

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009

(All workers participating in medical care plans = 100 percent)

Characteristics	Total	Fee-for-service plan					
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Worker characteristic							
All workers	100	79	3	62	7	6	(¹)
Management, professional, and related	100	79	–	58	11	7	–
Management, business, and financial	100	82	–	68	5	6	–
Professional and related	100	78	–	53	14	7	–
Service	100	75	–	58	7	–	(¹)
Protective service	100	–	–	73	–	–	–
Sales and office	100	79	4	66	5	5	(¹)
Sales and related	100	82	–	68	6	3	–
Office and administrative support	100	78	–	65	5	5	–
Natural resources, construction, and maintenance	100	73	–	57	–	8	(¹)
Construction, extraction, farming, fishing, and forestry	100	73	–	59	–	–	(¹)
Installation, maintenance, and repair	100	73	–	56	–	–	(¹)
Production, transportation, and material moving	100	81	–	68	4	6	–
Production	100	79	2	69	3	–	–
Transportation and material moving	100	83	–	68	–	–	(¹)
Full time	100	78	3	62	7	6	(¹)
Part time	100	85	7	65	9	–	–
Union	100	81	5	64	6	6	(¹)
Nonunion	100	78	3	62	7	6	(¹)
Average wage within the following categories: ²							
Lowest 25 percent	100	76	8	61	4	2	(¹)
Second 25 percent	100	80	2	66	6	6	(¹)
Third 25 percent	100	79	–	62	7	8	–
Highest 25 percent	100	78	3	60	8	6	(¹)
Highest 10 percent	100	79	–	59	9	7	–
Establishment characteristic							
Goods-producing industries	100	78	3	65	3	7	–
Construction	100	74	–	58	–	–	–
Manufacturing	100	79	2	68	–	–	–
Service-providing industries	100	79	3	61	8	6	(¹)
Trade, transportation, and utilities	100	82	2	70	6	–	–
Retail trade	100	78	–	67	5	–	–
Transportation and warehousing	100	85	2	64	–	–	–
Information	100	83	–	61	–	–	–
Financial activities	100	83	2	66	5	10	–
Finance and insurance	100	84	3	64	6	11	–
Credit intermediation and related activities	100	83	3	57	8	16	–
Insurance carriers and related activities	100	88	–	73	–	–	–
Professional and business services	100	85	–	69	–	–	–
Professional and technical services	100	85	–	72	–	–	–
Education and health services	100	69	–	44	16	–	–
Educational services	100	66	–	51	–	–	–
Junior colleges, colleges, and universities	100	59	–	47	9	–	–
Health care and social assistance	100	70	–	43	17	–	–

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in medical care plans = 100 percent)

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristic				
All workers	21	18	4	—
Management, professional, and related	21	18	3	—
Management, business, and financial	18	16	2	—
Professional and related	22	18	4	—
Service	25	21	5	—
Protective service	—	—	—	—
Sales and office	21	17	4	—
Sales and related	18	14	—	—
Office and administrative support	22	18	4	—
Natural resources, construction, and maintenance	27	22	—	—
Construction, extraction, farming, fishing, and forestry	27	24	—	—
Installation, maintenance, and repair	27	20	—	—
Production, transportation, and material moving	19	15	4	—
Production	21	17	—	—
Transportation and material moving	17	13	—	—
Full time	22	18	4	—
Part time	15	13	—	—
Union	19	16	—	—
Nonunion	22	18	4	—
Average wage within the following categories: ²				
Lowest 25 percent	24	20	—	—
Second 25 percent	20	17	3	—
Third 25 percent	21	16	5	—
Highest 25 percent	22	19	4	—
Highest 10 percent	21	18	3	—
Establishment characteristic				
Goods-producing industries	22	19	—	—
Construction	26	24	—	—
Manufacturing	21	17	—	—
Service-providing industries	21	17	4	—
Trade, transportation, and utilities	18	13	5	—
Retail trade	22	17	—	—
Transportation and warehousing	15	—	—	—
Information	17	17	—	—
Financial activities	17	15	2	—
Finance and insurance	16	14	—	—
Credit intermediation and related activities	17	15	—	—
Insurance carriers and related activities	12	—	—	—
Professional and business services	15	13	—	—
Professional and technical services	15	13	—	—
Education and health services	31	25	6	—
Educational services	34	25	9	—
Junior colleges, colleges, and universities	41	26	15	—
Health care and social assistance	30	25	—	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in medical care plans = 100 percent)

Characteristics	Total	Fee-for-service plan					
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
1 to 99 workers	100	76	4	61	5	6	(¹)
1 to 49 workers	100	76	5	61	5	6	(¹)
50 to 99 workers	100	74	—	62	—	—	1
100 workers or more	100	81	2	63	9	6	(¹)
100 to 499 workers	100	82	2	70	6	4	—
500 workers or more	100	79	2	55	13	9	(¹)
Geographic area							
New England	100	64	—	49	—	—	1
Middle Atlantic	100	77	5	55	10	—	—
East North Central	100	82	—	72	6	3	—
West North Central	100	90	4	74	—	—	1
South Atlantic	100	77	3	62	6	6	(¹)
East South Central	100	91	—	69	—	—	—
West South Central	100	90	—	74	—	—	1
Mountain	100	80	4	59	—	—	(¹)
Pacific	100	65	—	49	8	—	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in medical care plans = 100 percent)

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
1 to 99 workers	24	20	4	—
1 to 49 workers	24	19	4	—
50 to 99 workers	26	23	—	—
100 workers or more	19	16	4	—
100 to 499 workers	18	16	2	—
500 workers or more	21	15	6	—
Geographic area				
New England	36	29	7	—
Middle Atlantic	23	18	5	—
East North Central	18	13	—	—
West North Central	10	—	—	—
South Atlantic	23	21	—	—
East South Central	9	7	—	—
West South Central	10	6	—	—
Mountain	20	14	—	—
Pacific	35	33	—	—

¹ Less than 0.5 percent.

² 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.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Worker characteristic						
All workers	1.1	0.5	1.4	0.7	0.8	0.1
Management, professional, and related	1.6	–	2.4	1.5	1.4	–
Management, business, and financial	2.2	–	2.3	1.1	1.3	–
Professional and related	2.1	–	3.5	2.3	2.1	–
Service	3.8	–	4.4	1.3	–	0.2
Protective service	–	–	9.0	–	–	–
Sales and office	1.2	0.9	1.7	0.7	0.8	(¹)
Sales and related	2.1	–	3.1	1.3	1.0	–
Office and administrative support	1.5	–	2.2	0.6	1.1	–
Natural resources, construction, and maintenance	4.2	–	4.1	–	2.1	0.1
Construction, extraction, farming, fishing, and forestry	5.4	–	5.2	–	–	0.1
Installation, maintenance, and repair	4.9	–	5.5	–	–	(¹)
Production, transportation, and material moving	1.9	–	2.4	1.0	1.5	–
Production	2.7	0.4	3.0	0.9	–	–
Transportation and material moving	2.5	–	3.7	–	–	(¹)
Full time	1.1	0.5	1.4	0.6	0.8	0.1
Part time	2.7	2.1	3.5	2.5	–	–
Union	2.0	0.9	2.5	1.2	1.0	(¹)
Nonunion	1.2	0.6	1.6	0.7	0.9	0.1
Average wage within the following categories: ²						
Lowest 25 percent	2.7	2.2	3.9	1.1	0.6	0.1
Second 25 percent	1.9	0.4	2.1	1.0	1.1	(¹)
Third 25 percent	1.7	–	2.4	1.2	1.5	–
Highest 25 percent	1.6	0.7	1.7	1.0	1.0	0.3
Highest 10 percent	1.6	–	2.8	1.8	1.5	–
Establishment characteristic						
Goods-producing industries	2.2	0.8	2.2	0.8	1.7	–
Construction	5.0	–	5.3	–	–	–
Manufacturing	2.7	0.3	3.0	–	–	–
Service-providing industries	1.3	0.6	1.7	0.8	0.9	0.2
Trade, transportation, and utilities	2.2	0.5	2.4	1.2	–	–
Retail trade	2.9	–	3.4	1.2	–	–
Transportation and warehousing	3.1	0.5	4.9	–	–	–
Information	4.1	–	6.0	–	–	–
Financial activities	1.9	0.5	2.7	1.2	2.0	–
Finance and insurance	1.6	0.6	2.8	1.5	2.1	–
Credit intermediation and related activities	2.7	0.9	3.6	2.2	3.2	–
Insurance carriers and related activities	3.2	–	3.8	–	–	–
Professional and business services	1.9	–	4.2	–	–	–
Professional and technical services	2.9	–	5.8	–	–	–
Education and health services	3.7	–	3.9	2.1	–	–
Educational services	4.3	–	5.0	–	–	–
Junior colleges, colleges, and universities	3.6	–	3.9	0.9	–	–
Health care and social assistance	4.2	–	4.2	2.3	–	–

