

As of March 2024, the insurance policy document provides a comprehensive overview of employee benefits, including medical care, dental, vision, life insurance, and paid leave across various sectors, specifically focusing on private industry and state and local government workers. The U.S. Bureau of Labor Statistics reported that 72% of private industry workers and 89% of state and local government workers had access to medical care benefits, with dental benefits available to 43% and 60%, respectively, and vision benefits to 28% and 39%. Employers covered 80% of premiums for single medical coverage in private industry and 86% for state and local government workers, while for family coverage, the employer contributions were 68% and 71%, respectively. Paid sick leave was accessible to 79% of private industry workers and 92% of state and local government workers, with paid holidays available to 81% and 68%. The average number of annual paid vacation days varied by establishment size, with smaller private industry establishments offering an average of 10 days after one year of employment, increasing to 17 days after 20 years, while larger establishments provided 14 days after one year, increasing to 24 days after 20 years. Access to life insurance was reported at 53% for private industry and 81% for state and local government workers, with long-term disability insurance available to 34% and 48%, respectively. The document also highlights that access to medical care benefits varies significantly by occupational group, work status, industry group, establishment size, and census area, with full-time workers generally having higher access rates than part-time workers.

In terms of retirement benefits, 75% of civilian workers had access, with a participation rate of 57% and a take-up rate of 76%, showing significant variation by occupation. Management and professional roles had higher access and participation rates compared to service occupations. Medical care benefits reflected similar trends, with 75% access overall and 48% participation, again favoring management and professional roles. The document emphasizes the distribution of premium costs between employers and employees, noting that for single coverage, the employer share is 81% for civilian workers, with variations based on occupation and geographic area. For family coverage, the employer share is lower at 69% overall, with management and professional

occupations receiving a slightly higher share.

The statistics also detail life insurance benefits, indicating a high take-up rate of 98% across all workers, with management and professional occupations showing the highest access and participation rates. Paid sick leave access was reported at 81% overall, with management and professional occupations having the highest access rates at 93%. Paid vacation access was 77% overall, with significant disparities between full-time (89%) and part-time (55%) workers. The data highlights differences in access based on union status, with union workers generally enjoying better benefits compared to nonunion workers. Establishment characteristics reveal that goods-producing industries have higher access to paid leave benefits compared to service-providing industries, and geographic variations indicate that the Northeast shows higher access rates for paid sick leave and vacation compared to other regions. Overall, the document reflects the varying levels of access and participation in employee benefits across different sectors, occupations, and geographic locations, providing valuable insights into the structure of medical and life insurance benefits in the workforce.