VOL	WAITING PERIOD TIME	WAITING PERIOD AGE	WAITING PERIOD OTHER	TIAA-CREF CONTRIBUTIONS SALARY	AGE YRS	INST	INDIV	END AT	NORM RET AGE	MAX EXT TO
WENTWORTH INSTITUTE, MASS PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	2Y					10.00%	.00%	RET	65	70
WESLEY COL, DEL PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ VOL	3Y & 1Y	30				6.00%	3.00%	RET	65	70
WESTARK JUNIOR COL, ARK PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	IMMED					6.00%	6.00%	RET	65	72
WESTERN WYOMING COL SUPPL PLAN COVERS- ALL EMPLOYEES	ALL ELIGIBLE	REQ VUL			$8600 SAL $6600 SAL	FIRST $6600 NEXT $2000 BAL *IF TOTAL CONTRIBUTION IS UNDER $200, INDIVIDUAL MUST MAKE ADDITIONAL CONTRIBUTIONS TO RAISE TOTAL TO $200.		.00% 5.00% .00%	.00% 5.00%* .00%	RET	65	70
WHARTON COUNTY JUNIOR COL TEX PLAN COVERS- FAC, OFF	ALL ELIGIBLE	REQ	3M		CONTRIB ACCUM FIRST YEAR BEFORE PAID TO CONTRACT	FIRST $25000 BAL		6.00% .00%	6.00% .00%	RET	65	70
WILLIAMSPORT AREA COMMUNITY COL, PA PLAN COVERS- ALL EMPLOYEES	ALL ELIGIBLE	REQ	IMMED					* *VARIES BY AGE AT ENTRY INTO PLAN. INDIVIDUAL NOT REQUIRED TO CONTRIBUTE.	.00%	RET	65	NL
WOOD JUNIOR COL, MISS PLAN COVERS- FAC, OFF	ALL ELIGIBLE	VOL	1Y					5.00%	5.00%	RET	65	70
YOUNG HARRIS COL, GA FAC, OFF	ALL ELIGIBLE	REQ VOL	1Y & 1Y	30				5.00%	5.00%	RET	65	70

APPENDIX E SELF-ADMINISTERED OR TRUSTEED RETIREMENT PLANS

Appendix E summarizes the principal provisions of self-administered or trusteed retirement plans in junior colleges.

The sixteen plans summarized include approximately 75 per cent of the junior colleges which report a self-administered or trusteed retirement plan.

Most of the abbreviations are self-explanatory except for EE and ER, which mean, respectively, employee and employer. OASDHI and No OASDHI indicate whether or not the Social Security program covers plan participants.

BAY PATH JUNIOR COLLEGE
Longmeadow, Massachusetts

Provisions Apply To: All full-time EEs under age 55.
Required &/or Voluntary: Voluntary.
Waiting Period: None.
Contributions:
  Individual: None.
  Institution: Amount necessary to provide benefit.
Pension Benefit Formula: ½% of average of highest 5 consecutive years of salary out of the last 10 years (final average salary) times the number of continuous years of service.
Retirement Age: Normal: age 65. Extensions permitted. Early: age 55 with 15 years of continuous service (actuarially reduced below age 65).
Vesting Provisions: Full vesting at age 40 with 25 years of service of 100% of

benefit formula. Gradual vesting begins at age 40 with 10 years of service with 25% of pension benefit, increasing 5% for each additional year of service over 10.
Preretirement Death Benefit: None.
Disability Provisions: No special disability provision.

CENTRAL NEBRASKA TECHNICAL COLLEGE
Hastings, Nebraska

Provisions Apply To: All non-certified professional and administrative EEs. (May elect, and other EEs covered by, the Nebraska School Employees' Retirement System.)
Required &/or Voluntary: Voluntary.
Waiting Period: 3 years from July 1st anniversary date of the plan.
Contributions:
Individual: None.
Institution: 6% of salary of each participant.
Pension Benefit Formula: Choice of money purchase annuity, a lump sum cash settlement or a combination annuity and lump sum settlement.
Retirement Age: Normal: after 20 years of service. Early: at any age with 3 years of service; benefits received as per the vesting provision.
Vesting Provisions: Full vesting after 20 years of service. Gradual vesting begins after 3 years of service with 15% of ER contributions, increasing 5% for each additional year of service.
Preretirement Death Benefit: Return of ER contributions as per the vesting provision.
Disability Provisions: No service required. Benefit formula based on service to date of disability, not actuarially reduced.

CENTRAL YMCA COMMUNITY COLLEGE
Chicago, Illinois

YMCA of Metropolitan Chicago
General Employees' Retirement Fund

Provisions Apply To: All general EEs. All full-time secretaries or employees performing special program, educational or administrative duties on a professional level participate in the YMCA Retirement Fund-Secretarial Plan.
Required &/or Voluntary: Voluntary.
Waiting Period: None.
Contributions:
Individual: None.
Institution: Amount necessary to provide benefit.
Pension Benefit Formula: 45% of final average salary less ⅔ of primary Social Security benefit. Minimum $3.00 per month times years of service.
Retirement Age: Normal: age 65 with 10 years of service. Early: age 55 with 10 years of service (actuarially reduced below age 65).
Vesting Provisions: Vested at age 35 with 10 years of service.
Preretirement Death Benefit: None.
Disability Provisions: After 15 years service, benefit formula based on service to date of disability, not actuarially reduced.

DEAN JUNIOR COLLEGE
Franklin, Massachusetts

Rhode Island Hospital Trust Company

Provisions Apply To: All full-time EEs.
Required &/or Voluntary: Voluntary.
Waiting Period: None.
Contributions:
Individual: None.
Institution: Amount necessary to provide benefit.
Pension Benefit Formula: $24 times years of service not to exceed 30 years, plus 1¾% of average salary of last 5 fiscal years (final average salary) in excess of $4,800 times years of service not to exceed 30 years.
Retirement Age: Normal: age 65 with 10 years of service. Early: age 60 with 10 years of service (actuarially reduced below age 65).
Vesting Provisions: Benefits vest at age 45 with 15 years of service. Deferred annuity payable at age 65 based on benefit formula.
Preretirement Death Benefit: None.
Disability Provisions: At age 50 but under age 65 with 15 years of service, benefit based on service to date of disability, actuarially reduced. Minimum: $24 times years of service not to exceed 30 years.

ELIZABETH SETON COLLEGE *
Yonkers, New York
and
HARRIMAN COLLEGE
Harriman, New York

Archdiocesan Pension Plan

Provisions Apply To: All lay EEs under age 60.
Required &/or Voluntary: Voluntary.
Waiting Period: July 1st after 3 years of continuous service and age 30.
Contributions:
Individual: 3% of basic annual salary.
Institution: Balance necessary to provide benefit.
Pension Benefit Formula: 1¼% of career average salary (annual salary is limited to a $10,000 maximum) times years of service. Service after normal retirement date is not included in calculation of pension benefits.
Retirement Age: Normal: age 65 if entrance to plan was prior to age 55; after 10 years of service if entrance to plan was at age 55 or later. Compulsory: age 80. Early: within 5 years of normal retirement date (actuarially reduced below normal retirement age).
Vesting Provisions: No vesting. Terminating EE receives a refund of EE contributions with interest.
Preretirement Death Benefit: Return of EE contributions with interest plus lump sum of $2,500.
Disability Provisions: No special disability benefit.

JOHNSON AND WALES JUNIOR COLLEGE OF BUSINESS
Providence, Rhode Island

Citizens Trust Company

Provisions Apply To: All full-time EEs.
Required &/or Voluntary: Voluntary.
Waiting Period: None.

* Lay faculty participate in TIAA-CREF.

Contributions:
Individual: None.
Institution: Amount necessary to provide benefit.
Pension Benefit Formula: ½ of 1% of average salary of the final five years of service (final average salary) up to $6,600 times years of service, plus 1% of the balance of final average salary times years of service. Service is credited after age 65.
Retirement Age: Normal: age 65. Early: age 55 with 10 years of service (actuarially reduced below age 65).
Vesting Provisions: Benefits vest at age 55 with 10 years of service. Terminating EE is eligible to receive a deferred annuity at age 65 based on benefit formula.
Preretirement Death Benefit: None.
Disability Provisions: After 15 years of service and if EE is receiving a Social Security disability benefit, benefit formula based on service to date of disability, not actuarially reduced.

JUNIOR COLLEGE DISTRICT OF ST. LOUIS (MISSOURI)

Florissant Valley Community College
Forest Park Community College
Meramec Community College

Non-Certified Employees Retirement Plan

Boatmen's National Bank of St. Louis

Provisions Apply To: All full-time non-certified EEs. (Faculty and administrative officers are covered by the Public School Retirement System of Missouri.)
Required &/or Voluntary: Required.
Waiting Period: Union EEs: first day of biweekly payroll period following 13 complete biweekly payroll periods. Nonunion EEs: 6 months of service.
Contributions:
Individual: 3% of total salary subject to OASDHI taxes; 8% on balance.
Institution: Matches amount of EE contributions, plus balance necessary to provide administrative costs and benefit.
Pension Benefit Formula: ⅚ of 1% of average salary of the highest 5 consecutive calendar years of service (final average salary) on which OASDHI taxes were paid times years of service, plus 1⅔% of balance of final average salary times years of service. Benefit of less than $15 per month may be payable in lump sum.
Retirement Age: Normal: attainment of age 65 and completion of 5 years of service. Extensions permitted. Early: age 55 with 15 years of service or age 60 with 10 years of service (actuarially reduced below age 65).
Vesting Provisions: Benefits vest after 10 years of service. Terminating vested EE may elect to leave contributions on deposit and receive deferred annuity at age 65. Upon termination of employment prior to vesting, EE contributions returned with interest.
A terminated non-vested EE loses credited service.
Preretirement Death Benefit: Return of EE contributions with interest.
Disability Provisions: No special disability provision.

LOUISIANA STATE UNIVERSITY TWO YEAR CAMPUSES

Alexandria Campus
Eunice Campus
Shreveport Campus

Louisiana State University Retirement Plan

Provisions Apply To: All full-time and part-time EEs who are not members of the Louisiana State Employees' Retirement System or the U.S. Civil Service Retirement System; and members of the Teachers' Retirement System of Louisiana if members when hired and elect to transfer membership. (EEs who are members of the first 2 systems must continue participation and are not eligible to participate in the self-administered plan. EEs who are members of the Teachers' Retirement System of Louisiana when hired may elect within a year to retain membership or join the self-administered plan.)
Required &/or Voluntary: Required.
Waiting Period: None.
Contributions:
Individual: None.
Institution: Amount necessary to provide benefit.
Pension Benefit Formula: 1.22% of average total salary of highest 5 years (final average salary) times years of service. The benefit is increased from normal retirement age up to age 60 with 30 years of service or age 70 with 20 years of service up to the maximum: 33⅓% of final average salary. Benefit is also increased if EE has 5 summers of service.
Retirement Age: Normal: with final 10 years of continuous service (absence of less than 6 months or leave of absence without pay is permitted): age 60 with 20 years of service (with Board approval) or age 65 with 10 years of service. Compulsory: age 70 for faculty and administrative officers; age 65 with 10 years for nonacademic EEs (extensions are permitted after age 65 with 10 years of service).
Vesting Provisions: None.
Preretirement Death Benefit: After 10 years of service but less than 25 years and under age 65, minimum of 1.22% of final average salary times 10 years. After 25 years of service, spouse married to EE for 2 years preceding death receives benefit to which EE would have been entitled if he had retired at date of death and chosen 50% joint and survivor option. After age 65, benefit of higher of 25 year benefit or the benefit formula based on years of service.
Disability Provisions: After 10 continuous years of service (recommendation of President and approval of Board required), minimum of 1.22% of final average salary times 10 years of service; maximum with 30 years of service: 33⅓% of final average salary.

LOURDES JUNIOR COLLEGE
Sylvania, Ohio

Sisters of St. Francis Lay Employees' Retirement Plan

Provisions Apply To: All full-time lay EEs.
Required &/or Voluntary: Voluntary.
Waiting Period: None.
Contributions:
Individual: None.
Institution: Amount necessary to provide benefit.
Pension Benefit Formula: 0.8% of first $7,800 of average salary of the highest 5 years out of the last 10 (final average salary) times years of service, plus 1¼% of balance of final average salary times years of service. Minimum: $36 per year times years of service.