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristic				
All workers	1.1	1.1	0.5	—
Management, professional, and related	1.6	1.5	0.7	—
Management, business, and financial	2.2	2.2	0.5	—
Professional and related	2.1	2.0	0.9	—
Service	3.8	3.6	1.4	—
Protective service	—	—	—	—
Sales and office	1.2	1.1	0.8	—
Sales and related	2.1	1.8	—	—
Office and administrative support	1.5	1.4	1.0	—
Natural resources, construction, and maintenance	4.2	4.1	—	—
Construction, extraction, farming, fishing, and forestry	5.4	5.4	—	—
Installation, maintenance, and repair	4.9	4.7	—	—
Production, transportation, and material moving	1.9	1.7	1.0	—
Production	2.7	2.6	—	—
Transportation and material moving	2.5	2.2	—	—
Full time	1.1	1.1	0.6	—
Part time	2.7	2.5	—	—
Union	2.0	1.9	—	—
Nonunion	1.2	1.2	0.6	—
Average wage within the following categories: ²				
Lowest 25 percent	2.7	2.5	—	—
Second 25 percent	1.9	2.0	0.8	—
Third 25 percent	1.7	1.6	0.9	—
Highest 25 percent	1.6	1.4	0.6	—
Highest 10 percent	1.6	1.6	0.4	—
Establishment characteristic				
Goods-producing industries	2.2	2.2	—	—
Construction	5.0	4.8	—	—
Manufacturing	2.7	2.5	—	—
Service-providing industries	1.3	1.2	0.6	—
Trade, transportation, and utilities	2.2	2.0	1.3	—
Retail trade	2.9	2.7	—	—
Transportation and warehousing	3.1	—	—	—
Information	4.1	4.1	—	—
Financial activities	1.9	1.9	0.6	—
Finance and insurance	1.6	1.4	—	—
Credit intermediation and related activities	2.7	2.5	—	—
Insurance carriers and related activities	3.2	—	—	—
Professional and business services	1.9	1.6	—	—
Professional and technical services	2.9	2.6	—	—
Education and health services	3.7	3.5	1.7	—
Educational services	4.3	4.6	2.0	—
Junior colleges, colleges, and universities	3.6	2.8	3.1	—
Health care and social assistance	4.2	4.0	—	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
1 to 99 workers	2.0	1.1	2.5	1.0	1.2	0.3
1 to 49 workers	2.3	1.5	2.8	1.1	1.6	0.2
50 to 99 workers	3.4	—	3.8	—	—	0.8
100 workers or more	1.3	0.3	1.9	0.9	0.9	(¹)
100 to 499 workers	1.9	0.4	2.6	1.3	1.0	—
500 workers or more	1.8	0.4	2.0	1.2	1.4	(¹)
Geographic area						
New England	2.2	—	7.8	—	—	0.5
Middle Atlantic	1.8	1.1	2.2	2.0	—	—
East North Central	2.4	—	2.6	1.3	0.9	—
West North Central	2.9	1.1	3.4	—	—	1.4
South Atlantic	2.8	0.8	3.4	1.2	1.4	0.1
East South Central	2.1	—	5.5	—	—	—
West South Central	2.2	—	5.4	—	—	0.6
Mountain	3.7	0.8	4.3	—	—	0.1
Pacific	3.8	—	3.4	1.5	—	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
1 to 99 workers	2.0	2.1	0.7	—
1 to 49 workers	2.3	2.4	1.0	—
50 to 99 workers	3.4	3.0	—	—
100 workers or more	1.3	1.1	0.7	—
100 to 499 workers	1.9	1.7	0.5	—
500 workers or more	1.8	1.1	1.4	—
Geographic area				
New England	2.2	3.0	1.9	—
Middle Atlantic	1.8	2.3	1.1	—
East North Central	2.4	1.8	—	—
West North Central	2.9	—	—	—
South Atlantic	2.8	2.9	—	—
East South Central	2.1	2.2	—	—
West South Central	2.2	1.4	—	—
Mountain	3.7	2.0	—	—
Pacific	3.8	4.0	—	—

¹ Less than 0.05.

² 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: 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.

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2009

(All workers participating in medical care plans = 100 percent)

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	97	3	-	73	27	(¹)	34	66	(¹)
Management, professional, and related	97	-	-	72	27	1	37	62	1
Management, business, and financial	98	-	-	75	23	1	28	71	1
Professional and related	97	-	-	71	29	-	43	57	-
Service	96	-	-	69	30	(¹)	38	62	(¹)
Protective service	99	-	-	80	-	-	-	74	-
Sales and office	96	4	-	75	25	-	30	70	(¹)
Sales and related	95	-	-	77	23	-	27	73	-
Office and administrative support	97	-	-	74	26	-	31	69	(¹)
Natural resources, construction, and maintenance	96	-	-	66	34	-	38	62	(¹)
Construction, extraction, farming, fishing, and forestry	96	-	-	66	34	-	37	63	(¹)
Installation, maintenance, and repair	96	-	-	67	33	-	40	60	(¹)
Production, transportation, and material moving	98	-	-	76	24	-	28	72	(¹)
Production	98	2	-	76	24	-	29	71	-
Transportation and material moving	96	-	-	77	23	-	28	72	(¹)
Full time	97	3	-	73	27	(¹)	34	66	(¹)
Part time	93	7	-	75	25	-	28	72	-
Union	95	5	-	73	27	-	30	70	(¹)
Nonunion	97	3	-	73	27	(¹)	34	65	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	92	8	-	69	31	(¹)	30	70	(¹)
Second 25 percent	98	2	-	76	24	(¹)	31	69	(¹)
Third 25 percent	97	-	-	73	26	(¹)	34	65	(¹)
Highest 25 percent	97	3	-	72	28	(¹)	36	63	(¹)
Highest 10 percent	97	-	-	72	28	-	37	63	-
Establishment characteristic									
Goods-producing industries	97	3	-	72	28	-	31	69	-
Construction	94	-	-	64	36	-	36	64	-
Manufacturing	98	2	-	75	25	-	29	71	-
Service-providing industries	97	3	-	73	26	(¹)	35	65	(¹)
Trade, transportation, and utilities	98	2	-	80	20	-	28	72	-
Retail trade	98	-	-	76	24	-	31	69	-
Transportation and warehousing	98	2	-	81	19	-	34	66	-
Information	97	-	-	75	25	-	36	64	-
Financial activities	98	2	-	73	27	-	29	71	-
Finance and insurance	97	3	-	73	27	-	31	69	-
Credit intermediation and related activities	97	3	-	66	34	-	37	63	-
Insurance carriers and related activities	97	-	-	81	19	-	24	76	-
Professional and business services	98	-	-	78	22	-	28	72	-
Professional and technical services	99	-	-	80	20	-	27	73	-
Education and health services	96	-	-	66	34	-	52	48	-
Educational services	99	-	-	71	29	-	48	52	-
Junior colleges, colleges, and universities	99	-	-	71	29	-	52	48	-
Health care and social assistance	96	-	-	65	35	-	52	48	-

See footnotes at end of table.

