

Table 7. Fee-for-service plans: Amount of coinsurance,¹ private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans with coinsurance = 100 percent)

Characteristic	Total	Fixed coinsurance		Variable coinsurance			
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
					In-network	Out-of-network	Point-of-service
All workers	100	14	80	85	80	60	90
Worker characteristic							
Management, professional, and related	100	13	80	87	80	60	90
Management, business, and financial	100	9	80	91	80	65	100
Professional and related	100	15	80	84	80	60	90
Service	100	14	70	85	80	60	100
Sales and office	100	15	80	84	80	60	90
Sales and related	100	12	80	88	80	60	90
Office and administrative support	100	16	80	82	80	60	90
Natural resources, construction, and maintenance	100	22	80	78	90	70	100
Construction, extraction, farming, fishing, and forestry	100	22	80	78	80	65	100
Installation, maintenance, and repair	100	22	80	78	90	70	100
Production, transportation, and material moving	100	10	80	90	80	60	90
Production	100	8	80	92	80	60	90
Transportation and material moving	100	13	80	87	80	60	90
Full time	100	13	80	86	80	60	90
Part time	100	23	80	71	80	60	100
Union	100	20	80	79	85	70	100
Nonunion	100	13	80	86	80	60	90
Average wage within the following percentiles: ²							
Less than 10	100	—	75	—	80	60	—
10 to under 25	100	—	80	—	80	60	90
25 to under 50	100	12	80	88	80	60	90
50 to under 75	100	14	80	85	80	60	90
75 to under 90	100	17	80	82	80	60	100
90 or greater	100	13	80	87	85	70	90
Establishment characteristic							
Goods-producing industries	100	11	80	89	80	60	90
Construction	100	19	80	81	80	60	—
Manufacturing	100	8	80	92	80	60	90
Service-providing industries	100	15	80	84	80	60	90
Trade, transportation, and utilities	100	11	80	89	80	60	90
Wholesale trade	100	11	80	89	80	60	90
Retail trade	100	10	80	90	80	60	80
Transportation and warehousing	100	17	80	83	90	70	90
Utilities	100	—	75	—	80	60	—
Information	100	29	80	71	90	70	100
Financial activities	100	18	80	80	80	60	90
Finance and insurance	100	19	80	78	90	70	90
Credit intermediation and related activities	100	16	80	79	85	60	90
Insurance carriers and related activities	100	23	80	75	90	70	99
Real estate and rental and leasing	100	—	80	—	80	60	—
Professional and business services	100	19	80	79	80	65	100
Professional and technical services	100	—	80	—	90	70	90
Administrative and waste services	100	—	80	—	80	65	—

See footnotes at end of table.

Table 7. Fee-for-service plans: Amount of coinsurance,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans with coinsurance = 100 percent)

Characteristic	Total	Fixed coinsurance		Variable coinsurance			
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
					In-network	Out-of-network	Point-of-service
Establishment characteristic							
Education and health services	100	9	70	90	80	60	100
Educational services	100	—	80	—	90	65	100
Junior colleges, colleges, and universities	100	10	80	87	90	70	100
Health care and social assistance	100	9	70	90	80	60	100
Leisure and hospitality	100	—	80	—	80	60	—
Accommodation and food services	100	—	60	—	80	60	—
Other services	100	—	80	—	90	70	—
1 to 99 workers	100	16	80	84	80	60	90
1 to 49 workers	100	15	80	85	80	60	90
50 to 99 workers	100	17	80	82	80	60	90
100 workers or more	100	13	80	87	80	60	90
100 to 499 workers	100	11	80	89	80	60	100
500 workers or more	100	15	80	83	80	65	90
Geographic area							
New England	100	—	80	—	80	70	100
Middle Atlantic	100	—	80	—	90	70	100
East North Central	100	9	80	90	80	60	90
West North Central	100	—	80	—	80	60	90
South Atlantic	100	14	80	86	80	60	90
East South Central	100	—	80	—	90	60	90
West South Central	100	8	80	91	80	60	90
Mountain	100	24	80	73	80	60	80
Pacific	100	13	80	87	80	60	90

¹ Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.