Retirement Age: Normal: age 65 with 10 years of service. Early: age 55 with 10 years of service (actuarially reduced below age 65). Extensions permitted.
Vesting Provisions: Benefits vest at age 45 or older with 15 years of service. Terminating vested EE receives deferred annuity at age 65 based on benefit formula. Upon termination prior to vesting, EE loses all rights.
Preretirement Death Benefit: No death benefits.
Disability Provisions: After 15 years of service, benefit formula based on service to date of death, not actuarially reduced. Benefit begins the first of the month Social Security disability benefit begins.

MOUNT OLIVE JUNIOR COLLEGE
Mount Olive, North Carolina

Wachovia Bank and Trust Company, N.A.

Provisions Apply To: All EEs.
Required &/or Voluntary: Voluntary.
Waiting Period: 3 years.
Contributions:
  Individual: 5% of basic annual salary, plus additional contributions up to 10% of basic annual salary.
  Institution: 5% of EE's basic annual salary to individual account.
Pension Benefit Formula: Money purchase annuity provided by EE and ER contributions with interest.
Retirement Age: Normal: age 65. Early: age 55 with 10 years' service. No compulsory retirement age.
Vesting Provisions: Benefits vest after 10 years. Gradual vesting of ER contributions begins after 6 years of service with 20%, increasing 20% for each year thereafter up to 10 years. A nonvested terminating EE receives a return of EE contributions.
Preretirement Death Benefit: Money purchase annuity or life insurance contract.
Disability Provisions: Benefit as if EE had retired at date of death, not actuarially reduced.

OKLAHOMA MILITARY ACADEMY
Claremore, Oklahoma

First National Bank and Trust Company of Tulsa

Provisions Apply To: All full-time and designated part-time EEs who are age 21 or over and under age 55.
Required &/or Voluntary: Voluntary. (EE may not later enter or reenter after election not to enter or election to stop participation.)
Waiting Period: First of month following 1 year of continuous service.
Contributions:
  Individual: 3 or 5% of basic annual salary (including 25% of total EE-ER contributions for life insurance; 75% to fund). EE may later choose higher but cannot choose lower contribution rate. After age 61, EE may elect 100% of total EE-ER contributions to fund; no contribution for life insurance. Voluntary contributions permitted.
  Institution: Matches amount of EE contributions not to exceed 5% of EE's basic annual salary (includes 25% of total EE-ER contributions for life insurance). Mimimum amount of life insurance: $1,000. Amount determined by age at issue, increasing $1,000 whenever a salary change is sufficient to raise or lower insurance by at least $1,000.

Pension Benefit Formula: Benefit of one of the following as determined by the Committee: (1) lump sum or annuity of EE contributions and cash value of life insurance; or (2) annuity provided by insurance contributions, plus, if Trustees approve, amount sufficient to provide up to $20 income for each $1,000 or face amount of insurance; or, if maximum of $20 for each $1,000 of insurance is already provided, Trustees may approve money purchase of additional annuity.
Retirement Age: Normal: age 65. Compulsory: extensions are permitted up to 5 years past normal retirement date. Early: within 10 years of normal retirement date (actuarially reduced below age 65).
Vesting Provisions: Full vesting after 10 years of membership service. Gradual vesting begins after 3 years of membership service with 30% of ER contributions, increasing 10% per year to 100% after 10 years. After 10 years of service, EE may leave contributions on deposit and receive deferred annuity provided by EE and ER contributions payable at age 65. (EE may continue EE contributions and make ER contributions and may continue life insurance.)
Nonvested terminating EE regains credited service when he returns.
Preretirement Death Benefit: Life insurance benefit, plus EE contributions and vested portion of ER contributions both with interest. Insurance is provided by 25% of EE contributions and 25% of ER contributions. Minimum: $1,000 of insurance. Amount determined by age at issue, increasing $1,000 whenever a salary change is sufficient to raise or lower insurance by at least $1,000.
Disability Provisions: If EE is eligible for disability under Social Security and has been totally disabled for 6 months, benefit of life insurance contract, plus EE contributions and vested portion of ER contributions. (EE is considered terminated.)

PEIRCE JUNIOR COLLEGE
Philadelphia, Pa.

Provisions Apply To: All EEs under age 55.
Required &/or Voluntary: Required.
Waiting Period: 3 years and age 30.
Contributions:
Individual: None.
Institution: Amount necessary to provide benefit.
Pension Benefit Formula: ¾% of first $6,600 of basic annual salary times years of membership service up to 30 years, plus 1¼% of salary over $6,600 times membership service up to 30 years. No service after age 65 is counted.
Retirement Age: Normal: age 65. Extensions are permitted, but no service is counted after age 65.
Preretirement Death Benefit: No death benefit.
Vesting Provisions: Full vesting after 10 years of service. EE receives deferred annuity at age 65 or actuarially reduced annuity at early retirement date.
Disability Provisions: Benefit available after 10 years of service.

SOUTH PLAINS COLLEGE
Levelland, Texas

Pension Trust Committee

Provisions Apply To: Faculty and administrative officers. (May elect the Teacher Retirement System of Texas or under the Optional Retirement Plan the Southwestern Life Insurance Company as an alternate; other EEs are covered by the Teacher Retirement System of Texas.)
Required &/or Voluntary: Voluntary.
Waiting Period: 1 year of service.

Contributions:

Individual: None. (Voluntary contributions up to 10% of EE's total salary may be made for money purchase annuity).

Institution: $300 per participant.

Pension Benefit Formula: Choice of (1) lump sum or (2) money purchase annuity with period certain of 5 or more years.

Retirement Age: Normal: age 65 or age 60 with 15 years of service.

Vesting Provisions: Benefits vest after 15 years of service or attainment of age 65. Terminating EE may leave ER contributions on deposit and receive deferred annuity at age 65. Upon termination of employment prior to vesting, EE contributions, if any, returned with interest.

Preretirement Death Benefit: Return of ER contributions and any EE contributions both with interest.

Disability Provisions: Committee may elect that EE receive either a lump sum or annuity provided by ER contributions and any EE contributions both with interest.

UNIVERSITY OF KENTUCKY COMMUNITY COLLEGE SYSTEM *

Ashland Community College *
Elizabethtown Community College *
Fort Knox Community College *
Hazard Community College *
Henderson Community College *
Hopkinsville Community College *
Jefferson Community College *
Lexington Technical Institute *
Madisonville Community College *
Maysville Community College *
Northern Community College *
Paducah Community College *
Prestonburg Community College *
Somerset Community College *
Southeast Community College *.

Provisions Apply To: EEs other than President and Vice Presidents and other than those EEs under TIAA-CREF retirement plan or federal retirement plan.

Required &/or Voluntary: Required.

Waiting Period: None.

Contributions:

Individual: None.

Institution: Amount necessary to provide benefit.

Pension Benefit Formula: 20% of final annual salary, plus 1% of final annual salary times years of membership service.

Retirement Age: Normal: age 65 with 15 years of continuous service (approval of Trustees required).

Vesting Provisions: No vesting of benefits.

Preretirement Death Benefit: None.

Disability Provisions: No special disability provision.

* Faculty and administrative officers in educationally related positions participate in TIAA-CREF.

WENTWORTH INSTITUTE *
Boston, Massachusetts

First National Bank of Boston

Provisions Apply To: Nonacademic EEs under age 57.
Required &/or Voluntary: Required.
Waiting Period: Age 25 and 3 years of continuous service.
Contributions:
Individual: None.
Institution: Amount necessary to provide benefit.
Pension Benefit Formula: 0.8% of basic annual salary as of July 1st before retirement date times years of membership service.
Retirement Age: Normal: age 65. Extensions permitted. Early: age 60 (actuarially reduced below age 65).
Vesting Provisions: Benefits vest after 20 years of service. EE receives deferred annuity at age 65.
Preretirement Death Benefit: None.
Disability Provisions: At age 60 but less than age 65 with 20 years of service, benefit formula based on service to date of disability, not actuarially reduced.

* Faculty and administrative officers participate in TIAA-CREF.

APPENDIX F COMMERCIAL INSURANCE COMPANY RETIREMENT PLANS

Appendix F summarizes the principal provisions of the commercial insurance company plans in effect in junior colleges.

The eight plans summarized, including the Texas Optional Retirement Plan, cover about half of the institutions reporting commercial insurance company plans. (The Texas Optional Retirement Plan also provides for TIAA-CREF participation.)

Most of the abbreviations are self-explanatory, except for EE and ER, which mean, respectively, employee and employer.

CHAMPLAIN COLLEGE
Burlington, Vermont

Connecticut Mutual Life Insurance Company

Provisions Apply To: All EEs under age 60 and 6 months.
Required &/or Voluntary: Required.
Waiting Period: November 15th after 5 years of continuous service.
Contributions:
Individual: None.
Institution: Amount necessary to provide benefit.
Pension Benefit Formula: 20% of basic annual salary at time of entry into plan, increased by multiples of $10 whenever salary increase is sufficient to provide a multiple of $10 of annuity. Minimum: $50 per month.
Retirement Age: Normal: age 65 or if entry is at or over age 55 and 6 months, normal retirement is after 10 years of service. Early: age 60 with 10 years of service (actuarially reduced below age 65).

Vesting Provisions: The insurance is continued on an individual basis.
Preretirement Death Benefit: Insurance equai to $1,000 per $10 of monthly pension based on benefit formula. If EE is not insurable at standard rates, EE receives a smaller amount of insurance benefit.
Disability Provisions: EE receives insurance contract, plus all other amounts credited in plan either as lump sum or annuity as determined by Trustees.

MARION INSTITUTE
Marion, Alabama

Bankers Life Company

Provisions Apply To: All EEs under age 60.
Required &/or Voluntary: Voluntary.
Waiting Period: On March 31st following 30th birthday. (One month's service is required before EE is eligible for insurance benefit.)
Contributions:
Individual: None for retirement benefits other than insurance. $1.00 per $1,000 of insurance.
Institution: Amount necessary to provide benefit.
Pension Benefit Formula: 1/12 of average salary of the last 10 years of service (final average salary) as per the following schedule:

1/12 *of final average salary*	*Monthly Pension*
under $133.34	$15
$133.34 to $200.01	$25
$200.01 to $266.67	$35
$266.67 to $333.34	$45
$333.34 to $400.01	$55
(etc. in steps reduced to $33.33)	(etc. in steps increased to $15)

Retirement Age: Normal: age 65 with 15 years of service. Early: age 65 with less than 15 years of service (reduced by 1/180 per month if retirement is before 180 months).
Vesting Provisions: Benefits vest after 10 years of service. The amount of full insurance value including EE contributions with interest provides a money purchase annuity. Under 19 years of service, EE contributions returned with 2% interest or EE may convert insurance to individual or paid policy.
Preretirement Death Benefit: Insurance equal to monthly pension amount times $100. If enrollment is prompt no evidence of insurability is necessary for less than $15,000 of insurance; otherwise, evidence of insurability is required.
Disability Provisions: No special disability benefit.

MOUNT IDA JUNIOR COLLEGE
Newton Centre, Massachusetts

Phoenix Mutual Life Insurance Company

Provisions Apply To: Faculty and administrative officers.
Required &/or Voluntary: Required.
Waiting Period: 1 year.
Contributions:
Individual: None.
Institution: Amount necessary to provide benefit.

Pension Benefit Formula: ¾ % of average annual salary during membership times years of membership service excluding first year of service.
Retirement Age: Normal: age 65 with 10 years' service.
Vesting Provisions: At age 40 with 10 years' service, 50% of annuity based on benefit formula payable at age 65, increasing 5% for both an additional year of service and an additional year of age. At age 50 with 20 years' service, EE receives deferred annuity at age 65 based on total benefit formula.
Preretirement Death Benefit: None.
Disability Provisions: No special disability benefit.

PAUL SMITH'S COLLEGE OF ARTS AND SCIENCES
Paul Smiths, New York

John Hancock Insurance Company

Provisions Apply To: All EEs who have attained age 25 and have not attained age 63.
Required &/or Voluntary: Voluntary.
Waiting Period: 3 years of continuous service.
Contributions:
Individual: 2% of first \$4,800 of basic annual salary; 3% of balance.
Institution: Balance necessary to provide benefit.
Pension Benefit Formula: 1% of first \$4,800 times years of membership service, plus 1½ % of excess of basic annual salary times years of membership service.
Retirement Age: Normal: age 65. Compulsory: age 70. Early: age 55 (actuarially reduced below age 65).
Vesting Provisions: Benefits vest after 10 years of service. Terminating EE receives deferred annuity at age 65 provided by EE and ER contributions. Upon termination of employment prior to vesting, EE contributions returned with interest or, if EE contributions will provide annuity of at least \$60 per year, EE may elect to leave contributions on deposit and receive deferred annuity at age 65.
Preretirement Death Benefit: Return of EE contributions with interest.
Disability Provisions: No special disability benefit.