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in medical care plans = 100 percent)

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	96	4	—	70	30	(¹)	34	65	(¹)
1 to 49 workers	95	5	—	70	30	(¹)	34	66	(¹)
50 to 99 workers	98	—	—	69	30	1	34	65	1
100 workers or more	98	2	—	76	24	—	33	67	(¹)
100 to 499 workers	98	2	—	78	22	—	28	72	—
500 workers or more	98	2	—	73	27	—	41	59	(¹)
Geographic area									
New England	98	—	—	61	39	1	48	51	1
Middle Atlantic	95	5	—	69	31	—	41	59	—
East North Central	99	—	—	82	18	(¹)	26	74	(¹)
West North Central	96	4	—	80	18	1	20	79	1
South Atlantic	97	3	—	70	30	(¹)	34	66	(¹)
East South Central	88	—	—	75	25	—	19	81	—
West South Central	98	—	—	84	15	1	20	79	1
Mountain	96	4	—	79	21	—	37	63	(¹)
Pacific	98	—	—	59	41	—	49	51	—

¹ Less than 0.5 percent.

² 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.

Table 2. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2009

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	0.5	0.5	–	1.4	1.4	0.1	1.3	1.3	0.1
Management, professional, and related	0.9	–	–	2.1	2.1	0.3	2.3	2.4	0.3
Management, business, and financial	0.9	–	–	2.2	2.5	0.9	2.6	2.3	0.9
Professional and related	1.4	–	–	3.0	3.0	–	3.5	3.5	–
Service	1.4	–	–	4.7	4.6	0.2	4.4	4.4	0.2
Protective service	0.5	–	–	8.2	–	–	–	8.8	–
Sales and office	0.9	0.9	–	1.5	1.5	–	1.5	1.5	(¹)
Sales and related	2.3	–	–	3.0	3.0	–	2.6	2.6	–
Office and administrative support	1.0	–	–	2.0	2.0	–	1.8	1.8	(¹)
Natural resources, construction, and maintenance	1.7	–	–	4.2	4.2	–	4.3	4.3	0.1
Construction, extraction, farming, fishing, and forestry	1.9	–	–	5.4	5.4	–	5.3	5.3	0.1
Installation, maintenance, and repair	2.9	–	–	5.5	5.5	–	5.5	5.5	(¹)
Production, transportation, and material moving	0.7	–	–	2.5	2.5	–	2.1	2.1	(¹)
Production	0.4	0.4	–	2.9	2.9	–	2.9	2.9	–
Transportation and material moving	1.7	–	–	3.8	3.8	–	3.0	3.0	(¹)
Full time	0.5	0.5	–	1.4	1.5	0.1	1.4	1.4	0.1
Part time	2.1	2.1	–	3.2	3.2	–	3.1	3.1	–
Union	0.9	0.9	–	1.9	1.9	–	2.4	2.4	(¹)
Nonunion	0.6	0.6	–	1.6	1.6	0.1	1.5	1.5	0.1
Average wage within the following categories: ²									
Lowest 25 percent	2.2	2.2	–	3.2	3.2	0.1	3.1	3.1	0.1
Second 25 percent	0.4	0.4	–	2.0	2.0	(¹)	2.1	2.1	(¹)
Third 25 percent	0.8	–	–	2.2	2.3	0.2	2.4	2.4	0.2
Highest 25 percent	0.7	0.7	–	1.8	1.8	0.3	1.6	1.6	0.3
Highest 10 percent	1.4	–	–	2.9	2.9	–	2.2	2.2	–
Establishment characteristic									
Goods-producing industries	0.8	0.8	–	2.5	2.5	–	2.3	2.3	–
Construction	3.1	–	–	5.4	5.4	–	5.3	5.3	–
Manufacturing	0.3	0.3	–	2.9	2.9	–	3.1	3.1	–
Service-providing industries	0.6	0.6	–	1.6	1.6	0.2	1.6	1.6	0.2
Trade, transportation, and utilities	0.5	0.5	–	2.4	2.4	–	2.5	2.5	–
Retail trade	1.0	–	–	2.8	2.8	–	3.7	3.7	–
Transportation and warehousing	0.5	0.5	–	4.7	4.7	–	4.7	4.7	–
Information	1.1	–	–	4.4	4.4	–	6.0	6.0	–
Financial activities	0.5	0.5	–	2.3	2.3	–	2.5	2.5	–
Finance and insurance	0.6	0.6	–	2.3	2.3	–	2.6	2.6	–
Credit intermediation and related activities	0.9	0.9	–	3.3	3.3	–	3.5	3.5	–
Insurance carriers and related activities	1.0	–	–	3.0	3.0	–	3.5	3.5	–
Professional and business services	1.0	–	–	3.6	3.6	–	3.9	3.9	–
Professional and technical services	0.8	–	–	4.8	4.8	–	5.7	5.7	–
Education and health services	2.0	–	–	4.1	4.1	–	3.7	3.7	–
Educational services	0.4	–	–	4.5	4.5	–	4.9	4.9	–
Junior colleges, colleges, and universities	0.7	–	–	3.1	3.1	–	3.9	3.9	–
Health care and social assistance	2.4	–	–	4.6	4.6	–	4.1	4.1	–

See footnotes at end of table.

Table 2. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	1.1	1.1	—	2.6	2.7	0.3	2.3	2.3	0.3
1 to 49 workers	1.5	1.5	—	3.1	3.1	0.2	2.5	2.5	0.2
50 to 99 workers	0.8	—	—	3.8	3.6	0.8	3.9	4.0	0.8
100 workers or more	0.3	0.3	—	1.4	1.4	—	1.8	1.8	(¹)
100 to 499 workers	0.4	0.4	—	1.9	1.9	—	2.5	2.5	—
500 workers or more	0.4	0.4	—	1.5	1.5	—	2.0	2.0	(¹)
Geographic area									
New England	1.7	—	—	8.9	9.0	0.5	6.1	6.4	0.5
Middle Atlantic	1.1	1.1	—	2.9	2.9	—	1.8	1.8	—
East North Central	0.4	—	—	2.1	2.1	(¹)	2.5	2.5	(¹)
West North Central	1.1	1.1	—	3.6	4.0	1.4	4.2	4.0	1.4
South Atlantic	0.8	0.8	—	3.2	3.2	0.1	3.2	3.2	0.1
East South Central	6.1	—	—	5.9	5.9	—	3.4	3.4	—
West South Central	1.8	—	—	3.7	3.8	0.6	4.0	4.0	0.6
Mountain	0.8	0.8	—	2.8	2.8	—	4.2	4.2	0.1
Pacific	0.9	—	—	3.9	3.9	—	4.0	4.0	—

¹ Less than 0.05.

² 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: 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.

