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School of Management and Labor Relations, Rutgers University
Donna L. Schulman, Library Director, dlschulman@smlr.rutgers.edu
Eugene McElroy, Library Associate, sagauro@rci.rutgers.edu
(732) 932-9513

BENEFITS AND SOCIAL INSURANCE: A RESEARCH GUIDE

By Donna L. Schulman

Employee Benefits:

Broad definition – Any form of employee compensation other than direct wages.

Narrow definition – Any type of plan sponsored or initiated by employers or employees and providing benefits that stem from the employment relationship and that are not underwritten or paid directly by government. In general, the intent is to include plans that provide in an orderly predetermined fashion for (1) income maintenance during periods when regular earnings are cut off, and (2) benefits to meet medical expenses associated with illness or injury.

[from Roberts' Dictionary of Industrial Relations, 4th ed., BNA, 1993.]

Social Insurance: Protection of the individual against economic hazards (as unemployment, old age, or disability) in which the government participates or enforces the participation of employers and affected individuals. [Merriam Webster Online, <http://www.merriam-webster.com/dictionary/social+insurance>]

FINDING BOOKS

The RUL IRIS catalog (<http://www.libraries.rutgers.edu/>) is the gateway to all information resources located in the Rutgers University Libraries. Use keywords to search for the appropriate materials. Some examples:

Health care systems, employee benefits, benefits legislation, deferred compensation

Searches using Library of Congress Subject Headings can yield more targeted results. Subject headings can be further narrowed by adding location: (United States or Canada), aspect: (government policy, economic aspects, taxation, law and legislation), or population: (women, Hispanic-Americans, Asia).

Employee fringe benefits

Pensions

Retirement income

Social Security

Health maintenance organizations

Insurance, health

Medicare

United States, Employee Retirement Income Security Act of 1974

To find other Library of Congress Subject Headings, type in one of the above headings (example: "Employee fringe benefits") in the search box, and select "Subject begins with" from the drop-down menu under the search box. After the subject heading you typed in, there will be a link named to "related headings"; "Employee fringe benefits", for example, has 13 related Library of Congress subject headings.

Materials at other Rutgers Libraries can be retrieved through the Interlibrary Loan system by clicking the button marked [Deliver/Recall Book]. Materials needed from libraries outside the RUL system can be ordered through [Interlibrary Loan/EZBorrow]. EZ Borrow is usually your quickest option. Ask a reference librarian or assistant at a circulation desk if help is needed.

WEB SITES

ASSOCIATIONS AND INSTITUTIONS

Legal Information Institute <http://www.law.cornell.edu/>

The LII, from Cornell University Law School, is a well-known source for the text of national and state laws, Supreme Court decisions, and other legal information. See the “Law about...” sections for overviews on the laws of Social Security, Medicaid, Medicare, and Health.

Economic Policy Institute (EPI) <http://www.epi.org/>

EPI includes publications and articles on living and minimum wages, retirement security, unemployment, welfare and social security. For example, for the EPI Issue Guide: select Social Security which takes you to: http://www.epinet.org/content.cfm/issueguide_socialsecurity

Employee Benefits Research Institute (EBRI) <http://www.ebri.org/>

EBRI aims “to contribute to, to encourage, and to enhance the development of sound employee benefit programs and sound public policy through objective research and education”. The web site offers a wealth of research reports and articles on retirement, health insurance, and social security. The *EBRI Databook on Employee Benefits* can be downloaded by chapter.

Kaiser Family Foundation <http://www.kff.org/>

KFF is a non-profit foundation focusing on the major health care issues facing the U.S. Kaiser develops and runs its own research programs, sometimes in partnership with other non-profit research organizations. It publishes most of its reports online, and also acts as a clearinghouse for news and statistics about health care policy, including Medicaid and Medicare, State Policy, Minority Health, and Women's Health Policy.

National Academy for State Health Policy <http://www.nashp.org/>

This organization's objective is to help states achieve excellence in state health policy and practice. Many of its reports, covering such topics as Medicaid, children's health, and cost containment, are available online.

National Academy of Social Insurance <http://www.nasi.org/>

This is a non-profit, non-partisan organization made up of the nation's leading experts on social insurance. Its mission is to promote understanding and informed policy making on social insurance and related programs through research, public education, training and the open exchange of ideas. Other key interest areas include Medicare, Workers' compensation and Unemployment Insurance.

