

# Employee Benefits in The US 2020

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## Abstracts

Employee Benefits in The US 2020

### SUMMARY

The US pension system has been facing much turbulence, regardless of the increase in the number of pensioners every year. The US pension system includes everyone from means-tested to private employees. The US's social security system is based on the principle of defined-benefits and is generally managed by the state government. The social security system covers a limited number of benefits and provides them based on the insured's contribution period. The US has three pillar pension system. First pillar is made for means-tested individuals, second pillar has given the liberty of choosing among mandatory DB and DC plans to the individuals while the third pillar involves voluntary DC pension schemes.

The report provides in-depth industry analysis, information and insights of the employee benefits in the US, including: overview of the state and compulsory benefits in the US, detailed information about the private benefits in the US, insights on various central institutions responsible for the administration of the different branches of social security and the regulatory framework of the employee benefits in the US.

### Key Highlights

Employee benefits in the US are a partnership between employers, employees and the government.

The social security system provides compulsory benefits for retirement, death, workers compensation, disability, medical, unemployment benefits, family and medical leave.

The Old-Age, Survivors, and Disability Insurance (OASDI) program, also known

as social security, covers most of the working population with the exception of government workers, some agricultural employees, family labor and others.

In the US, employers offer supplementary retirement benefits through DB, DC, or Cash Balance (hybrid) plans under Pillar II.

## **SCOPE**

This report provides a detailed analysis of employee benefits in the US -

It offers a detailed analysis of the key government-sponsored employee benefits, along with private benefits

It covers an exhaustive list of employee benefits, including retirement benefits, death in service, long-term disability benefits, medical benefits, workmen's compensation insurance, maternity and paternity benefits, family benefits, unemployment, leave and private benefits

It highlights the economic and regulatory situations relating to employee benefits in The US

## **REASONS TO BUY**

Make strategic decisions using in-depth information related to employee benefits in Malta.

Assess Malta's employee benefits market, including state and compulsory benefits and private benefits.

Gain insights into the key employee benefit schemes offered by private employers in Malta.

Gain insights into key organizations governing Malta's employee benefits, and their impact on companies.

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