SHENANDOAH COLLEGE
Winchester, Virginia

Travelers Insurance Company

Group Pension Plan

Provisions Apply To: All full-time EEs under age 61.
Required &/or Voluntary: Voluntary.
Waiting Period: First quarterly date following 20 months of continuous service.
Contributions:
Individual: Varies according to the following salary schedule:

Salary	*Contributions*
\$3,000 or under	\$4.50 per month
\$3,001 to \$3,500	\$5.25 per month
(etc. in steps of \$500)	(etc. in steps of \$1.50)

Institution: Balance necessary to provide benefit.
Pension Benefit Formula: Varies according to the following salary schedule and the service amounts which are multiplied times the number of years of service:

Salary	*Pension Benefit*
salary of \$3,000 or under	\$1.50 per month
\$3,001 to \$3,500	\$1.75 per month
(etc. in steps of \$500)	(etc. in steps of \$.50)

Minimum: 120 months of payments guaranteed. Pension is increased for service after normal retirement date.
Retirement Age: Normal: age 65 for entry under age 55; after 10th year of service for entry at ages 55 to 61. Early: within 10 years of normal retirement date and at least age 55 with 20 years of service (actuarially reduced below normal retirement date). Extensions permitted up to 5 years after normal retirement date.
Vesting Provisions: Full vesting after 20 years of service. EE may elect to leave contributions on deposit and receive deferred annuity or lump sum at normal retirement age based on EE and ER contributions with interest. Gradual vesting begins after 7 years of service with 10%, increasing 5% up to 50% for 15 years of service, thereafter increasing 10% up to 100% for 20 years of service. For nonvested terminating EE, EE contributions returned with interest.
Preretirement Death Benefit: Return of EE and ER contributions with interest.
Disability Provisions: Return of EE contributions with interest.

TEXAS JUNIOR AND COMMUNITY COLLEGES

Alvin Junior College
Amarillo Junior College
Angelina College
Bee County College
Blinn College
Brazosport Junior College
Central Texas Union Junior College
Cisco Junior College
Clarendon Junior College
College of the Mainland
Cooke County Junior College
Dallas County Junior College District *
El Centro College *
Del Mar College *
Frank Phillips College
Galveston Community College
Grayson County Junior College
Henderson County Junior College
Hill Junior College
Howard County Junior College
Kilgore College
Laredo Junior College
Lee College
McLennan Community College *
Navarro Junior College
Odessa College
Panola College
Paris Junior College
Ranger Junior College
San Antonio College *
St. Phillip's College *
San Jacinto College
South Plains College
Southwest Texas Junior College
Tarrant County Junior College District *
Northeast Campus *
South Campus *
Temple Junior College
Texarkana College
Texas Southmost College *
Tyler Junior College
Victoria County Junior College District
Weatherford College
Wharton County Junior College *

TIAA-CREF and insurance companies authorized by legislation. Each institution approves insurance company or companies and/or TIAA-CREF from the authorized list. EEs make selections from institution approved list only. Asterisked(*) colleges participate in TIAA-CREF.

Optional Retirement Plan

Provisions Apply To: All full time faculty whose duties include teaching, research, administration or other professional duties and who are not employed in a

classified personnel pay position. (May elect to participate in, while other EEs must participate in, the Teacher Retirement System of Texas.)
Required &/or Voluntary: Required.
Waiting Period: None. (EE must elect within 90 days to join plan or EE automatically becomes member of the Teacher Retirement System of Texas.)
Contributions:
Individual: 6% of basic annual salary up to $25,000.
Institution: Matches amount of EE contributions.
Pension Benefit Formula: Money purchase annuity provided by EE and ER contributions with interest.
Retirement Age: Normal: age 65. Extensions permitted.
Vesting Provisions: Benefits vest after 1 year of service. EE may leave contributions on deposit and receive deferred annuity at retirement date. A nonvested terminating EE receives return of EE contributions with interest.
Preretirement Death Benefit: None.
Disability Provisions: No special disability benefit.

UNIVERSITY OF MINNESOTA TECHNICAL INSTITUTE
Minneapolis, Minnesota

University of Minnesota
Faculty Retirement Plan

Northwestern National Life Insurance Company of Minneapolis and
The Minnesota Mutual Life Insurance Company of St. Paul

Provisions Apply To: Full-time staff EEs under age 60 who are instructors, research fellows and above; designated Civil Service staff EEs and other EEs designated by Regents. (Other EEs are covered by the Minnesota State Retirement System.)
Required &/or Voluntary: Voluntary.
Waiting Period: Associate professor and above, none; assistant professor or research associate, October 1 following 2 years of service; instructor, research fellow or Civil Service staff EE, October 1 following 3 years of service.
Contributions:
Individual: 2 ½% of basic annual salary.
Institution: 2 ½% of first $5,000 of basic annual salary; 13% on balance.
Optional variable annuity fund: up to 75% of ER contributions may be applied to a separate account. Only ER contributions may be so applied.
Pension Benefit Formula: Fixed annuity: money purchase annuity provided by EE and ER contributions. Variable Annuity: EE may elect to keep contributions in variable annuity fund or place them in the fixed annuity fund at retirement.
Retirement Age: Normal: age 68. Early: any age (actuarially reduced below age 68).
Vesting Provisions: Fixed Annuity: EE may elect to receive lump sum provided by EE and ER contributions or a deferred annuity based on EE and ER contributions. Variable Annuity: return of value of accumulation units; or, if such value is $2,000 or more, EE may elect to keep funds in variable annuity fund or place them in the fixed annuity fund.
Preretirement Death Benefit: Fixed Annuity: greater of return of EE and ER contributions or money purchase annuity. Variable Annuity: return of value of accumulation units.
Disability Provisions: After 4 continuous months of total disability, all premiums are waived until recovery or age 65, if later. Fixed Annuity: as per the vesting

provisions EE may elect to receive cash value of EE and ER contributions. Variable Annuity: value of accumulation may be placed in fixed annuity or, if $2,000 or more, funds may be kept in variable annuity.

WENTWORTH MILITARY ACADEMY
Lexington, Missouri

Great West Life Assurance Company

Provisions Apply To: All EEs under age 61.
Required &/or Voluntary: Voluntary.
Waiting Period: Age 21 or older on October 1st following 2 years of service.
Contributions:
Individual: 2% of first $4,800; 4% on balance.
Institution: Balance necessary to provide benefit.
Pension Benefit Formula: ½% of first $4,800 times years of service; plus 1% of balance times years of service. Minimum: 60 months of payments guaranteed. Benefit is increased for service after age 65.
Retirement Age: Normal: age 65 for EE under age 56 at entry to plan; 10 years after entry into the plan for EE ages 56 through 60 at entry to plan. Extensions permitted. Early: 10 years preceding normal retirement date (actuarially reduced below normal retirement age).
Vesting Provisions: Benefits are vested after 20 years of service. Gradual vesting begins after 11 years of service with 10% of annuity, increasing 10% for each additional year of service to 100% after 20 years. For terminating EE with less than 11 years of service, return of EE contributions with interest or EE may elect to receive deferred annuity provided by EE contributions with interest at normal retirement date.
Preretirement Death Benefit: If EE is not eligible to retire, return of EE contributions with interest. If EE is eligible to retire, benefit formula based on years of service is payable for 60 months.
Disability Provisions: Return of EE contributions with interest. After 11 years of service, EE may receive a percentage of annuity as per the vesting provisions.

APPENDIX G CHURCH PENSION SYSTEMS

Church pension systems cover certain employees in church-affiliated junior colleges.

The fourteen systems in this appendix cover all of the responding junior colleges reporting a church plan.

Most of the abbreviations are self-explanatory, except for EE and ER, which mean, respectively, employee and employer.

AMERICAN BAPTIST CONVENTION
New York, New York

The Ministers and Missionaries Benefit Board

American Baptist Convention Retirement Plan
M & M Death Benefit Plan

Member Institutions:
  Bacone College, Okla.*
  Ellen Cushing Junior College, Pa.

Provisions Apply To: Clergy and lay EEs under age 65.
Required &/or Voluntary: Voluntary.
Waiting Period: None.
Contributions:
  Individual: Usually none.
  Institution: Usually 13% of EE's basic annual salary unless EE makes partial contribution. 12% for Retirement Plan (10% to purchase accumulation units for retirement benefit, 1% for minimum widow's

* All lay EEs participate in TIAA-CREF.

annuity, children's allowances and disability benefits, 1% for Salary Support to assist ministers) and 1% for Death Benefit Plan.

Pension Benefit Formula: A variable annuity based upon the number of annuity units the accumulation units will purchase at retirement. Minimum: the annuity that can be purchased by 10% of contributions, plus 2% interest compounded annually.

Retirement Age: At any age regardless of service.

Vesting Provisions: Immediate full vesting.

Preretirement Death Benefit: Nonservice-connected or service-connected illness: Under the M & M Death Benefit Plan the following lump sum preretirement death benefit which is equal to a percentage of the greater of the final annual salary or the career average salary:

Prior to age 61	200%
Prior to age 62	180%
Prior to age 63	160%
Prior to age 64	140%
Prior to age 65	120%
Age 65 or over	100%

In addition the widow receives Retirement Plan annuity payable for life based on annuity units purchased by accumulation units (minimum, 50 annuity units); each child under age 18 receives 50 annuity units; 50 annuity units are guaranteed to equal at least $500 per year. If no widow or children survive, current value of accumulation units is paid to estate.

Service-connected accident: Benefit equal to nonservice-connected or service-connected illness benefit except that the preretirement death benefit under the M & M Death Benefit Plan is increased 50%. All guarantees assume $3,600 of salary; otherwise, prorated.

Disability Provisions: For first year of disability, M & M Medical Plan provides benefit of 33⅓% of final annual salary, plus 50 annuity units per child paid until age 18. Initial maximum: $3,600 per year payable in annuity units. Minimum: guarantee of $1,200 (assumes $3,600 of salary; otherwise, prorated).

AMERICAN LUTHERAN CHURCH
Minneapolis, Minnesota

Pension Plan for Clergymen
Lay Workers Pension Plan

Member Institutions:
Waldorf College, Iowa *

Provisions Apply To: All full-time EEs and clergy earning at least $3,000 per year. (Part-time clergy are eligible for membership with reduced benefits.)

Required &/or Voluntary: Voluntary.

Waiting Period: None. (EE must join within 90 days of entry to be eligible immediately for disability, death or Major Medical benefits.)

Contributions:

Individual: Lay EEs: 3% of total salary. Additional contributions may be made for money purchase annuity. Clergy: Noncontributory.

Institution: Lay EEs: 9% of payroll (2% for Major Medical benefit, 5% for annuity benefit, 2% for benefits other than annuity). Clergy: 12% of payroll (2% for Major Medical benefit, 8% for annuity benefit, 2% for benefits other than annuity).

* Faculty and administrative officers may elect TIAA-CREF as alternate.

Pension Benefit Formula: Money purchase annuity provided by EE and ER contributions with interest.
Retirement Age: Normal: age 65. Early: age 62 (actuarially reduced below age 65).
Vesting Provisions: Benefits vest after 5 years. Terminating EE may leave contributions on deposit and receive deferred annuity at age 65 based on benefit formula. A nonvested terminating EE receives return of EE contributions with interest.
Preretirement Death Benefit: Return of EE contributions with interest, if no surviving widow or children.

Benefit to beneficiary varies according to age of EE as follows:

Age of EE at date of death	*Minimum salary* *	*Maximum salary* *
up to age 39	24 months' salary	$20,000
age 40 to 45	21 months' salary	$17,500
age 45 to 50	18 months' salary	$15,000
(increasing in 5-year steps)	(decreasing in 3-month steps)	(decreasing in $2,500 steps)
until at age 70 and over	3 months' salary	$2,500

Widow receives annuity provided by total EE contributions plus pension equal to portion of EE's monthly salary. (Minimum of $75 per month if EE served 12 months or EE provided evidence of good health at entry to plan; if EE joined plan late, minimum is reduced 2% for each year of late entry). If widow was married to EE for 25 years and before EE attained age 65, the pension is paid for life; if less than 25 years, pension is paid for greater of (1) 15 years, (2) until children reach 18 or die, or (3) for period equal to EE's years of service. If widow was childless and under age 62, benefit of $25 per month payable to age 62 while earnings are less than $2,500 per year. Widow's pension ends at remarriage. If widow was eligible for widow's benefit, children under age 25 receive $500 each per year for first 4 years of school beyond high school.
Disability Provisions: No minimum length of service requirement. Under age 65, EE receives 40% of final 12 months' salary. Minimum: $175; maximum: $350. All contributions (12%) are paid by ER; EE is considered an active EE eligible to receive all benefits other than for retirement, plus annuity at age 65 based on service EE would have earned if he had continued in service to age 65. Evidence of EE's good health is required, plus 1 year of contributions. Benefit is reduced if EE joined plan late or if less than 1 year of contributions. (After retirement with no further contributions required, a Major Medical plan is provided by ER for EE and family; after age 65 benefit is integrated with Medicare.)