National Health Policy Forum <http://www.nhpf.org/>

The papers and reports of NHPF covers a broad range of health policy topics, such as coverage and access, federalism, Medicaid, Medicare and children's health, as a means of increasing informed government decision making. Objectivity is maintained through its initial participant-driven structure, current steering committee and in collaboration with The George Washington University.

U.S. GOVERNMENT

Directories & Search Engines:

Google Uncle Sam/U.S. Government Search <http://www.google.com/ig/usgov>

GPO Access <http://www.gpoaccess.gov/>

Government Web Sites:

Bureau of Labor Statistics, DOL <http://www.bls.gov/>

This site provides statistics which include, employee benefits statistics easily located by selecting A-Z index upper right hand corner on upper blue bar running horizontally across the home page. Many other types of relevant statistics are available and can be chosen from the home page or through this same index.

Internal Revenue Service (IRS) <http://www.irs.gov/>

See Tax Information for Retirement Plans Community, <http://www.irs.gov/retirement/>, for rules and regulations concerning pension plans.

Social Security Administration <http://www.ssa.gov/>

This official website of the U.S. Social Security Administration contains extensive information on the America's Social Security programs, including the history and future of Social Security, legislation and congressional affairs, popular Social Security Services and other useful links such as, Medicare outreach and policy, research and statistics.

Department of Labor (DOL) <http://www.dol.gov/>

Relevant sub-sites include the Employee Benefits Security Administration, <http://www.dol.gov/ebsa/>, where you will find the text of laws and regulations, FAQ's, government guides for consumers and businesses.

Regulations.gov site <http://www.regulations.gov/search/index.jsp>

Regulations.gov is the source for all regulations (or rulemakings) issued by U.S. Government agencies. It includes regulations that are open for public comment (i.e., proposed) and closed for comment (i.e., final). This site also includes other non-rulemaking documents, such as Federal agency notices, supporting materials, public comments, and Federal agency guidance and adjudications.

Department of Health and Human Services (HRSA) <http://www.hhs.gov/>

Centers for Medicare and Medicaid Services (CMS) <http://www.cms.hhs.gov/>

Census Bureau <http://www.census.gov/>

Reports, briefs and research papers can be found on this site, covering areas such as poverty, health insurance, and income/median income under the heading, People & Households.

U.S. Government Accountability Office <http://www.gao.gov/>

This is known as "the investigative arm of Congress" and "the Congressional Watchdog". GAO supports the Congress, provides oversight of federal programs toward greater efficiency, effectiveness, ethics and equilibrium. An interesting source of research reports.

BLOGS

These blogs are a good way to keep up-to-date with pension laws, regulations, and trends. Benefits Blog is from the law office of B. Janell Grenier (many other law firms provide this free type of legal information); the BNA blog is from the labor relations publishing firm.

Benefits Blog <http://www.benefitscounsel.com/benefitsblog/>

BNA Pensions & Benefits Blog <http://bnablog.bna.com/penben/>

DATABASES

The following databases allow you to find articles (many in full-text formats) from journals by author, title, subject, keywords, and other criteria. The complete list of Rutgers Libraries' databases is available on the RUL [Research Resources](#) page. The following databases are particularly useful for benefits & pension articles:

[**Academic Search Premier**](#) is a multi-disciplinary, full-text database designed specifically for academic institutions. With a valuable and large collection of peer-reviewed full-text journals, Academic Search Premier offers critical information from many sources and contains scholarly collections with full-text coverage for nearly all academic areas of study. **Rutgers Restricted Access**

[**Business Source Premier**](#) covers most business and management topics including accounting, banking, economics, finance, international trade, marketing, and public administration. It contains the full-text (or abstracts) of articles from thousands of scholarly and professional publications, academic journals, and trade magazines. This database also includes profiles of the world's 10,000 largest companies, reports for over two thousand industry sectors, and hundreds of country risk and economic reports. **Rutgers Restricted Access**

[**BNA Labor and Employment Law Library**](#). A complete resource for cases, guidance, and news in all major areas of the field: fair employment practices, individual employment rights, Americans with disabilities, wages and hours, labor-management relations, collective bargaining, and labor arbitration. **Available only in the Carey Library**

