



Employee Benefits Programs

Roman Wölfel



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Handbook of Employee Benefits and Administration Christopher G. Reddick,Jerrell D. Coggburn,2008-04-09 Fiscal realities and changing social priorities are requiring a dramatic shift in the way that benefits are selected and awarded to employees especially in the public sector This means that public administrators and policy researchers must consider new parameters and contingencies both financial and social when evaluating choices and making pol **Statistical Abstracts, Federal Employee Benefit Programs** United States. Office of Personnel Management. Retirement and Insurance Service,2004 *Health Benefits Program for Federal Employees* United States. Congress. Senate. Committee on Post Offices and Post Roads,1959 **Employment and Health Benefits** Institute of Medicine,Committee on Employment-Based Health Benefits,1993-02-01 The United States is unique among economically advanced nations in its reliance on employers to provide health benefits voluntarily for workers and their families Although it is well known that this system fails to reach millions of these individuals as well as others who have no connection to the work place the system has other weaknesses It also has many advantages Because most proposals for health care reform assume some continued role for employers this book makes an important contribution by describing the strength and limitations of the current system of employment based health benefits It provides the data and analysis needed to understand the historical social and economic dynamics that have shaped present day arrangements and outlines what might be done to overcome some of the access value and equity problems associated with current employer insurer and government policies and practices Health insurance terminology is often perplexing and this volume defines essential concepts clearly and carefully Using an array of primary sources it provides a store of information on who is covered for what services at what costs on how programs vary by employer size and industry and on what governments do and do not do to oversee employment based health programs A case study adapted from real organizations experiences illustrates some of the practical challenges in designing managing and revising benefit programs The sometimes unintended and unwanted consequences of employer practices for workers and health care providers are explored Understanding the concepts of risk biased risk selection and risk segmentation is fundamental to sound health care reform This volume thoroughly examines these key concepts and how they complicate efforts to achieve

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