CHRISTIAN CHURCHES (DISCIPLES OF CHRIST)
Indianapolis, Indiana

Pension Fund of Christian Churches

Member Institutions:
Midway Junior College, Ky.

Provisions Apply To: All EEs.
Required &/or Voluntary: Voluntary.
Waiting Period: 1 year of service. (If entrance to plan is at age 41 or over and

* Salary is the final 12 months' salary.

exceeds 1 year of eligible service, the death benefit and disability benefit are reduced; EE may enroll within first year of eligibility without reduction.)

Contributions:

Individual: Total with ER contributions to produce 12% of basic annual salary. Traditionally, the EE contributes 3% (at Midway, 5%). Women EEs may elect to contribute amount with ER contributions to produce 10% (since no death benefit is paid to widower).

Institution: Total with EE contributions to produce 12% of payroll. Traditionally, the ER contributes 9% (at Midway, 7%). Total with ER contributions for women EEs, if elected by EE, to produce 10% of payroll (since no death benefit is paid to widower).

Pension Benefit Formula: 1/70 of annual salary on which dues have been paid times years of service. For women EEs with 12% total contributions: 1/56.7% of annual salary on which dues have been paid times years of service.

Retirement Age: Normal: age 65. Early: age 62 (actuarially reduced below age 65).

Vesting Provisions: College staff EEs: after 5 years of service, EE may elect (1) to continue to pay EE contribution, both EE-ER contributions, or EE-ER contributions in cooperation with new ER, or make no further contributions and to leave such contributions on deposit and receive a deferred actuarially reduced annuity at age 62 or a full annuity at age 65 based on the benefit formula; or (2) to receive refund of EE contributions with interest, plus ER contributions which are not actuarially required. Other lay EEs: after 5 years of service, EEs may elect above options except those for further contributions to plan.

Under 5 years of service, terminating EE receives return of EE contributions with interest.

Preretirement Death Benefit: (1) Lump sum death benefit of $1,000 (if annual salary is at least $1,333.32; otherwise, 75% of final annual salary), plus (2) lump sum death benefit as per the following schedule (the total of the two death benefits not to exceed $11,000):

Age of EE	Benefit	Minimum to Maximum Benefit
under age 54	18 months' salary	$1,500 to $10,000
age 55 thru 64	15 months' salary	$1,250 to $10,000
age 65 thru 69	12 months' salary	$1,000 to $ 7,500
age 70 thru 74	9 months' salary	$750 to $5,000
age 75 and over	6 months' salary	$750 to $2,000

(3) Additional survivor benefit if first month dues were paid: to widow, 50% of benefit formula based on service to date of death payable to remarriage or death (minimum, $300 per month); plus (4) children's benefit: each child under age 18 (if student, 21), $100 per year (maximum children's benefit, amount equal to widow's pension); plus (5) scholarship benefit of $500 for first four years of education after high school (maximum, $2,000). To orphaned children: benefit equal to widow's pension (divided equally among children), plus children's benefit, plus lump sum death benefit, if not previously paid. All death benefits other than $1,000 death benefit are reduced by the following schedule if entrance is both late and at age 41 or over (EE may enroll within the first year of eligibility without reduction):

After 1 year of service after eligible to enroll	20% if age 41 or over
After 2 years	40% if age 41 or over

After 3 years	60% if age 41 through 54; 50% if age 55 or over
After 4 years	80% if age 41 through 52; decreasing 10% for each additional year to 50% at age 55 or over
After 5 years	100% at age 41 through 50; decreasing 10% for each additional year to 50% at age 55 or over

Disability Provisions: Under age 65 with 1 year of membership service, benefit of 40% of average salary of the 5 preceding years (not to exceed $600 for any salary year), plus a lump sum equal to amount payable above. Maximum benefit: $1,200. Dues are waived during disability.

EPISCOPAL CHURCH
New York, New York

The Church Pension Fund

Member Institutions:
St. Mary's Junior College, N.C.

Provisions Apply To: Clergy ordained before age 60. (Lay EEs are covered by New England Mutual Life Insurance Company retirement plan.)
Required &/or Voluntary: Required.
Waiting Period: None.
Contributions:
Individual: None.
Institution: 15% of EE's salary including any board, housing or utility payments. A percentage of the (a) salary plus (b) utility payments is used to determine the following: for housing, 25% of (a) plus (b); for board and housing, 40% of (a) plus (b).
Pension Benefit Formula: 1.1% of average salary of highest 10 consecutive years of service (final average salary) times years of service. The pension benefit is reduced $100 for each year service is under 25 years. Minimum for 25 years of service: $2,500 per year (prorated if final average salary is under $2,500). Maximum: 100% of final average salary.
Retirement Age: Normal: age 65. Early: age 60 with 5 years of service (actuarially reduced below age 65).
Vesting Provisions: Full vesting immediately. EE receives deferred annuity at age 65 or reduced annuity at age 60. Terminating nonvested EE forfeits all benefits.
Preretirement Death Benefit: Lump sum death benefit of $2,000 (payable only if in service 6 months out of the last 12 months). Additional benefit to spouse of 0.55% of final average salary times years of service EE would have earned if he had continued in service to age 65 (payable only if EE in service 6 months out of the last 12 months; otherwise, only actual earned service counted). If EE is age 57 or over at marriage and EE has less than 3 years of service after marriage, benefit is reduced by 1/36th for each month that service earned after marriage is less than 36 months. The pension benefit is reduced $64 for each year service is under 25 years. Minimum with 25 years of service: $1,600 per year (prorated if final average salary is under $2,500). Maximum: 100% of final average salary. Additional benefit to each child: up to age 7, $450; ages 7 to 14, $600; ages 14 to 21, $750. Child's benefit is reduced by 1/25th for each year that EE's service (projected to age 65 if EE in service 6 months out of last 12 months) is under 25 years. Maximum family benefit: 100% of final average salary.
Disability Provisions: Benefit formula based on service to which EE would have been entitled if he had continued in service to age 65 (payable only if in service 6 months out of last 12 months; otherwise, only actual earned service counted).

The pension benefit is reduced $100 for each year service is under 25 years. Minimum for 25 years of service: $2,500 per year (prorated if final average salary is under $2,500). Maximum: 100% of final average salary.

GENERAL CONFERENCE OF SEVENTH-DAY ADVENTISTS
Washington, D.C.

Sustentation Fund

Member Institutions:
Kettering College of Medical Arts, Ohio

Provisions Apply To: All EEs hired before age 50 who are church members.
Required &/or Voluntary: Required.
Waiting Period: None.
Contributions:
Individual: None.
Institution: All Seventh-Day Adventist colleges contribute a fixed amount per EE to a retirement fund, currently 1¼% of payroll.
Pension Benefit Formula: Family rate: After 15 years of service, 25.2% of monthly salary, plus 1.68% of monthly salary times years of service over 15 up to 40 years. Maximum: 67.2% of monthly salary for 40 years of service. Single rate: After 15 years of service, 18% of monthly salary, plus 1.2% of monthly salary per year over 15 up to 40 years. Maximum: 48% of monthly salary for 40 years of service. If entrance to plan is between ages 40 and 50, benefit is reduced by 2% per year over age 40 up to age 50. Additional supplement paid for 6 months equal to difference between retirement allowance and full salary.
Retirement Age: Normal: age 65 with 15 years of continuous service or age 60 with 32 years of service.
Vesting Provisions: Benefits vest after 20 years of service. If EE is within 5 years of retirement, he receives full benefit. If EE leaves more than 5 years before retirement, he loses 1 year of service credit for each year above 5 away from covered work.
Preretirement Death Benefit: After 15 years of service, survivor benefit to unremarried wife and children under 18 (age 22, if full-time student), plus a funeral allowance of $350.
Disability Provisions: Under age 65 with 15 continuous years of service, full salary for 6 months (also credited for 6 months additional service). Some medical expenses are payable.

LUTHERAN CHURCH IN AMERICA
Minneapolis, Minnesota

Board of Pensions

Ministerial Pension and Death Benefit Plan
Lay Pension Plan

Member Institutions:
Grand View College, Iowa
Suomi College, Mich.*

Provisions Apply To: Clergy are in Ministerial Pension and Death Benefit Plan; all lay EEs, the Lay Pension Plan.
Required &/or Voluntary: Voluntary.

* Lay faculty and administrative officers participate in TIAA-CREF.

Waiting Period: None. (If entry to clerical plan is after 6 months of service, evidence of good health is required.)

Contributions:

Individual: Clergy: 4% of basic annual salary, plus value of rent. If under OASDHI, EE may elect the following rate: 1% on salary over one-half of the salary subject to Social Security self-employment tax up to the full amount of such tax, plus 4% on excess of tax. Minimum contribution: $10 per year. Lay EEs: 2% on basic annual salary, plus value of rent. Optional variable annuity for all EEs: EE may elect to place 50%, 75% or 100% of ER contributions and any additional EE contributions in a variable annuity account with the remainder in the fixed account. EE may change percentage of contributions to the variable annuity on future allocations only. EE may convert to a fixed annuity account at age 65 or at early retirement.

Institution: Clergy: 8% of basic annual salary, plus value of rent. Lay EEs: 6% of basic annual salary, plus value of rent. For all EEs: the contribution rates include 1% to the following funds: 0.5% to the Administrative Expense Fund; 0.5% to the Contingency Investment Income Fund. Optional variable annuity for all EEs: EE may elect to place 50%, 75% or 100% of ER contributions and any additional EE contributions in a variable annuity account.

Pension Benefit Formula: For all EEs: choice of (1) or (2). (1) Fixed money purchase annuity provided by EE and ER contributions with interest. Minimum for clerical plan: $40 times years of service (up to 30 years). Percentage increases in total amount of EE and ER contributions each January 1st according to the following schedule:

Year EE becomes age 65, retires or dies	*Percentage increase*
1970	12½%
1971	10%
1972	7½%
1973	5%
1974	2½%

(2) Fixed annuity; plus variable annuity provided by EE and ER contributions with earnings, increased or decreased depending on the financial experience of the fund. Minimum for clerical plan: $40 times years of service (up to 30 years). Percentage increases in the total amount of EE and ER contributions as per the above schedule with the amount computed as for the fixed account; then, the increase is divided between the fixed and variable annuity accounts in the same proportion as EE elected for regular contributions.

Retirement Age: Normal: age 65 for clergy, age 60 for female foreign missionaries; age 62 for lay EEs. Compulsory: age 72 for both clergy and lay EEs. Early: age 62 for clergy, age 55 for lay EEs with consent of ER or in case of involuntary separation (both actuarially reduced below normal retirement age). No minimum early retirement benefit.

Vesting Provisions: Immediate vesting if EE's contributions total $1,000 or more for clergy, $500 or more for lay EEs. EE may elect to leave his contributions on deposit and receive a deferred annuity at age 65 or reduced annuity at age 62; if EE contributions are less than minimum, EE receives return of EE contributions with interest.

Preretirement Death Benefit: Lump sum death benefit payable to widow or widower. If no widow or widower, benefit divided equally between any children, parents, brothers or sisters; or, if no such relatives, payable to estate. Widow or widower may convert all or part of death benefit to annuity payable until age 62. The lump sum death benefit is adjusted according to age of EE at date of death as per the following schedule:

Age of EE at Death	*Amount payable**
age 25 or under	$18,000
(increasing in one-year steps)	(decreasing in $500 steps)
until at age 50	$6,000
(increasing in one-year steps)	(decreasing in $250 steps)
until at age 70 or over	$1,100

Additional fixed money purchase annuity provided by EE and ER contributions with interest to widow until death or remarriage (minimum for unremarried spouse, amount of benefit to which EE would have been entitled if he had retired for disability at date of death; if remarried, return of remaining EE contributions with interest). If no spouse, accumulation returned to children at rate of widow's pension until (1) children reach 21 or (2) amount of EE and ER contributions with interest is paid. The disability benefit is equal to (1) the total EE and ER contributions with interest, plus (2) interest on such an amount if EE had contiued in service to age 60, plus (3) ER contributions with interest which EE would have earned if he had continued in service to age 60 while earning a salary equal to his average salary during his final 4 years. Benefit is adjusted as per the schedule of percentage increases given in the pension benefit formula. Widow with no children under age 21 may elect to integrate benefit with Social Security. Variable annuity: the above money purchase annuity increased or decreased depending on the financial experience of the fund.