[**BNA Pensions and Benefits Reporter**](#). This weekly newsletter monitors the laws, regulations, cases, and issues that influence pension and benefits policy, design, and administration; it is oriented towards human resource and benefits professionals. **Available only in the Carey Library**

[**Conference Board Research Collection**](#). The Conference Board Research Collection provides over 300 full-text management and analytical reports on topics and issues such as Business Ethics, Corporate Governance, Leadership, Strategic Management. The Research Collection also includes three annual studies (Top Executive Compensation, Corporate Contributions, and Directorship Compensation and Board Practices) as well as current news releases on economic indicators. **Rutgers Restricted Access**

[EconLit](#) Produced by the American Economic Association, *EconLit* indexes and abstracts more than 750 international economic journals. *EconLit* source material includes journal articles, essays, research papers, books, dissertations, book reviews, and working papers. **Rutgers Restricted Access**

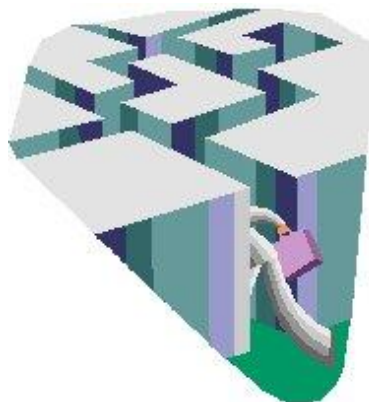
[HealthStar](#) Ovid Healthstar is comprised of data from the National Library of Medicine's (NLM) MEDLINE and former Healthstar databases. It contains citations to the published literature on the following topics: administration and planning of health facilities, services and manpower; health insurance; health policy; health economics and financial management; laws and regulation. **Rutgers Restricted Access**

[PAIS International](#) indexes articles, books, and reports on public policy and international affairs. Publications are from over 120 countries throughout the world. *Tips:* PAIS only displays abstracts. For the full-text of journal articles, click on *Library Catalog Holdings*, this will lead to IRIS, our online catalog, for locations of the journals. Before you do this, make certain you copy down the citation information, so you know the volume, issue and page number of the article you want. **Rutgers Restricted Access**

[PsycINFO](#) database provides access to the international literature in psychology and related behavioral and social sciences, including organizational behavior. **Rutgers Restricted Access**

[Westlaw Campus Research](#) Primarily useful for legal research, Westlaw can also be used to research news and business topics. Coverage includes full text coverage of laws and regulations, court decisions, law reviews and journals, selected newspapers (including the New York Times), and selected business and trade journals. Also, Hoovers Company Records and a searchable database of SEC filings. **Rutgers Restricted Access**

[Wilson Business Fulltext](#), part of the *Wilson Omnifile*, indexes over 650 English-language business periodicals, The Advanced Search mode allows for searching by SIC and NAICS codes. Indexed articles go back to 1982, full text coverage starts from 1995 onwards. **Rutgers Restricted Access**



Selected Journals Accessible through RU Libraries and Databases

American Journal of Public Health [electronic resource]

Benefits Law Journal [electronic resource]

Benefits Quarterly [electronic resource]

Compensation and Working Conditions [DOL, electronic resource]

Employee Benefits Journal [electronic resource]

Health Policy [electronic resource]

Health Care Management Science [electronic resource]

International Journal of Health Services (Paper version only)

International Journal of Health Care Finance and Economics [electronic resource]

The International Journal of Health Planning and Management [electronic resource]

Journal of Aging and Social Policy [electronic resource & paper]

Journal of Health and Social Behavior [electronic resource & paper]

Journal of Compensation and Benefits [electronic resource]

Journal of Pension Benefits: Issues in Administration [electronic resource]

Journal of pension economics & finance: a journal of the International Network of Pension Regulators and Supervisors (INPRS). [electronic resource]

Journal of Pension Planning and Compliance [electronic resource]

Journal of Pensions Management [electronic resource]

Journal of Public Policy [electronic resource & paper]

Life Insurance and Pensions industry profile: United States [electronic resource]

Monthly Labor Review [DOL, electronic resource & paper]

Social Security Bulletin [electronic resource]