Table 3. Medical care benefits: High deductible health plans,¹ private industry workers, National Compensation Survey, 2009

(All workers participating in medical care plans = 100 percent)

Characteristics	Total	High deductible health plans	Non-high deductible health plans
Worker characteristic			
All workers	100	15	85
Management, professional, and related	100	16	84
Management, business, and financial	100	24	76
Professional and related	100	12	88
Service	100	7	93
Sales and office	100	14	86
Sales and related	100	12	88
Office and administrative support	100	15	85
Natural resources, construction, and maintenance	100	20	80
Construction, extraction, farming, fishing, and forestry	100	24	76
Installation, maintenance, and repair	100	17	83
Production, transportation, and material moving	100	13	87
Production	100	16	84
Transportation and material moving	100	10	90
Full time	100	15	85
Part time	100	7	93
Union	100	5	95
Nonunion	100	16	84
Average wage within the following categories: ²			
Lowest 25 percent	100	12	88
Second 25 percent	100	14	86
Third 25 percent	100	16	84
Highest 25 percent	100	14	86
Highest 10 percent	100	16	84
Establishment characteristic			
Goods-producing industries	100	15	85
Manufacturing	100	14	86
Service-providing industries	100	14	86
Trade, transportation, and utilities	100	11	89
Retail trade	100	11	89
Financial activities	100	25	75
Finance and insurance	100	24	76
Credit intermediation and related activities	100	19	81
Insurance carriers and related activities	100	33	67
Professional and business services	100	17	83
Education and health services	100	10	90
Educational services	100	4	96
Junior colleges, colleges, and universities	100	6	94
Health care and social assistance	100	11	89

See footnotes at end of table.

Table 3. Medical care benefits: High deductible health plans,¹ private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in medical care plans = 100 percent)

Characteristics	Total	High deductible health plans	Non-high deductible health plans
1 to 99 workers	100	17	83
1 to 49 workers	100	18	82
50 to 99 workers	100	16	84
100 workers or more	100	12	88
100 to 499 workers	100	13	87
500 workers or more	100	11	89
Geographic area			
Middle Atlantic	100	10	90
East North Central	100	19	81
West North Central	100	24	76
South Atlantic	100	16	84
East South Central	100	16	84
West South Central	100	17	83
Mountain	100	12	88
Pacific	100	8	92

¹ A high deductible health plan (HDHP) is health plan which typically has a higher deductible and lower premiums than a traditional health plan. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² 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.

Table 3. Standard errors for medical care benefits: High deductible health plans,¹ private industry workers, National Compensation Survey, 2009

Characteristics	High deductible health plans	Non-high deductible health plans
Worker characteristic		
All workers	0.8	0.8
Management, professional, and related	1.5	1.5
Management, business, and financial	2.5	2.5
Professional and related	1.5	1.5
Service	1.5	1.5
Sales and office	1.3	1.3
Sales and related	1.9	1.9
Office and administrative support	1.7	1.7
Natural resources, construction, and maintenance	2.9	2.9
Construction, extraction, farming, fishing, and forestry	4.7	4.7
Installation, maintenance, and repair	3.7	3.7
Production, transportation, and material moving	1.8	1.8
Production	2.5	2.5
Transportation and material moving	2.3	2.3
Full time	0.9	0.9
Part time	1.4	1.4
Union	1.2	1.2
Nonunion	0.9	0.9
Average wage within the following categories: ²		
Lowest 25 percent	2.0	2.0
Second 25 percent	1.5	1.5
Third 25 percent	1.3	1.3
Highest 25 percent	1.3	1.3
Highest 10 percent	2.2	2.2
Establishment characteristic		
Goods-producing industries	2.0	2.0
Manufacturing	2.2	2.2
Service-providing industries	1.0	1.0
Trade, transportation, and utilities	1.4	1.4
Retail trade	1.7	1.7
Financial activities	2.8	2.8
Finance and insurance	2.8	2.8
Credit intermediation and related activities	2.8	2.8
Insurance carriers and related activities	6.5	6.5
Professional and business services	2.4	2.4
Education and health services	2.0	2.0
Educational services	0.7	0.7
Junior colleges, colleges, and universities	0.9	0.9
Health care and social assistance	2.4	2.4

See footnotes at end of table.

Table 3. Standard errors for medical care benefits: High deductible health plans,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	High deductible health plans	Non-high deductible health plans
1 to 99 workers	1.4	1.4
1 to 49 workers	1.8	1.8
50 to 99 workers	2.2	2.2
100 workers or more	1.3	1.3
100 to 499 workers	1.8	1.8
500 workers or more	1.4	1.4
Geographic area		
Middle Atlantic	1.9	1.9
East North Central	2.5	2.5
West North Central	3.8	3.8
South Atlantic	2.3	2.3
East South Central	3.6	3.6
West South Central	2.6	2.6
Mountain	2.3	2.3
Pacific	1.6	1.6

¹ A high deductible health plan (HDHP) is health plan which typically has a higher deductible and lower premiums than a traditional health plan. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² 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.

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Table 4. Medical care benefits: Deductibles¹ in high deductible health plans,² private industry workers, National Compensation Survey, 2009

(All workers participating in high deductible health plans = 100 percent)

Characteristics	Total	With annual deductible	Amount of annual individual deductible				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic							
All workers	100	100	\$1,000	\$1,250	\$1,600	\$2,000	\$3,000
Management, professional, and related	100	100	1,000	1,250	1,500	2,000	2,500
Management, business, and financial	100	100	1,000	1,300	1,600	2,000	2,500
Professional and related	100	100	1,000	1,200	1,500	2,000	2,500
Service	100	100	1,200	1,500	2,000	2,000	3,000
Sales and office	100	100	1,000	1,250	1,500	2,500	3,000
Sales and related	100	100	1,000	1,200	1,500	2,000	2,500
Office and administrative support	100	100	1,000	1,500	1,500	2,500	3,000
Natural resources, construction, and maintenance	100	100	1,000	1,200	2,000	2,000	2,500
Construction, extraction, farming, fishing, and forestry	100	100	—	—	—	—	—
Installation, maintenance, and repair	100	100	1,000	1,200	1,500	2,000	2,500
Production, transportation, and material moving	100	100	1,000	1,250	2,000	2,750	3,000
Production	100	100	—	—	—	—	—
Transportation and material moving	100	100	1,000	1,200	2,000	2,500	2,750
Full time	100	100	1,000	1,250	1,600	2,000	3,000
Part time	100	100	1,000	1,500	2,000	2,000	2,500
Union	100	100	1,100	1,250	2,000	2,500	2,750
Nonunion	100	100	1,000	1,250	1,600	2,000	3,000
Average wage within the following categories: ³							
Lowest 25 percent	100	100	1,200	1,500	2,000	2,300	3,000
Second 25 percent	100	100	1,000	1,500	2,000	2,500	3,000
Third 25 percent	100	100	1,000	1,250	1,500	2,000	2,750
Highest 25 percent	100	100	1,000	1,200	1,500	2,000	2,500
Highest 10 percent	100	100	1,000	1,200	1,600	2,000	2,500
Establishment characteristic							
Goods-producing industries	100	100	1,000	1,200	1,650	2,000	2,500
Manufacturing	100	100	1,000	1,000	1,500	2,000	3,000
Service-providing industries	100	100	1,000	1,500	1,600	2,000	3,000
Trade, transportation, and utilities	100	100	1,000	1,250	1,500	2,300	3,000
Retail trade	100	100	1,000	1,000	1,500	2,000	2,500
Financial activities	100	100	1,000	1,200	1,500	2,000	2,500
Finance and insurance	100	100	1,000	1,100	1,500	2,000	2,500
Credit intermediation and related activities	100	100	—	—	—	—	—
Insurance carriers and related activities	100	100	1,000	1,100	1,300	1,600	2,500
Professional and business services	100	100	1,250	1,500	2,000	2,500	2,500
Education and health services	100	100	1,000	1,500	2,000	2,000	2,000
Educational services	100	100	—	—	—	—	—
Junior colleges, colleges, and universities	100	100	1,000	1,200	1,500	1,500	2,000
Health care and social assistance	100	100	1,050	1,500	2,000	2,000	2,000
1 to 99 workers	100	100	1,000	1,500	2,000	2,000	3,000
1 to 49 workers	100	100	1,100	1,500	2,000	2,000	2,750
50 to 99 workers	100	100	1,000	1,200	2,000	2,000	3,000
100 workers or more	100	100	1,000	1,200	1,500	2,000	2,750
100 to 499 workers	100	100	1,000	1,250	1,500	2,500	3,000
500 workers or more	100	100	1,000	1,100	1,500	1,800	2,500

See footnotes at end of table.