Disability Provisions: Fixed money purchase annuity for all EEs provided by EE and ER contributions with interest earned to date of death, plus (after 4 years of service for lay EEs) interest on such contributions which EE would have earned if he had continued in service to age 60, plus ER contributions which would have been made if EE had continued in service to age 60 at the salary averaged over his final 4 years. Variable annuity for all EEs: money purchase annuity above, increased or decreased depending on the financial experience of the fund. The additional benefit (provided by interest and contributions projected to age 60) over the actual earned benefit is computed as for the fixed annuity and then divided between the fixed and variable accounts in the same proportion as EE elected for regular contributions. Minimum: $40 times years of service (up to 30 years).

LUTHERAN CHURCH-MISSOURI SYNOD
St. Louis, Missouri

Concordia Retirement Plan
Concordia Survivor Plan

Member Institutions:
California Concordia College, Calif.
Concordia College, Ore.
Concordia College, Wisc.

* Minimum payable: $500.

Concordia Collegiate Institute, N.Y.
Concordia Lutheran College of Texas, Tex.
Concordia Lutheran Junior College, Mich.
St. John's College, Kan.
St. Paul's College, Mo.

Provisions Apply To: All EEs under age 60.

Required &/or Voluntary: Required.

Waiting Period: First day of calendar quarter coinciding with or next following date of employment.

Contributions:

Individual: None.

Institution: Amount necessary to provide benefit, 8% of total salary for single EE; 10% of total salary for EE with family. Reduced by ER's share of OASDHI tax.

Pension Benefit Formula: 1½% of final average salary times years of service. Defined as maximum: 50% of final average salary. Where contributions to plan are offset by amount of contributions to Social Security, benefit is reduced by 1⅔% of the EE's benefit from Social Security times years of service. Maximum reduction: 50% of Social Security benefit. Final average salary is average of the highest 20 consecutive calendar quarters in the last 15 years.

Retirement Age: Normal: Later of age 65 or completion of 33⅓ years of service. Compulsory: age 70. Early: age 55 or age 54 with 19 years of service (actuarially reduced under age 65 unless EE defers annuity to age 65 and receives benefit based on service earned after age 30 to date of actual retirement). Benefit must begin not later than age 72.

Vesting Provisions: Gradual vesting beginning with 10% at age 45 with 10 years of service completed after age 35, increasing 10% for each additional year of age and year of service. Full vesting at age 55 or at age 54 with 19 years' service; EE receives deferred annuity at age 65 (only service after age 30 counted; final average salary is the career average salary).

Preretirement Death Benefit: Monthly benefit to widow of 40% of the final monthly salary, plus 10% of the final monthly salary to each child. Maximum total family benefit including ½ of Social Security benefit if contributions were offset by Social Security: 60% of final monthly salary. Recomputed at normal retirement age in accordance with the benefit to which widow would have been entitled if EE had been eligible to retire at date of death.

If EE was eligible to retire: to dependent spouse, 60% of benefit formula based on service to date of death; plus to each child, 15% of benefit formula based on service to date of death. Total family maximum benefit: 100% of benefit formula based on service to date of death.

Disability Provisions: After age 50 plus 2 years' continuous service with ER (or, if less than age 50, no service requirement), benefit equal to benefit formula to which EE would have been entitled if he had continued in service to normal retirement date. Benefit is not reduced for Social Security unless EE is actually receiving Social Security benefit. Disability benefit is offset by Workmen's Compensation.

MENNONITE GENERAL CONFERENCE
Goshen, Indiana

Mennonite Retirement Plan

Member Institutions:
Freeman Junior College, S.D.

Provisions Apply To: All EEs.
Required &/or Voluntary: Voluntary.
Waiting Period: None.
Contributions:
Individual: None. Voluntary contributions may be made up to 10% of basic annual salary.
Institution: Minimum contribution of greater of 2% of basic annual salary or $100 per year per EE. (At Freeman Junior College, 5% of basic annual salary.)
Pension Benefit Formula: Money purchase annuity provided by EE and ER contributions.
Retirement Age: Normal: age 65.
Vesting Provisions: Immediate vesting. At discretion of trustees EE-ER contributions need not be paid until age 65 and then either as annuity or lump sum at discretion of trustees.
Preretirement Death Benefit: At discretion of trustees EE-ER contributions are returned as annuity or in lump sum.
Disability Provisions: At discretion of trustees EE-ER contributions are returned as annuity or as lump sum.

PRESBYTERIAN CHURCH IN THE UNITED STATES
Atlanta, Georgia

Employees' Annuity Fund

Member Institutions:
Montreat-Anderson College, N.C.*

Provisions Apply To: All lay EEs. (Clergy at Montreat-Anderson College participate in the Ministers' Annuity Fund of the Presbyterian Church in the United States.)
Required &/or Voluntary: Voluntary.
Waiting Period: None.
Contributions:
Individual: 4% of basic annual salary. ER may pay all or part of EE's contributions applied to EE account.
Institution: 4% of salary applied to EE account. ER may supplement contributions. Good Experience contributions are applied to account depending on the financial experience of the fund.
Pension Benefit Formula: Money purchase annuity provided by EE and ER contributions plus supplemental and Good Experience contributions. If annuity provides less than $10, lump sum is paid.
Retirement Age: Minimum: age 60. No compulsory retirement age. EE may continue dues after age 60 while in service.
Vesting Provisions: If contributions are $500 or more, EE may leave contributions on deposit and receive deferred annuity at age 60 or later provided by EE contributions and supplemental and Good Experience contributions. Terminating EE may elect or, if contributions are less than $500, will receive return of EE contributions with interest.

* Faculty and administrative officers participate in TIAA-CREF.

Preretirement Death Benefit: Return of EE contributions with interest. Survivor benefit of money purchase annuity provided by EE and ER contributions plus supplemental and Good Experience contributions to spouse or, if no spouse, to child, or, if no other survivors, to dependent parents.
Disability Provisions: Money purchase annuity provided by EE and ER contributions plus supplemental and Good Experience contributions. If annuity provides less than $10, lump sum is paid.

PRESBYTERIAN CHURCH IN THE UNITED STATES
Atlanta, Georgia

Ministers' Annuity Fund

Member Institutions:
Lees Junior College, Ky.
Lees McRae College, N.C.**
Montreat-Anderson College, N.C.*

Provisions Apply To: Clergy. (At Montreat-Anderson College lay EEs not in TIAA-CREF are covered by the Employees' Annuity Fund of the Presbyterian Church in the United States.)
Required &/or Voluntary: Voluntary.
Waiting Period: None.
Contributions:
Individual: 2½% of basic annual salary (including rent value). ER may pay all or part of EE's contributions which is applied to EE's account.
Institutions: 7½% of salary applied to EE's account.
Pension Benefit Formula: 1.25% of total salary times years of service plus Good Experience Credits depending on the financial experience of the fund.
Retirement Age: Normal: age 65. Early: age 60 (actuarially reduced below age 65).
Vesting Provisions: Full vesting after 5 years of membership service. EE may leave contributions on deposit and receive deferred annuity at age 65. Terminating nonvested EE, return of EE contributions with interest.
Terminating nonvested EE loses credited service and membership status.
Preretirement Death Benefit: Return of EE contributions with less than 1 year of service. After 1 year of service, $1,000 (or, if EE is receiving disability at death, $500; not to exceed disability annuity). In addition widow receives 50% of accumulated credits earned to date of death payable until remarriage or death (minimum, $300 per year); plus to each child under age 18 (or, at discretion of fund and if student, age 21), $100 per year. Total maximum family benefit: 100% of benefit formula based on service to date of death. Widow of terminated EE is eligible for widow's benefit but no minimum is guaranteed.
Disability Provisions: Under age 65 with 1 year of both membership and contributory service, 40% of average salary of last 5 years payable until age 65. Recomputed at age 65. Maximum: 90% of benefit formula based on service to age 65 up to $2,100 per year.

* Faculty and administrative officers participate in TIAA-CREF.
** Faculty, administrative officers and clerical-service EE's participate in TIAA-CREF.

SOUTHERN BAPTIST CONVENTION
Dallas, Texas

Southern Baptist Protection Program

Member Institutions:

Anderson College, S.C.
Bluefield College, Va.
Brewton Parker College, Ga.
Clarke Memorial College, Miss.
Chowan College, N.C.
Gardner-Webb College, N.C.
Missouri Baptist College, Mo.
Norman College, Ga.
Southern Baptist College, Ark.
Truett McConnell College, Ga.
Virginia Intermont College, Va.
Wingate College, N.C.

Provisions Apply To: All EEs. EEs may choose to participate in any combination of plans A, B, and C, except that they may not participate only in Plan C. Plan A is not recommended for women.

Required &/or Voluntary: Voluntary.

Waiting Period: None.

Contributions:

Individual: Elective. (Plan A: maximum total EE-ER contributions, $600 per year.)

Institution: Elective. (Plan A: maximum ER contributions, 20% of EE's salary; maximum total EE-ER contributions, $600 per year.)

Pension Benefit Formula: Plan A: 10% of EE-ER contributions (15% of EE's benefit is paid to each dependent child up to maximum 4 children). Minimum: twice EE's annual benefit. Plan B: money purchase annuity provided by EE-ER contributions. Plan C: variable annuity provided by EE-ER contributions.

Retirement Age: Plan A: Normal: age 65. Early: age 60 (actuarially reduced below age 65). No compulsory retirement age. Plans B and C: optional at any age.

Vesting Provisions: Immediate full vesting.

Preretirement Death Benefit: Plan A: after 1 year in plan, 40% of EE's potential pension at age 65 paid to widow or, if no surviving widow, to dependent parent; plus 15% of EE's potential pension at age 65 paid to each dependent child (maximum of 4 children), plus up to $600 per year per dependent child for up to 4 years of college (maximum paid if maximum contributions made). Minimum: twice EE's annual benefit. Plans B and C: amount equal to EE-ER contributions with interest.

Disability Provisions: Plan A: after 1 year in plan, EE receives benefit equal to potential age pension payable at age 65 (10% of EE-ER contributions which would have been made by age 65); each dependent child up to a maximum of 4 children receives 15% of the EE's benefit. Minimum: twice EE's annual benefit. Plans B and C: benefit provided by EE-ER contributions which were paid until disability.

UNITED METHODIST CHURCH
Evanston, Illinois

Lay Employees Pension Fund

Member Institutions:
Ferrum Junior College, Va.*
Sue Bennett College, Ky.
Wesley College, Del.**

Provisions Apply To: All lay EEs.
Required &/or Voluntary: Voluntary.
Waiting Period: 1 continuous year.
Contributions:
Individual: Minimum of 3% of EE's salary (including any board and housing). If EE under OASDHI, ER may elect contribution rate of 1½%.
Institution: 6% of EE's salary (including board and housing). If EE is under OASDHI, ER may elect 4½% rate.
Pension Benefit Formula: Money purchase annuity provided by EE and ER contributions both with interest. EE may elect to receive EE contributions with interest as lump sum.
Retirement Age: Normal: age 60. (ER may request EE to retire at age 60.)
Vesting Provisions: Immediate vesting. EE may leave contributions on deposit and receive deferred annuity at age 60 (additional EE contributions may be made) or receive immediate return of EE and ER contributions with interest.
Preretirement Death Benefit: Return of EE and ER contributions with interest.
Disability Provisions: Money purchase annuity provided by EE and ER contributions with interest. EE may elect to receive EE contributions with interest as lump sum.

WESLEYAN CHURCH
Marion, Indiana

The Wesleyan Pension Fund

Member Institutions:
Penn Wesleyan College, Pa.

Provisions Apply To: Clergy and lay employees.
Required &/or Voluntary: Voluntary.
Waiting Period: None.
Contributions:
Individual: None.
Institution: 12% of EE's basic annual salary. Contributions of less than 12% (9%, 6% or 3%) may be made with a corresponding reduction in benefit formula.
Pension Benefit Formula: If full contribution of 12% is made, benefit of 1% of career average salary times years of service. If less than 12% contribution rate is made, the percentage of career average salary times years of service is reduced to the following: 9% rate, 0.75%; 6% rate, 0.50%; 3% rate, 0.25%.
Retirement Age: Normal: age 65. No compulsory retirement age.
Vesting Provisions: Full vesting after 15 years of service. EE may elect to leave

* All EE's may elect TIAA-CREF as an alternate.
** Faculty and administrative officers must participate in TIAA-CREF.

contributions on deposit and receive deferred annuity at age 65. Terminating non-vested EE forfeits all benefits.
Preretirement Death Benefit: Spouse receives 50% of benefit EE earned to date of death. Spouse of terminated vested EE receives same benefit.
Disability Provisions: Benefit earned to date of disability is payable immediately (no minimum length of service is required).

