

**Table 11. Fee-for-service plans: Coinsurance percentage,<sup>1</sup> private industry workers, National Compensation Survey, 2009**

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

Characteristics	Total	Fixed coinsurance		Variable coinsurance			With other coinsurance	
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
					In-network	Out-of-network		Point-of-service
<b>Worker characteristic</b>								
All workers .....	100	—	—	86	80	60	90	—
Management, professional, and related .....	100	—	—	87	80	60	90	—
Management, business, and financial .....	100	—	—	88	85	60	85	—
Professional and related .....	100	—	—	87	80	60	95	—
Service .....	100	—	—	79	80	60	100	—
Protective service .....	100	—	—	96	90	60	100	—
Sales and office .....	100	—	—	87	80	60	90	—
Sales and related .....	100	—	—	86	85	60	100	—
Office and administrative support .....	100	—	—	87	80	60	90	—
Natural resources, construction, and maintenance .....	100	17	80	83	90	70	90	—
Construction, extraction, farming, fishing, and forestry .....	100	—	—	88	85	70	90	—
Installation, maintenance, and repair .....	100	21	80	79	90	70	90	—
Production, transportation, and material moving .....	100	—	—	87	80	60	90	—
Production .....	100	—	—	89	80	60	90	—
Transportation and material moving .....	100	15	80	85	80	60	90	—
Full time .....	100	—	—	86	80	60	90	—
Part time .....	100	—	—	82	80	60	90	—
Union .....	100	—	—	83	90	70	100	—
Nonunion .....	100	—	—	87	80	60	90	—
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	100	—	—	78	80	60	100	—
Second 25 percent .....	100	—	—	88	80	60	100	—
Third 25 percent .....	100	—	—	85	85	60	90	—
Highest 25 percent .....	100	—	—	88	80	60	90	—
Highest 10 percent .....	100	—	—	89	85	60	90	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	100	—	—	88	85	60	90	—
Construction .....	100	—	—	85	80	64	—	—
Manufacturing .....	100	—	—	88	85	60	90	—
Service-providing industries .....	100	—	—	86	80	60	90	—
Trade, transportation, and utilities .....	100	10	80	90	80	60	90	—
Retail trade .....	100	11	80	89	80	60	100	—
Transportation and warehousing .....	100	12	80	88	85	60	90	—
Information .....	100	—	—	83	90	70	90	—
Financial activities .....	100	16	80	84	85	60	90	—
Finance and insurance .....	100	17	80	83	85	60	90	—
Credit intermediation and related activities .....	100	15	80	85	80	60	75	—
Insurance carriers and related activities .....	100	21	90	79	90	60	90	—
Professional and business services .....	100	—	—	91	80	60	80	—
Professional and technical services .....	100	—	—	96	80	60	80	—
Education and health services .....	100	—	—	84	80	60	100	—
Educational services .....	100	—	—	92	80	60	80	—
Junior colleges, colleges, and universities .....	100	—	—	93	80	60	100	—
Health care and social assistance .....	100	—	—	83	80	60	100	—

See footnotes at end of table.

**Table 11. Fee-for-service plans: Coinsurance percentage,<sup>1</sup> private industry workers, National Compensation Survey, 2009—Continued**

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

Characteristics	Total	Fixed coinsurance		Variable coinsurance			With other coinsurance	
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
					In-network	Out-of-network		Point-of-service
1 to 99 workers .....	100	—	—	84	80	60	80	—
1 to 49 workers .....	100	16	80	84	80	60	80	—
50 to 99 workers .....	100	—	—	85	80	60	80	—
100 workers or more .....	100	—	—	87	85	60	95	—
100 to 499 workers .....	100	—	—	87	85	60	90	—
500 workers or more .....	100	—	—	87	85	60	95	—
<b>Geographic area</b>								
New England .....	100	—	—	90	90	65	90	—
Middle Atlantic .....	100	19	80	81	100	70	100	—
East North Central .....	100	—	—	91	80	60	100	—
West North Central .....	100	—	—	76	80	60	90	—
South Atlantic .....	100	—	—	88	80	60	95	—
East South Central .....	100	—	—	79	80	60	100	—
West South Central .....	100	—	—	85	80	60	90	—
Mountain .....	100	—	—	84	80	60	80	—
Pacific .....	100	—	—	90	80	60	85	—

<sup>1</sup> 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.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2008." 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/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).