Table 4. Medical care benefits: Deductibles¹ in high deductible health plans,² private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in high deductible health plans = 100 percent)

Characteristics	Total	With annual deductible	Amount of annual individual deductible				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area							
Middle Atlantic	100	100	\$1,200	\$1,250	\$1,500	\$2,500	\$2,500
East North Central	100	100	—	—	—	—	—
West North Central	100	100	1,000	1,200	2,000	2,000	2,750
South Atlantic	100	100	1,200	1,500	2,000	2,000	3,000
East South Central	100	100	1,000	1,200	1,600	2,000	2,700
West South Central	100	100	1,000	1,250	1,500	2,500	3,000
Mountain	100	100	1,100	1,500	2,000	2,000	2,500
Pacific	100	100	1,100	1,200	1,500	2,000	2,250

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² A high deductible health plan (HDHP) is health plan which typically has a higher deductible and lower premiums than a traditional health plan. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

³ 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.

Table 4. Standard errors for medical care benefits: Deductibles¹ in high deductible health plans,² private industry workers, National Compensation Survey, 2009

Characteristics	With annual deductible	Amount of annual individual deductible				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic						
All workers	(³)	\$0.00	\$122.14	\$222.21	\$185.11	\$448.08
Management, professional, and related	(³)	0.00	140.47	96.12	0.00	69.37
Management, business, and financial	(³)	19.62	291.69	241.31	49.05	89.38
Professional and related	(³)	0.00	69.09	0.00	55.50	97.12
Service	(³)	142.85	49.05	0.00	294.32	376.40
Sales and office	(³)	33.99	224.36	19.62	607.55	149.75
Sales and related	(³)	21.94	120.16	0.00	114.41	0.00
Office and administrative support	(³)	113.57	288.37	244.48	230.71	98.11
Natural resources, construction, and maintenance	(³)	29.43	268.68	98.11	546.24	357.12
Construction, extraction, farming, fishing, and forestry	(³)	—	—	—	—	—
Installation, maintenance, and repair	(³)	0.00	316.99	460.16	612.68	628.19
Production, transportation, and material moving	(³)	27.75	250.51	83.82	408.06	679.71
Production	(³)	—	—	—	—	—
Transportation and material moving	(³)	113.14	249.35	169.93	197.19	271.71
Full time	(³)	0.00	107.92	221.12	235.46	422.32
Part time	(³)	126.40	162.69	432.34	0.00	291.03
Union	(³)	100.53	271.35	0.00	254.89	169.93
Nonunion	(³)	0.00	132.35	198.17	135.94	469.07
Average wage within the following categories: ⁴						
Lowest 25 percent	(³)	241.11	0.00	98.11	613.31	0.00
Second 25 percent	(³)	65.08	193.00	0.00	298.86	392.43
Third 25 percent	(³)	0.00	113.99	198.89	437.54	325.83
Highest 25 percent	(³)	0.00	43.87	103.83	0.00	0.00
Highest 10 percent	(³)	19.62	116.50	100.05	0.00	324.94
Establishment characteristic						
Goods-producing industries	(³)	0.00	119.75	368.61	50.98	607.31
Manufacturing	(³)	98.11	216.07	119.35	58.86	679.42
Service-providing industries	(³)	24.03	184.59	270.11	406.17	383.75
Trade, transportation, and utilities	(³)	0.00	194.98	585.69	470.51	622.42
Retail trade	(³)	0.00	367.74	0.00	0.00	366.03
Financial activities	(³)	85.53	86.09	0.00	88.30	440.06
Finance and insurance	(³)	0.00	49.05	0.00	216.73	197.19
Credit intermediation and related activities	(³)	—	—	—	—	—
Insurance carriers and related activities	(³)	89.92	19.62	251.47	285.19	409.71
Professional and business services	(³)	340.14	43.87	478.22	169.93	659.00
Education and health services	(³)	146.18	166.49	681.47	0.00	179.83
Educational services	(³)	—	—	—	—	—
Junior colleges, colleges, and universities	(³)	0.00	468.35	0.00	0.00	0.00
Health care and social assistance	(³)	158.80	166.49	629.26	0.00	196.21
1 to 99 workers	(³)	114.83	0.00	0.00	302.55	407.59
1 to 49 workers	(³)	150.71	0.00	78.49	313.64	369.44
50 to 99 workers	(³)	41.62	330.67	625.43	629.11	438.75
100 workers or more	(³)	0.00	77.98	0.00	275.75	429.21
100 to 499 workers	(³)	0.00	201.09	431.56	361.80	141.49
500 workers or more	(³)	0.00	103.36	0.00	215.11	292.35

See footnotes at end of table.

Table 4. Standard errors for medical care benefits: Deductibles¹ in high deductible health plans,² private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With annual deductible	Amount of annual individual deductible				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area						
Middle Atlantic	(³)	\$62.82	\$264.53	\$421.57	\$381.99	\$0.00
East North Central	(³)	—	—	—	—	—
West North Central	(³)	19.62	270.11	238.70	344.77	143.18
South Atlantic	(³)	50.98	0.00	241.31	404.98	138.74
East South Central	(³)	0.00	306.50	470.91	480.62	558.78
West South Central	(³)	0.00	413.80	399.00	509.78	98.11
Mountain	(³)	126.78	352.78	389.78	226.29	495.61
Pacific	(³)	166.20	62.82	0.00	328.91	138.74

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² A high deductible health plan (HDHP) is health plan which typically has a higher deductible and lower premiums than a traditional health plan. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

³ Less than 0.05.

⁴ 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.

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Table 5. Medical care benefits: Deductibles¹ in non-high deductible health plans, private industry workers, National Compensation Survey, 2009

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	Total	With annual deductible	Amount of annual individual deductible					With no annual deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	77	\$200	\$250	\$400	\$600	\$1,000	23	(²)
Management, professional, and related	100	77	200	250	400	600	1,000	23	(²)
Management, business, and financial	100	78	150	250	350	550	1,000	22	(²)
Professional and related	100	76	200	250	400	750	1,000	24	(²)
Service	100	73	200	250	500	500	1,000	27	(²)
Sales and office	100	79	200	250	500	650	1,000	21	(²)
Sales and related	100	82	—	—	—	—	—	18	(²)
Office and administrative support	100	77	200	250	400	500	1,000	23	(²)
Natural resources, construction, and maintenance	100	75	150	250	450	500	1,000	25	(²)
Construction, extraction, farming, fishing, and forestry	100	80	150	200	300	500	1,000	20	—
Installation, maintenance, and repair	100	70	—	—	—	—	—	30	(²)
Production, transportation, and material moving	100	77	200	250	400	600	1,000	23	(²)
Production	100	73	—	—	—	—	—	27	(²)
Transportation and material moving	100	82	200	250	350	750	1,000	18	—
Full time	100	77	200	250	500	650	1,000	23	(²)
Part time	100	75	200	250	300	500	750	25	—
Union	100	71	150	200	300	300	500	29	—
Nonunion	100	78	200	250	500	750	1,000	22	(²)
Average wage within the following categories: ³									
Lowest 25 percent	100	72	200	300	500	750	1,000	28	(²)
Second 25 percent	100	78	200	300	500	750	1,000	21	(²)
Third 25 percent	100	80	200	250	400	650	1,000	20	(²)
Highest 25 percent	100	75	150	250	300	500	1,000	25	(²)
Highest 10 percent	100	74	—	—	—	—	—	26	(²)
Establishment characteristic									
Goods-producing industries	100	76	200	250	400	500	1,000	24	(²)
Manufacturing	100	76	—	—	—	—	—	24	(²)
Service-providing industries	100	77	200	250	450	600	1,000	23	(²)
Trade, transportation, and utilities	100	81	200	250	500	750	1,000	19	(²)
Retail trade	100	76	—	—	—	—	—	23	(²)
Financial activities	100	74	250	300	500	600	1,000	26	—
Finance and insurance	100	74	200	300	400	600	1,000	26	—
Credit intermediation and related activities	100	70	—	—	—	—	—	30	—
Insurance carriers and related activities	100	83	250	300	400	500	1,000	17	—
Professional and business services	100	82	150	250	400	500	1,000	18	—
Education and health services	100	73	250	250	500	1,000	1,000	27	—
Educational services	100	74	250	250	500	1,000	1,000	26	—
Junior colleges, colleges, and universities	100	63	150	250	500	500	1,000	37	—
Health care and social assistance	100	73	200	250	500	800	1,000	27	—