YMCA RETIREMENT FUND
New York, New York

The Secretarial Plan

Member Institutions:
Central YMCA Community College, Ill.

Provisions Apply To: Full-time secretaries or employees performing special program, educational or administrative duties on a professional level. (Other EEs participate in the YMCA of Metropolitan Chicago's General Employees' Retirement Fund.)
Required &/or Voluntary: Voluntary.
Waiting Period: None.
Contributions:
Individual: 5% of basic annual salary.
Institution: 7% of EE's basic annual salary.
Pension Benefit Formula: Money purchase annuity provided by EE contributions with interest, plus annuity provided by ER contributions equal to 34% of EE annuity. Dividends are paid (if Board approves) whenever earnings exceed amount necessary to provide benefits.
Retirement Age: Normal: age 60. (EE must be in service during the last 12 months prior to retirement in order to be eligible to retire.) Early: age 55 with 10 years of service. No compulsory retirement age.
Vesting Provisions: Full vesting after 20 years of service. EE may leave contributions on deposit and receive at age 60 up to age 65 a deferred annuity provided by EE contributions, plus annuity provided by ER contributions equal to 5% of EE annuity times years of service (not to exceed amount of EE's annuity). Gradual vesting begins after 10 years of service with (1) EE annuity plus (2) ER annuity equal to 50% of EE's annuity, increasing 5% for each year of service, both payable at age 60 up to age 65. EE may elect at age 55 with 10 years of service to receive an immediate or deferred annuity beginning at age 60 to age 65 provided by EE contributions with interest plus equal amount of ER contributions. A nonvested terminating EE receives return of EE contributions with interest either in a lump sum or as an immediate or deferred annuity.

A nonvested terminating EE loses credited service and membership status.
Preretirement Death Benefit: Return of EE contributions with interest, plus if EE has less than 1 year of service, death benefit of ½ of one month's salary; if EE has 1 year but less than 5 years of service, benefit of 10 times 5% of final 12 months' salary (50% of salary); after 5 years of service, benefit of 20 times 5% of 12 months' salary (1 year's salary).

If EE was eligible to retire (at age 60 or over), widow receives annuity to which EE would have been entitled if he had retired at date of death.
Disability Provisions: Under age 60 with 5 years of service, benefit equal to annuity provided by EE and ER contributions to which EE entitled if he continued in service to age 60 at an average salary equal to the last 5 years of service (about 35-50% of average salary of final 5 years).

APPENDIX H
SURVEY QUESTIONNAIRE

PLEASE COMPLETE AND RETURN BEFORE JANUARY 31, 1970

American Association of Junior Colleges
Teachers Insurance and Annuity Association

SURVEY OF FACULTY AND STAFF RETIREMENT AND INSURANCE PLANS IN JUNIOR AND COMMUNITY COLLEGES

AAJC-TIAA Junior College Study
Educational Research Department
730 Third Avenue New York, N. Y. 10017

To the President or Chief Business Officer:

Up-to-date information on the provisions of retirement and insurance plans in the junior and community colleges, and on the extent of such plans, is frequently sought by junior college administrators, faculty, government officials, and community leaders. Up to now, little information has been available. The purpose of this survey is to meet this need.

Your cooperation in this first nationwide in-depth study of benefit plans in the junior and community colleges will be greatly appreciated. The finished study will be published later this year. *To make sure that survey participants see the results of their work, a complimentary copy will be mailed to each institution.*

INSTRUCTIONS

1. Please answer all five sections of the questionnaire, giving information as of January, 1970. Each section has at least one item to be answered even though your institution may not have a plan.
2. Most answers require only check marks. It is not necessary to use a typewriter.
3. A postage-paid return envelope and a copy of the questionnaire for your files are enclosed for your convenience.
4. Please enclose a copy of the employee booklets or folders describing the retirement and insurance benefit plans at your institution. If your institution has a faculty handbook, please enclose a copy.

CARD 03 1-2
10 3-7

Name and Address of Institution:

Please fill in the following items before turning to Section 1:

Use estimates, if necessary, for the number of full-time personnel in items 1, 2 and 3 below.
Catholic institutions: please enter numbers of *lay* personnel. Questions in Sections 1-5 refer to lay personnel only.

1. **Number of Full-Time Faculty** 8 ____ 10
   All full-time personnel who spend 50 per cent or more time teaching
2. **Number of Full-Time Administrative Staff and other Professional (Non-Faculty) Personnel** 11 ____ 13
   Administrative officers, their assistants, supervisors, other professional
3. **Number of Full-Time Clerical, Secretarial, Maintenance, and Service Employees** 14 ____ 16
4. **Name and Title of Person Supplying Information:**
   ____
5. **Area Code, Telephone, and Extension:** ____________________

SECTION 1—RETIREMENT PLAN

Retirement plan information is sought for the three general employee categories indicated in the column headings A, B, and C.

	A FACULTY	B ADMINISTRATORS AND OTHER PROFESSIONAL	C CLERICAL AND SERVICE EMPLOYEES
1. Are employees of your institution covered by federal Social Security? *(Please answer in each column.)*	17-1 ☐ ALL -2 ☐ SOME -3 ☐ NONE	18-1 ☐ ALL -2 ☐ SOME -3 ☐ NONE	19-1 ☐ ALL -2 ☐ SOME -3 ☐ NONE
2. Does your institution have a retirement plan(s)? *(Please answer YES or NO in each column. Answer YES in a column if any employee subclass is covered by the plan.)*	20-1 ☐ YES -2 ☐ NO	21-1 ☐ YES -2 ☐ NO	22-1 ☐ YES -2 ☐ NO
If your institution has no retirement plan for any employee group, please turn to Section 2.			
Please complete the remaining questions in this section for the columns checked YES in question 2.			
3. Please check the type(s) of retirement plan(s) covering employees of your institution: (Check *as many as apply in each column.) Include alternative or supplementary plans. Do not include plans no longer open to new entrants or plans used solely for tax deferred annuities under the "salary-or-annuity" option of Section 403(b) of the Internal Revenue Code.*			
a. **Single State Retirement System for both Teachers and Other State Employees:**______ *(Name)*	23-1 ☐	24-1 ☐	25-1 ☐
b. **State Teacher Retirement System:**______ *(Name)*	26-1 ☐	27-1 ☐	28-1 ☐
c. **State Public Employee Retirement System:**______ *(Name)*	29-1 ☐	30-1 ☐	31-1 ☐
d. **City, County, or School District Retirement System:**______ *(Name)*	32-1 ☐	33-1 ☐	34-1 ☐
e. **TIAA-CREF**______	35-1 ☐	36-1 ☐	37-1 ☐
f. **Self-Administered or Trusteed Plan:**______ *(Name)*	38-1 ☐	39-1 ☐	40-1 ☐
g. **Church Pension Plan:**______ *(Name)*	41-1 ☐	42-1 ☐	43-1 ☐
h. **Insurance Co.:**______ *(Name)*	44-1 ☐	45-1 ☐	46-1 ☐
i. **Other:**______ *(Name: e.g., Federal Civil Service, Y.M.C.A., union plans, etc.)*	47-1 ☐	48-1 ☐	49-1 ☐
4. Employer-employee contributions to cost of retirement plan:			
a. *Institution (or State or local gov't) pays toward the cost of the retirement plan?*	50-1 ☐ YES -2 ☐ NO	51-1 ☐ YES -2 ☐ NO	52-1 ☐ YES -2 ☐ NO
b. *Employee pays toward the cost of the retirement plan?*	53-1 ☐ YES -2 ☐ NO	54-1 ☐ YES -2 ☐ NO	55-1 ☐ YES -2 ☐ NO

CARDS 03/04/05

	A	B	C
	FACULTY	ADMINISTRATORS AND OTHER PROFESSIONAL	CLERICAL AND SERVICE EMPLOYEES
5. Extra annuity contributions: Does your institution permit employees by signed agreement to make extra annuity contributions (i.e., over and above any required by the retirement plan) by *salary reduction* under Section 403(b) of the Internal Revenue Code (the "*salary-or-annuity*" option tax deferred annuity)?	56-1 ☐ YES -2 ☐ NO	57-1 ☐ YES -2 ☐ NO	58-1 ☐ YES -2 ☐ NO
6. Retirement age:			
a. What is your institution's "normal" retirement age? Normal retirement age is defined here as the first age at which retirement would not be classified as "early" and is the age beyond which further service, if permitted, is considered an "extension of service."	59 ____ AGE 60	61 ____ AGE 62	63 ____ AGE 64
b. Check here if there is no stated retirement age:	65-1 ☐	66-1 ☐	67-1 ☐
IF A NORMAL RETIREMENT AGE IS STATED, PLEASE ANSWER THE FOLLOWING:			
c. May service be extended beyond the age stated in question 6a above?	68-1 ☐ YES -2 ☐ NO	69-1 ☐ YES -2 ☐ NO	70-1 ☐ YES -2 ☐ NO
IF extensions of service are made: (1) What is the age beyond which extensions are no longer permitted?	71 ____ AGE 72	73 ____ AGE 74	75 ____ AGE 76
(2) Check here if there is no stated age limit for extensions:	77-1 ☐	78-1 ☐	79-1 ☐ 80-BL 04 1-2 ID 3-7
(3) Do extensions of service require specific administrative action or other approval?	8-1 ☐ YES -2 ☐ NO	9-1 ☐ YES -2 ☐ NO	10-1 ☐ YES -2 ☐ NO

PLEASE ENCLOSE A COPY OF THE BOOKLET OR FOLDER DESCRIBING YOUR RETIREMENT PLAN OR PLANS

FOR OFFICE USE A	FOR OFFICE USE B CARD 05 1-2 ID 3-7	FOR OFFICE USE C
11-1 ☐ IMM	8-1 ☐ IMM	43-1 ☐ IMM
12-1 ☐ SV 13 ____ 14 15-1 ☐ PAR PRE	9-1 ☐ SV 10 ____ 11 12-1 ☐ PAR PRE	44-1 ☐ SV 45 ____ 46 47-1 ☐ PAR PRE
16-1 ☐ S + A 17 ____ 18 19 ____ 20	13-1 ☐ S + A 14 ____ 15 16 ____ 17	48-1 ☐ S + A 49 ____ 50 51 ____ 52
21-1 ☐ S or A 22 ____ 23 24 ____ 25	18-1 ☐ S or A 19 ____ 20 21 ____ 22	53-1 ☐ S or A 54 ____ 55 56 ____ 57
26-1 ☐ S or EE AC 27 ____ 28 29 ____ 32	23-1 ☐ S or EE AC 24 ____ 25 26 ____ 29	58-1 ☐ S or EE AC 59 ____ 60 61 ____ 64
33-1 ☐ S + ALT S + A 34 ____ 35 36 ____ 39	30-1 ☐ S + ALT S + A 31 ____ 32 33 ____ 36	65-1 ☐ S + ALT S + A 66 ____ 67 68 ____ 71
40-1 ☐ A 41 ____ 42	37-1 ☐ A 38 ____ 39	72-1 ☐ A 73 ____ 74
43-1 ☐ AC	40-1 ☐ AC	75-1 ☐ AC
44-1 ☐ OTHER 45-1 ☐ NO VEST UNTIL RET 46-80 BL	41-1 ☐ OTHER 42-1 ☐ NO VEST UNTIL RET	76-1 ☐ OTHER 77-1 ☐ NO VEST UNTIL RET 78-80 BL

SECTION 2—GROUP LIFE INSURANCE PLANS

Group life insurance plan information is sought for the three general employee categories indicated in the column headings A, B, and C.