See footnotes at end of table.

Table 5. Medical care benefits: Deductibles¹ in non-high deductible health plans, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	Total	With annual deductible	Amount of annual individual deductible					With no annual deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	80	\$200	\$300	\$500	\$1,000	\$1,000	20	(²)
1 to 49 workers	100	80	200	300	500	1,000	1,000	19	(²)
50 to 99 workers	100	78	250	275	500	1,000	1,000	22	1
100 workers or more	100	74	150	250	300	500	750	26	(²)
100 to 499 workers	100	78	150	250	300	500	750	22	—
500 workers or more	100	69	150	250	300	500	750	31	(²)
Geographic area									
Middle Atlantic	100	70	—	—	—	—	—	30	(²)
East North Central	100	79	150	250	300	500	1,000	21	—
West North Central	100	91	—	—	—	—	—	—	—
South Atlantic	100	79	250	300	500	750	1,000	21	(²)
East South Central	100	89	250	300	500	1,000	1,000	10	1
West South Central	100	90	200	300	500	750	1,000	9	(²)
Mountain	100	82	—	—	—	—	—	17	(²)
Pacific	100	64	—	—	—	—	—	36	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.5 percent.

³ 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.

Table 5. Standard errors for medical care benefits: Deductibles¹ in non-high deductible health plans, private industry workers, National Compensation Survey, 2009

Characteristics	With annual deductible	Amount of annual individual deductible					With no annual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.0	\$0.00	\$0.00	\$153.56	\$166.08	\$0.00	1.0	0.1
Management, professional, and related	1.8	47.05	0.00	68.58	257.17	0.00	1.8	(²)
Management, business, and financial	2.6	38.00	9.81	130.50	213.16	0.00	2.6	(²)
Professional and related	2.4	9.81	0.00	75.55	225.37	0.00	2.4	(²)
Service	3.8	32.54	9.81	0.00	105.66	0.00	3.8	0.4
Sales and office	1.5	9.81	44.69	105.66	156.97	0.00	1.5	0.2
Sales and related	2.2	—	—	—	—	—	2.2	(²)
Office and administrative support	2.1	0.00	40.75	86.47	135.23	0.00	2.1	0.3
Natural resources, construction, and maintenance	3.9	40.45	25.96	103.36	107.92	0.00	3.9	(²)
Construction, extraction, farming, fishing, and forestry	4.5	50.02	42.76	140.47	49.05	310.24	4.5	—
Installation, maintenance, and repair	5.3	—	—	—	—	—	5.3	0.1
Production, transportation, and material moving	2.4	24.03	17.69	134.12	214.49	0.00	2.4	0.1
Production	3.1	—	—	—	—	—	3.1	0.1
Transportation and material moving	3.1	68.67	0.00	147.46	240.31	0.00	3.1	—
Full time	1.2	0.00	0.00	88.84	182.25	0.00	1.2	0.1
Part time	4.7	36.71	0.00	47.05	0.00	165.33	4.7	—
Union	3.1	0.00	0.00	65.81	79.32	0.00	3.1	—
Nonunion	1.2	4.91	47.31	0.00	65.33	0.00	1.2	0.1
Average wage within the following categories: ³								
Lowest 25 percent	2.4	44.96	31.79	27.75	141.83	0.00	2.5	0.4
Second 25 percent	1.5	54.62	4.91	0.00	90.63	0.00	1.5	0.3
Third 25 percent	1.7	58.86	0.00	145.85	190.99	0.00	1.7	(²)
Highest 25 percent	1.5	13.87	0.00	92.94	19.62	0.00	1.5	(²)
Highest 10 percent	2.8	—	—	—	—	—	2.8	0.1
Establishment characteristic								
Goods-producing industries	2.4	10.97	47.05	139.15	243.14	0.00	2.4	(²)
Manufacturing	3.0	—	—	—	—	—	3.0	0.1
Service-providing industries	1.3	13.87	0.00	98.11	189.69	0.00	1.3	0.1
Trade, transportation, and utilities	2.2	0.00	68.67	109.69	134.52	0.00	2.1	0.2
Retail trade	2.4	—	—	—	—	—	2.4	0.5
Financial activities	2.5	50.02	8.50	105.66	135.59	0.00	2.5	—
Finance and insurance	2.3	57.21	32.54	72.26	88.30	0.00	2.3	—
Credit intermediation and related activities	3.9	—	—	—	—	—	3.9	—
Insurance carriers and related activities	2.5	68.67	0.00	124.10	0.00	256.77	2.5	—
Professional and business services	3.5	65.99	9.81	141.49	0.00	0.00	3.5	—
Education and health services	3.1	65.81	9.81	0.00	246.64	0.00	3.1	—
Educational services	3.9	58.86	0.00	19.62	97.62	0.00	3.9	—
Junior colleges, colleges, and universities	3.1	65.81	0.00	133.08	185.37	0.00	3.1	—
Health care and social assistance	3.9	74.07	16.99	0.00	318.05	0.00	3.9	—

See footnotes at end of table.

Table 5. Standard errors for medical care benefits: Deductibles¹ in non-high deductible health plans, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With annual deductible	Amount of annual individual deductible					With no annual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	2.0	\$16.99	\$0.00	\$0.00	\$0.00	\$19.62	2.0	0.2
1 to 49 workers	2.4	13.87	0.00	0.00	0.00	0.00	2.4	0.2
50 to 99 workers	2.8	61.27	43.60	0.00	100.53	463.29	2.8	0.5
100 workers or more	1.4	44.15	0.00	0.00	0.00	0.00	1.4	(²)
100 to 499 workers	2.0	60.48	0.00	13.87	0.00	75.99	2.0	—
500 workers or more	1.8	29.02	0.00	0.00	0.00	21.21	1.8	(²)
Geographic area								
Middle Atlantic	2.6	—	—	—	—	—	2.6	(²)
East North Central	2.7	49.54	0.00	37.27	0.00	285.86	2.7	—
West North Central	2.6	—	—	—	—	—	—	—
South Atlantic	2.1	39.24	0.00	58.86	170.21	0.00	2.1	0.3
East South Central	2.5	32.54	41.62	200.10	39.24	0.00	2.8	0.8
West South Central	1.7	70.75	0.00	0.00	249.36	0.00	1.5	0.5
Mountain	2.7	—	—	—	—	—	2.7	0.1
Pacific	3.0	—	—	—	—	—	3.0	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.05.

³ 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: 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.

Table 6. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2009

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

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	93	7	(⁴)	75	25	(⁴)	80	18	1
Management, professional, and related	93	7	(⁴)	76	24	–	80	18	2
Management, business, and financial	96	4	(⁴)	78	22	–	85	13	2
Professional and related	92	8	(⁴)	75	25	–	77	22	1
Service	87	12	(⁴)	74	26	–	76	24	1
Protective service	98	–	–	62	–	–	68	–	–
Sales and office	94	6	(⁴)	79	21	(⁴)	84	15	1
Sales and related	96	4	(⁴)	79	20	(⁴)	83	17	(⁴)
Office and administrative support	93	7	(⁴)	78	21	(⁴)	84	15	1
Natural resources, construction, and maintenance	92	–	–	67	33	–	77	23	1
Construction, extraction, farming, fishing, and forestry	94	–	–	65	35	–	77	23	–
Installation, maintenance, and repair	89	–	–	69	31	–	76	23	1
Production, transportation, and material moving	93	7	(⁴)	73	26	(⁴)	79	19	2
Production	92	8	(⁴)	75	25	–	79	19	2
Transportation and material moving	94	–	–	72	27	1	80	18	2
Full time	93	7	(⁴)	75	25	(⁴)	80	18	1
Part time	86	–	–	82	–	–	78	21	1
Union	84	16	–	66	34	–	69	30	1
Nonunion	94	6	(⁴)	77	23	(⁴)	82	17	1
Average wage within the following categories: ⁵									
Lowest 25 percent	90	10	(⁴)	81	19	–	80	19	1
Second 25 percent	93	7	(⁴)	73	27	(⁴)	81	17	2
Third 25 percent	94	6	(⁴)	75	25	(⁴)	81	18	1
Highest 25 percent	92	7	(⁴)	75	25	(⁴)	79	20	1
Highest 10 percent	92	8	(⁴)	74	26	–	78	21	1
Establishment characteristic									
Goods-producing industries	92	8	(⁴)	75	25	–	82	17	1
Construction	91	–	–	69	31	–	85	15	–
Manufacturing	91	9	(⁴)	75	25	–	81	18	1
Service-providing industries	93	7	(⁴)	75	24	(⁴)	80	19	1
Trade, transportation, and utilities	95	5	–	75	24	1	83	16	1
Retail trade	94	6	–	81	19	–	85	15	–
Transportation and warehousing	95	–	–	69	31	–	76	24	–
Information	97	–	–	74	26	–	85	13	2
Financial activities	92	8	–	79	21	–	81	17	2
Finance and insurance	90	10	–	81	19	–	81	17	2
Credit intermediation and related activities	86	14	–	79	21	–	81	19	(⁴)
Insurance carriers and related activities	95	–	–	87	13	–	83	12	5
Professional and business services	95	–	–	74	26	–	78	21	1
Professional and technical services	96	–	–	73	27	–	78	22	–
Education and health services	89	11	–	70	30	–	75	23	2
Educational services	95	5	–	78	22	–	79	21	–
Junior colleges, colleges, and universities	92	8	–	70	30	–	75	25	–
Health care and social assistance	88	12	–	69	31	–	74	24	2

See footnotes at end of table.

Table 6. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	97	3	(⁴)	75	24	(⁴)	80	19	1
1 to 49 workers	96	4	—	75	25	(⁴)	79	20	1
50 to 99 workers	97	—	—	76	24	(⁴)	82	17	1
100 workers or more	89	10	(⁴)	75	25	—	81	18	1
100 to 499 workers	92	8	—	75	25	—	83	16	1
500 workers or more	85	14	(⁴)	76	24	—	78	20	2
Geographic area									
New England	86	—	—	58	42	—	61	39	1
Middle Atlantic	87	13	—	47	53	(⁴)	56	42	2
East North Central	93	7	—	82	18	1	86	12	2
West North Central	95	—	—	87	—	—	86	—	—
South Atlantic	94	—	—	77	23	(⁴)	83	15	2
East South Central	96	—	—	74	26	—	89	10	1
West South Central	97	2	(⁴)	85	15	—	87	12	1
Mountain	95	5	(⁴)	87	—	—	77	20	3
Pacific	91	9	—	81	19	—	89	11	(⁴)

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² 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.

³ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

⁴ Less than 0.5 percent.

⁵ 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.

Table 6. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2009

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	0.7	0.7	0.1	1.5	1.5	0.1	1.1	1.0	0.3
Management, professional, and related	1.4	1.4	(⁴)	2.5	2.5	–	2.1	1.9	0.6
Management, business, and financial	0.7	0.7	(⁴)	2.8	2.8	–	1.6	1.4	1.4
Professional and related	2.2	2.2	(⁴)	3.1	3.1	–	3.0	3.0	0.5
Service	2.7	2.6	0.5	2.9	2.9	–	3.4	3.5	0.4
Protective service	1.1	–	–	14.4	–	–	14.6	–	–
Sales and office	1.0	1.0	0.1	2.0	2.0	0.2	1.8	1.7	0.4
Sales and related	1.1	1.1	(⁴)	3.1	3.1	0.3	2.8	2.8	0.2
Office and administrative support	1.6	1.6	0.1	2.2	2.1	0.2	2.0	1.9	0.6
Natural resources, construction, and maintenance	2.9	–	–	3.5	3.5	–	3.0	3.0	0.4
Construction, extraction, farming, fishing, and forestry	2.6	–	–	5.1	5.1	–	4.0	4.0	–
Installation, maintenance, and repair	5.0	–	–	4.8	4.8	–	4.8	4.6	0.9
Production, transportation, and material moving	1.1	1.1	0.1	2.8	2.8	0.2	2.8	2.5	0.9
Production	1.3	1.3	0.2	3.5	3.5	–	3.5	3.1	1.2
Transportation and material moving	1.9	–	–	4.1	4.2	0.4	4.6	4.1	1.4
Full time	0.8	0.8	0.1	1.7	1.7	0.1	1.2	1.1	0.3
Part time	5.6	–	–	5.6	–	–	5.5	5.5	0.5
Union	2.8	2.8	–	3.3	3.3	–	3.2	3.5	1.2
Nonunion	0.8	0.8	0.1	1.6	1.6	0.1	1.2	1.1	0.3
Average wage within the following categories: ⁵									
Lowest 25 percent	2.7	2.6	0.5	3.2	3.2	–	2.2	2.4	0.7
Second 25 percent	1.0	1.0	0.1	2.9	2.9	0.2	1.9	1.7	0.9
Third 25 percent	1.1	1.1	(⁴)	2.6	2.6	0.1	1.7	1.7	0.3
Highest 25 percent	1.3	1.3	(⁴)	2.1	2.1	0.1	2.0	2.0	0.4
Highest 10 percent	2.2	2.2	0.1	2.8	2.8	–	3.0	2.9	0.2
Establishment characteristic									
Goods-producing industries	1.7	1.7	(⁴)	2.6	2.6	–	2.2	2.0	0.5
Construction	5.0	–	–	5.1	5.1	–	3.1	3.1	–
Manufacturing	1.7	1.7	0.1	3.1	3.1	–	2.7	2.5	0.7
Service-providing industries	0.8	0.8	0.1	1.6	1.6	0.1	1.2	1.2	0.4
Trade, transportation, and utilities	0.9	0.9	–	2.3	2.3	0.3	2.2	2.2	0.3
Retail trade	1.0	1.0	–	3.3	3.3	–	2.8	2.8	–
Transportation and warehousing	2.2	–	–	7.3	7.3	–	7.0	7.0	–
Information	1.2	–	–	6.4	6.4	–	3.8	3.6	1.0
Financial activities	2.0	2.0	–	2.4	2.4	–	2.3	2.1	0.9
Finance and insurance	2.4	2.4	–	2.7	2.7	–	2.7	2.5	1.1
Credit intermediation and related activities	3.6	3.6	–	3.9	3.9	–	2.8	2.8	0.1
Insurance carriers and related activities	3.3	–	–	3.7	3.7	–	4.5	3.4	2.8
Professional and business services	2.4	–	–	4.0	4.0	–	4.2	4.1	0.7
Professional and technical services	3.1	–	–	5.3	5.3	–	5.6	5.6	–
Education and health services	2.6	2.6	–	3.5	3.5	–	3.7	3.5	1.0
Educational services	0.9	0.9	–	4.2	4.2	–	4.7	4.7	–
Junior colleges, colleges, and universities	1.2	1.2	–	4.1	4.1	–	4.8	4.8	–
Health care and social assistance	2.9	2.9	–	4.2	4.2	–	4.1	3.8	1.2

See footnotes at end of table.