	A FACULTY	B ADMINISTRATORS AND OTHER PROFESSIONAL	C CLERICAL AND SERVICE EMPLOYEES
	CARD 06 1-2 ID 3 7		
1. Does your institution have a group (or collective) life insurance plan(s)? *(Do not include death or survivor benefits of a retirement plan. Please answer YES or NO in each column. Answer YES in a column if any employee subclass is covered by the plan.)*	8-1 ☐ YES -2 ☐ NO	9-1 ☐ YES -2 ☐ NO	10-1 ☐ YES -2 ☐ NO
FOR OFFICE USE: IF NO—RET PL SURV BEN 11 ☐☐☐ 13 YES-1 NO-2 NI-3			
If your institution has no group life insurance coverage for any employee group, please turn to Section 3.			
Please complete the remaining questions in this section for the columns checked YES in question 1:			
2. Employer-employee contributions to cost of life insurance coverage:			
a. *Institution* (or State or local gov't) contributes?	14-1 ☐ YES -2 ☐ NO	15-1 ☐ YES -2 ☐ NO	16-1 ☐ YES -2 ☐ NO
b. *Employee* contributes? (Check NO if employee does not contribute. Also check NO if employee pays only for an optional amount of insurance above basic insurance paid for wholly by the employer.)	17-1 ☐ YES -2 ☐ NO	18-1 ☐ YES -2 ☐ NO	19-1 ☐ YES -2 ☐ NO
3. *May a covered employee choose additional optional insurance coverage under the plan?*	20-1 ☐ YES -2 ☐ NO	21-1 ☐ YES -2 ☐ NO	22-1 ☐ YES -2 ☐ NO
IF YES, does the *institution* contribute to the cost of the additional optional insurance?	23-1 ☐ YES -2 ☐ NO	24-1 ☐ YES -2 ☐ NO	25-1 ☐ YES -2 ☐ NO
4. Is the insurance plan provided through a state employee or teacher association, or through labor union membership?	26-1 ☐ YES -2 ☐ NO	27-1 ☐ YES -2 ☐ NO	28-1 ☐ YES -2 ☐ NO
5. Please indicate the waiting period, if any, before a new employee is eligible to participate in the plan: *(Check one.)*			
No waiting period	29-1 ☐	30-1 ☐	31-1 ☐
One month or less	-2 ☐	-2 ☐	-2 ☐
Until the first day of the month following one full month of employment	-3 ☐	-3 ☐	-3 ☐
A stated number of months (Please give number)	-4 ☐	-4 ☐	-4 ☐
	32 ____ (MONTHS) 33	34 ____ (MONTHS) 35	36 ____ (MONTHS) 37
Other: *(Specify)*__________	-5 ☐	-5 ☐	-5 ☐

CARD 06

	A	B	C
	FACULTY	ADMINISTRATORS AND OTHER PROFESSIONAL	CLERICAL AND SERVICE EMPLOYEES
6. Please check the item that most nearly describes the schedule of group life insurance. (Check one.)			
Insurance amount is:			
a. A multiple of salary. (*E.g., 1x, 1½x, 4x salary, 150% of salary, etc.*)	38-1 ☐	39-1 ☐	40-1 ☐
IF insurance is a multiple of salary, does the multiple decrease after attainment of a stated age?	41-1 ☐ YES -2 ☐ NO	42-1 ☐ YES -2 ☐ NO	43-1 ☐ YES -2 ☐ NO
b. Determined by employee's salary bracket. (*E.g., $7,000 for salary between $5,000 and $7,000, $9,000 for salary between $7,000 and $9,000, etc.*)	44-1 ☐	45-1 ☐	46-1 ☐
c. Determined by employee's rank or job classification.	-2 ☐	-2 ☐	-2 ☐
d. Based on units of insurance generally providing higher insurance amounts at the younger ages. (*E.g., 1 unit equals $2,500 through age 50, then decreases by $125 per year to $250 at age 68 and after; or collective insurance. Units may be assigned uniformly or by salary bracket, rank, etc.*)	-3 ☐	-3 ☐	-3 ☐
e. The same flat amount for all.	-4 ☐	-4 ☐	-4 ☐
f. Other: (*Specify*)__________________	-5 ☐	-5 ☐	-5 ☐
7. Are accidental death and dismemberment benefits (usually called AD&D or "double indemnity") provided under the plan?	47-1 ☐ YES -2 ☐ NO	48-1 ☐ YES -2 ☐ NO	49-1 ☐ YES -2 ☐ NO
LIFE INSURANCE FOR RETIRED EMPLOYEES			
8. Does insurance coverage under the plan continue for retired employees? (*Do not consider individual use of a conversion privilege as continued coverage under a group plan.*)	50-1 ☐ YES -2 ☐ NO	51-1 ☐ YES -2 ☐ NO	52-1 ☐ YES -2 ☐ NO
If retired employees are not covered by group life insurance, please turn to Section 3.			
For columns checked YES in question 8 please answer the following:			
9. Please check the type of coverage during retirement:			
a. Paid-up insurance with cash value	53-1 ☐	54-1 ☐	55-1 ☐
b. Term insurance	56-1 ☐	57-1 ☐	58-1 ☐
IF term:			
(1) Does the institution (or State or local gov't) contribute to the cost?	59-1 ☐ YES -2 ☐ NO	60-1 ☐ YES -2 ☐ NO	61-1 ☐ YES -2 ☐ NO
(2) Does the retired employee contribute to the cost?	62-1 ☐ YES -2 ☐ NO	63-1 ☐ YES -2 ☐ NO	64-1 ☐ YES -2 ☐ NO
(3) Is the insurance amount reduced at retirement?	65-1 ☐ YES -2 ☐ NO	66-1 ☐ YES -2 ☐ NO	67-1 ☐ YES -2 ☐ NO

68-80 BL

PLEASE ENCLOSE A COPY OF THE BOOKLET OR FOLDER DESCRIBING YOUR GROUP LIFE INSURANCE PLAN

SECTION 3—HEALTH INSURANCE PLANS, INCLUDING BASIC HOSPITAL-SURGICAL-MEDICAL AND MAJOR MEDICAL EXPENSE INSURANCE

	A	B	C
Health insurance plan information is sought for the three general employee categories indicated in the column headings A, B, and C.	FACULTY	ADMINISTRATORS AND OTHER PROFESSIONAL	CLERICAL AND SERVICE EMPLOYEES
	CARD 07 1-2 ID 3-7		
1. Does your institution have a health insurance plan(s)? *(Please answer YES or NO in each column. Answer YES in a column if any employee subclass is covered by the plan.)*	9-1 ☐ YES -2 ☐ NO	9-1 ☐ YES -2 ☐ NO	10-1 ☐ YES -2 ☐ NO
If your institution has no health insurance coverage for any employee group, please turn to Section 4.			
Please complete the remaining questions in this section for the columns checked YES in question 1.			
2. Please check the type(s) of plan(s) available. *(Check as many as apply, including alternatives.)*			
a. Basic hospital-surgical-medical coverage. *(E.g., Blue Cross and/or Blue Shield, insurance company base plan.)*	11-1 ☐	12-1 ☐	13-1 ☐
Please indicate the type of insurer providing the basic coverage: *(Check as many as apply.)*			
Blue Cross	14-1 ☐	15-1 ☐	16-1 ☐
Blue Shield	17-1 ☐	18-1 ☐	19-1 ☐
Insurance Company	20-1 ☐	21-1 ☐	22-1 ☐
Other: *(Specify)*________________	23-1 ☐	24-1 ☐	25-1 ☐
b. Supplementary major medical expense insurance plan (with either the same or a different insurer for the base plan).	26-1 ☐	27-1 ☐	28-1 ☐
c. A single "comprehensive" major medical insurance plan (a single insurance company plan covering major medical expenses, and sometimes lesser expenses as well, as distinguished from a base plan plus supplementary major medical).	29-1 ☐	30-1 ☐	31-1 ☐
d. Other, including prepaid community group practice plans, etc. *(E.g., Kaiser, GHI, HIP, etc.)*	32-1 ☐	33-1 ☐	34-1 ☐
e. Dental plan for regular dental care.	35-1 ☐	36-1 ☐	37-1 ☐
If you have a dental plan, please check whether it is a part of a plan checked above or is a separate plan: *(Check one.)*			
Part of a plan checked above	38-1 ☐	39-1 ☐	40-1 ☐
Separate plan	-2 ☐	-2 ☐	-2 ☐
3. If you checked major medical insurance (b or c in question 2), please indicate the type of insurer providing the major medical coverage: *(Check as many as apply.)*			
Blue Cross/Blue Shield	41-1 ☐	42-1 ☐	43-1 ☐
TIAA	44-1 ☐	45-1 ☐	46-1 ☐
Insurance Company	47-1 ☐	48-1 ☐	49-1 ☐
Other: *(Specify)*________________	50-1 ☐	51-1 ☐	52-1 ☐

CARD 07

	A	B	C
	FACULTY	ADMINISTRATORS AND OTHER PROFESSIONAL	CLERICAL AND SERVICE EMPLOYEES
4. Please indicate the waiting period, if any, before a new employee is eligible to participate in the health insurance plan: *(Check one.) If waiting period is different for basic and major medical coverage, give shortest period.*			
No waiting period	53-1 ☐	54-1 ☐	55-1 ☐
One month or less	-2 ☐	-2 ☐	-2 ☐
Until the first day of the month following one *full* month of employment	-3 ☐	-3 ☐	-3 ☐
A stated number of months *(Please give number)*	-4 ☐	-4 ☐	-4 ☐
	56 ____ (MONTHS) 57	58 ____ (MONTHS) 59	60 ____ (MONTHS) 61
Other: *(Specify,* ________________	-5 ☐	-5 ☐	-5 ☐
5. *Employer (institution's)* contributions to cost of health insurance coverage for (1) employees and (2) their dependents. *(Check under as many as apply.)*			
a. Basic hospital-surgical-medical insurance. *(If you checked item a of question 2)*			
(1) EMPLOYEE COVERAGE			
Institution (or State or local gov't) contributes all, part, or none of the cost?	62-1 ☐ ALL -2 ☐ PART -3 ☐ NONE	63-1 ☐ ALL -2 ☐ PART -3 ☐ NONE	64-1 ☐ ALL -2 ☐ PART -3 ☐ NONE
(2) DEPENDENT COVERAGE			
Institution (or State or local gov't) contributes all, part, or none of the cost?	65-1 ☐ ALL -2 ☐ PART -3 ☐ NONE	66-1 ☐ ALL -2 ☐ PART -3 ☐ NONE	67-1 ☐ ALL -2 ☐ PART -3 ☐ NONE
b. Supplementary or "comprehensive" major medical expense insurance. *(If you checked items b or c of question 2)*			
(1) EMPLOYEE COVERAGE			
Institution (or State or local gov't) contributes all, part, or none of the cost?	68-1 ☐ ALL -2 ☐ PART -3 ☐ NONE	69-1 ☐ ALL -2 ☐ PART -3 ☐ NONE	70-1 ☐ ALL -2 ☐ PART -3 ☐ NONE
(2) DEPENDENT COVERAGE			
Institution (or State or local gov't) contributes all, part, or none of the cost?	71-1 ☐ ALL -2 ☐ PART -3 ☐ NONE	72-1 ☐ ALL -2 ☐ PART -3 ☐ NONE	73-1 ☐ ALL -2 ☐ PART -3 ☐ NONE
c. Other *(If you checked item d of question 2)*			
(1) EMPLOYEE COVERAGE			
Institution (or State or local gov't) contributes all, part, or none of the cost?	74-1 ☐ ALL -2 ☐ PART -3 ☐ NONE	75-1 ☐ ALL -2 ☐ PART -3 ☐ NONE	76-1 ☐ ALL -2 ☐ PART -3 ☐ NONE
(2) DEPENDENT COVERAGE			
Institution (or State or local gov't) contributes all, part, or none of the cost?	77-1 ☐ ALL -2 ☐ PART -3 ☐ NONE	78-1 ☐ ALL -2 ☐ PART -3 ☐ NONE	79-1 ☐ ALL -2 ☐ PART -3 ☐ NONE

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If your institution's health insurance does not include major medical coverage under a supplementary or "comprehensive" insurance plan, please turn to question 11 in this section.

If your institution's health insurance includes MAJOR MEDICAL coverage under a supplementary or "comprehensive" insurance plan, please answer the following questions about this coverage:

	A FACULTY	B ADMINISTRATORS AND OTHER PROFESSIONAL	C CLERICAL AND SERVICE EMPLOYEES
	CARD 08 1-2 ID 3-7		
6. Is the plan's deductible *amount applied on a* PER CAUSE or ALL CAUSE *basis? (Check one.)*			
PER CAUSE—A separate deductible and benefit period is applied to each separate type of illness or injury.	8-1 ☐	9-1 ☐	10-1 ☐
ALL CAUSE—All covered expenses, whether from one or more illnesses or injuries, are applied toward a person's deductible and benefit period.	-2 ☐	-2 ☐	-2 ☐
OTHER—*(E.g., combinations, employee may choose either through alternative plans, etc.)*	-3 ☐	-3 ☐	-3 ☐
7. Cash deductible amount: *(Check one.)*			
Same for all participants *(Please give amount)*	11-1 ☐ $______ 14 16	12-1 ☐ $______ 17 19	13-1 ☐ $______ 20 22
Differs among participants according to the extent of the employee's basic health insurance coverage	-2 ☐	-2 ☐	-2 ☐
Other (E.g., *differs according to salary, etc.)*	-3 ☐	-3 ☐	-3 ☐
8. *What is the period of time within which covered medical expenses must be incurred in order to satisfy a deductible? (Check one.)*			
The calendar year	23-1 ☐	24-1 ☐	25-1 ☐
Any 12-month period	-2 ☐	-2 ☐	-2 ☐
3 months	-3 ☐	-3 ☐	-3 ☐
6 months	-4 ☐	-4 ☐	-4 ☐
Other: *(Specify)*______	-5 ☐	-5 ☐	-5 ☐
9. Maximum length of benefit period: Including the period used to satisfy the deductible, how long can the individual continue to receive benefits (the maximum benefit period) without having to satisfy a new deductible? *(Check one.)*			
Balance of the calendar year	26-1 ☐	27-1 ☐	28-1 ☐
1 year (Any 12 *month period*—benefit year)	-2 ☐	-2 ☐	-2 ☐
2 years	-3 ☐	-3 ☐	-3 ☐
3 years	-4 ☐	-4 ☐	-4 ☐
Other: *(Specify)*______	-5 ☐	-5 ☐	-5 ☐
10. What is the maximum benefit amount per insured person? *(E.g., $10,000, $15,000, $25,000, etc., per insured person.)*	$______ (MAX. BENEFIT AM'T) 29 33	$______ (MAX. BENEFIT AM'T) 34 38	$______ (MAX. BENEFIT AM'T) 39 43
Is this stated maximum applied on a per cause or all cause basis?			
Per Cause	44-1 ☐	45-1 ☐	46-1 ☐
All Cause	-2 ☐	-2 ☐	-2 ☐

CARDS 08/09

HEALTH INSURANCE FOR RETIRED EMPLOYEES	A FACULTY	B ADMINISTRATORS AND OTHER PROFESSIONAL	C CLERICAL AND SERVICE EMPLOYEES
11. Are retired employees over age 65 eligible to continue health insurance coverage (supplementary to Medicare) as participants in your institution's plan(s)? (*Do not include conversion to an individual policy or to "direct-pay" Blue Cross-Blue Shield type coverage as group plan participation.*)	47-1 ☐ YES -2 ☐ NO	48-1 ☐ YES -2 ☐ NO	49-1 ☐ YES -2 ☐ NO
If retired employees are not continued under your group health insurance plan, please turn to Section 4.			
For columns checked YES in question 11 please answer the following:			
12. Must an employee meet a service and/or age requirement in order to be eligible for continued group health insurance coverage during retirement?	50-1 ☐ YES -2 ☐ NO	51-1 ☐ YES -2 ☐ NO	52-1 ☐ YES -2 ☐ NO
IF YES, please state the requirement, including alternatives, if any:	SVC | AGE 53 54 55 56 or SVC | AGE 65 66 67 68	SVC | AGE 57 58 59 60 or SVC | AGE 69 70 71 72	SVC | AGE 61 62 63 64 or SVC | AGE 73 74 75 76 77-80 BL CARD 09 1-2 ID 3-7
13. Please check the type of health insurance coverage that is continued for retired employees: (*Check as many as apply.*)			
a. Basic hospital-surgical-medical coverage	8-1 ☐	9-1 ☐	10-1 ☐
b. Supplementary major medical expense insurance	11-1 ☐	12-1 ☐	13-1 ☐
c. A single "comprehensive" major medical plan	14-1 ☐	15-1 ☐	16-1 ☐
d. Other, including prepaid community group practice plans, etc.	17-1 ☐	18-1 ☐	19-1 ☐
14. Employer-retired employee contributions to cost of health insurance coverage for (1) *retired employees* and (2) *their dependents*:			
(1) RETIRED EMPLOYEE COVERAGE			
Institution (or State or local gov't) contributes?	20-1 ☐ YES -2 ☐ NO	21-1 ☐ YES -2 ☐ NO	22-1 ☐ YES -2 ☐ NO
Retired employee contributes?	23-1 ☐ YES -2 ☐ NO	24-1 ☐ YES -2 ☐ NO	25-1 ☐ YES -2 ☐ NO
(2) DEPENDENT COVERAGE			
Institution (or State or local gov't) contributes?	26-1 ☐ YES -2 ☐ NO	27-1 ☐ YES -2 ☐ NO	28-1 ☐ YES -2 ☐ NO
Retired employee contributes?	29-1 ☐ YES -2 ☐ NO	30-1 ☐ YES -2 ☐ NO	31-1 ☐ YES -2 ☐ NO

PLEASE ENCLOSE A COPY OF THE BOOKLET OR FOLDER DESCRIBING YOUR HEALTH INSURANCE PLAN OR PLANS

CARD 09

SECTION 4—SICK PAY, PAID SICK LEAVE, SALARY CONTINUATION, AND OTHER PROVISIONS FOR INCOME DURING SHORT PERIODS OF ABSENCE DUE TO DISABILITY

This section covers your institution's provisions for the continuation of pay during temporary absences from work lasting from a few days to perhaps as long as six months or so.

Please note that long-term total disability plans are covered separately in Section 5.

Information on short-term sick pay, paid sick leave, etc., is sought for the three general employee categories indicated in the column headings A, B, and C.

	A FACULTY	B ADMINISTRATORS AND OTHER PROFESSIONAL	C CLERICAL AND SERVICE EMPLOYEES
1. Does your institution have stated provisions for sick pay, paid sick leave, salary continuation, group insurance, or other arrangements (including State Workmen's Compensation) for income during short periods of absence due to disability? *(Please answer YES or NO in each column. Answer YES in a column if any employee subclass is covered.)*	32-1 ☐ YES -2 ☐ NO	33-1 ☐ YES -2 ☐ NO	34-1 ☐ YES -2 ☐ NO
If you answered NO in all three columns, please turn to Section 5.			
Please complete the following questions for the columns checked YES:			
2. Please check the type(s) of short-term disability income arrangements in effect at your institution: *(Check as many as apply.)*			
a. Insurance company plan providing short-term "weekly indemnity" disability income	35-1 ☐	36-1 ☐	37-1 ☐
b. Formal sick pay, paid sick leave, or salary continuation plan (but not provided by an insurance co.) *Formal--i.e., eligibility, amount, and duration stated in writing*	38-1 ☐	39-1 ☐	40-1 ☐
c. Each case handled on its merits	41-1 ☐	42-1 ☐	43-1 ☐
d. Workmen's Compensation coverage	44-1 ☐	45-1 ☐	46-1 ☐
e. Other: *(Specify)*____________	47-1 ☐	48-1 ☐	49-1 ☐
3. Do your short-term disability absence arrangements provide income for (a) occupational disabilities, (b) nonoccupational disabilities, or both? *(Check as many as apply.)*			
a. Occupational disabilities (injuries received in the performance of duty)?	50-1 ☐ YES -2 ☐ NO	51-1 ☐ YES -2 ☐ NO	52-1 ☐ YES -2 ☐ NO
b. Nonoccupational disabilities (injuries and illnesses from any other causes)?	53-1 ☐ YES -2 ☐ NO	54-1 ☐ YES -2 ☐ NO	55-1 ☐ YES -2 ☐ NO

56-80 BL

PLEASE ENCLOSE A COPY OF THE BOOKLET OR FOLDER DESCRIBING YOUR SICK PAY, PAID SICK LEAVE, SALARY CONTINUATION OR OTHER PROVISIONS FOR INCOME DURING SHORT DISABILITY ABSENCES

CARD 10

SECTION 5—LONG-TERM TOTAL DISABILITY INCOME

This section covers any plan providing regular income during a long-term total disability, INCLUDING the "disability" or "early retirement" provisions of public employee or state teacher retirement systems, group insurance plans, or self-administered plans. Such long-term income benefits usually start after benefits under a short-term disability plan (covered in Section 4) have ceased, and continue throughout disability.

Long-term disability income information is sought for the three general employee categories indicated in the column headings A, B, and C.

	A	B	C
	FACULTY	ADMINISTRATORS AND OTHER PROFESSIONAL	CLERICAL AND SERVICE EMPLOYEES
	CARD 10 1-2 ID 3-7		
1. Does your institution have a plan providing regular income during long-term total disability? (*Do not include Social Security or Workmen's Compensation. Please answer YES or NO in each column. Answer YES in a column if any employee subclass is covered.*)	8-1 ☐ YES -2 ☐ NO	9-1 ☐ YES -2 ☐ NO	10-1 ☐ YES -2 ☐ NO

If you answered NO in all three columns, this is the last question to answer. Thank you for your cooperation.

Please complete the following questions for the columns checked YES in question 1:

2. Please check the type(s) of long-term total disability income plan(s) covering employees of your institution. (*Check as many as apply in each of the three columns.*)

	A	B	C
a. Group insurance plan for long-term total disability (*including both insurance co. and TIAA plans*)	11-1 ☐	12-1 ☐	13-1 ☐
b. State (or local) Teacher or Public Employee Retirement System	14-1 ☐	15-1 ☐	16-1 ☐
c. Disability income provision of a church or other non-governmental *retirement* system	17-1 ☐	18-1 ☐	19-1 ☐
d. Formal noninsured self-administered plan for long-term total disability	20-1 ☐	21-1 ☐	22-1 ☐
e. Other: (*Specify*)________________	23-1 ☐	24-1 ☐	25-1 ☐

Please answer the following questions about your long-term total disability plan.

If you checked *more than one item in a column* under question 2, please answer the remaining questions with reference to the *first* item checked in the column. (*E.g., if a and b are checked, answer for a; if b and d are checked, answer for b; etc.*)

3. Employer-employee contributions to cost of long-term total disability income plan:

	A	B	C
a. *Institution (or State or local gov't) contributes?*	26-1 ☐ YES -2 ☐ NO	27-1 ☐ YES -2 ☐ NO	28-1 ☐ YES -2 ☐ NO
b. Employee contributes?	29-1 ☐ YES -2 ☐ NO	30-1 ☐ YES -2 ☐ NO	31-1 ☐ YES -2 ☐ NO

CARD 10

	A	B	C
	FACULTY	ADMINISTRATORS AND OTHER PROFESSIONAL	CLERICAL AND SERVICE EMPLOYEES
4. Please indicate the waiting period, if any, before a new employee is eligible for participation in the plan. (Check one.)			
No waiting period	32-1 ☐	33-1 ☐	34-1 ☐
Less than one year	-2 ☐	-2 ☐	-2 ☐
One year	-3 ☐	-3 ☐	-3 ☐
More than one year (Specify)________________	-4 ☐	-4 ☐	-4 ☐
	35 ____ (PERIOD) 36	37 ____ (PERIOD) 38	39 ____ (PERIOD) 40
5. Must an employee attain a stated age to be eligible to participate in the plan?	41-1 ☐ YES -2 ☐ NO	42-1 ☐ YES -2 ☐ NO	43-1 ☐ YES -2 ☐ NO
IF YES, please state age:	44 ____ (AGE) 45	46 ____ (AGE) 47	48 ____ (AGE) 49
6. Must a person who is *already* a *plan participant* meet a service and/or age requirement before he becomes eligible to receive disability income if disabled?	50-1 ☐ YES -2 ☐ NO	51-1 ☐ YES -2 ☐ NO	52-1 ☐ YES -2 ☐ NO
IF YES, please state the requirements:	SVC AGE 53 54 55 56	SVC AGE 57 58 59 60	SVC AGE 61 62 63 64
7. What is the maximum period during which long-term total disability income is paid to the totally disabled employee? (Check one.)			
To age 65	65-1 ☐	66-1 ☐	67-1 ☐
For life	-2 ☐	-2 ☐	-2 ☐
Stated number of years (State nearest years)	-3 ☐	-3 ☐	-3 ☐
	68 ____ (YEARS) 69	70 ____ (YEARS) 71	72 ____ (YEARS) 73
Other: (Specify)________________	-4 ☐	-4 ☐	-4 ☐

74-80 BL

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COMMENTS: We would appreciate any remarks you would care to make about your institution's benefit provisions, plans for the future, etc.

A4105—9694M

THANK YOU FOR YOUR COOPERATION

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