Table 6. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	0.7	0.6	0.2	2.2	2.2	0.2	1.8	1.8	0.5
1 to 49 workers	0.8	0.8	—	2.7	2.7	0.2	2.2	2.1	0.6
50 to 99 workers	1.2	—	—	3.3	3.3	0.2	2.7	2.7	0.8
100 workers or more	1.2	1.2	(⁴)	1.8	1.8	—	1.3	1.2	0.4
100 to 499 workers	1.6	1.6	—	3.1	3.1	—	2.0	1.9	0.5
500 workers or more	1.8	1.8	(⁴)	2.2	2.2	—	1.7	2.1	0.9
Geographic area									
New England	10.2	—	—	5.9	5.9	—	6.0	5.6	0.5
Middle Atlantic	1.6	1.6	—	4.5	4.5	0.2	2.1	2.3	1.3
East North Central	1.6	1.6	—	2.6	2.5	0.4	2.2	1.9	0.8
West North Central	2.4	—	—	4.2	—	—	4.9	—	—
South Atlantic	2.2	—	—	2.4	2.5	0.1	2.9	3.0	1.0
East South Central	1.3	—	—	6.6	6.6	—	2.6	2.8	1.4
West South Central	0.8	0.6	0.4	2.4	2.4	—	3.1	3.1	0.5
Mountain	1.5	1.5	0.2	4.2	—	—	5.0	3.9	1.6
Pacific	1.0	1.0	—	3.0	3.0	—	2.5	2.5	0.1

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² 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.

³ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

⁴ Less than 0.05.

⁵ 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: 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.

Table 7. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With deductible							Other deductible	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Point-of-service			
Worker characteristic											
All workers	100	93	—	—	55	\$500	\$1,000	\$550	—	7	(²)
Management, professional, and related	100	93	—	—	52	500	1,000	500	—	7	(²)
Management, business, and financial	100	96	—	—	57	500	1,000	—	—	4	(²)
Professional and related	100	92	—	—	49	450	1,000	500	—	8	(²)
Service	100	87	—	—	50	500	1,000	—	—	12	(²)
Protective service	100	98	—	—	59	—	500	—	—	—	—
Sales and office	100	94	—	—	61	500	1,000	—	—	6	(²)
Sales and related	100	96	—	—	65	500	1,000	—	—	4	(²)
Office and administrative support	100	93	—	—	59	500	—	600	—	7	(²)
Natural resources, construction, and maintenance	100	92	—	—	53	—	1,000	—	—	—	—
Construction, extraction, farming, fishing, and forestry	100	94	—	—	50	—	—	—	—	—	—
Installation, maintenance, and repair	100	89	34	\$500	56	500	1,000	—	—	—	—
Production, transportation, and material moving	100	93	—	—	54	500	—	—	—	7	(²)
Production	100	92	—	—	56	500	1,000	—	—	8	(²)
Transportation and material moving	100	94	—	—	52	500	800	—	—	—	—
Full time	100	93	—	—	55	500	1,000	550	—	7	(²)
Part time	100	86	33	300	52	500	600	—	—	—	—
Union	100	84	—	—	50	300	600	200	—	16	—
Nonunion	100	94	—	—	56	500	1,000	600	—	6	(²)
Average wage within the following categories: ³											
Lowest 25 percent	100	90	—	—	51	500	1,000	—	—	10	(²)
Second 25 percent	100	93	33	500	60	500	1,000	600	1	7	(²)
Third 25 percent	100	94	—	—	53	500	1,000	600	—	6	(²)
Highest 25 percent	100	92	—	—	55	500	800	—	—	7	(²)
Highest 10 percent	100	92	—	—	55	450	750	500	—	8	(²)
Establishment characteristic											
Goods-producing industries	100	92	—	—	52	500	1,000	—	—	8	(²)
Construction	100	91	43	350	48	—	—	—	—	—	—
Manufacturing	100	91	—	—	54	500	—	—	—	9	(²)
Service-providing industries	100	93	37	500	56	500	1,000	600	(²)	7	(²)
Trade, transportation, and utilities	100	95	31	500	64	500	1,000	600	—	5	—
Retail trade	100	94	29	500	65	500	1,000	—	—	6	—
Transportation and warehousing	100	95	35	500	61	—	—	—	—	—	—
Information	100	97	—	—	66	250	600	—	—	—	—
Financial activities	100	92	—	—	57	500	1,000	800	—	8	—
Finance and insurance	100	90	—	—	57	500	1,000	800	—	10	—
Credit intermediation and related activities	100	86	31	500	55	—	1,000	800	—	14	—
Insurance carriers and related activities	100	95	—	—	60	—	1,000	—	—	—	—
Professional and business services	100	95	40	500	55	500	—	—	—	—	—
Professional and technical services	100	96	46	—	49	—	—	—	—	—	—
Education and health services	100	89	—	—	51	500	1,000	350	—	11	—
Educational services	100	95	—	—	59	—	1,000	250	—	5	—
Junior colleges, colleges, and universities	100	92	—	—	69	500	800	250	—	8	—
Health care and social assistance	100	88	—	—	50	500	1,000	—	—	12	—

See footnotes at end of table.

Table 7. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With deductible								With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible			Other deductible			
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network		Point-of-service		
1 to 99 workers	100	97	—	—	54	\$500	\$1,000	—	—	3	(²)
1 to 49 workers	100	96	45	—	51	500	1,000	\$1,000	—	4	—
50 to 99 workers	100	97	—	—	63	500	1,000	600	—	—	—
100 workers or more	100	89	—	—	56	—	750	—	—	10	(²)
100 to 499 workers	100	92	—	—	58	500	—	—	—	8	—
500 workers or more	100	85	—	—	53	375	600	—	—	14	(²)
Geographic area											
New England	100	86	23	—	63	—	750	—	—	—	—
Middle Atlantic	100	87	—	—	50	500	1,000	—	—	13	—
East North Central	100	93	—	—	62	500	1,000	—	—	7	—
West North Central	100	95	45	—	50	500	—	—	—	—	—
South Atlantic	100	94	—	—	64	500	1,000	500	—	—	—
East South Central	100	96	46	—	51	—	1,000	750	—	—	—
West South Central	100	97	44	\$500	53	500	1,000	—	—	2	(²)
Mountain	100	95	—	—	55	500	1,000	—	—	5	(²)
Pacific	100	91	47	500	—	—	—	—	—	9	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.5 percent.

³ 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.

Table 7. Standard errors for fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
				In-network	Out-of-network	Point-of-service				
Worker characteristic										
All workers	0.7	–	–	1.5	\$0.00	\$0.00	\$78.49	–	0.7	0.1
Management, professional, and related	1.4	–	–	2.5	0.00	49.05	134.16	–	1.4	(²)
Management, business, and financial	0.7	–	–	3.2	38.00	0.00	–	–	0.7	(²)
Professional and related	2.2	–	–	3.3	96.12	209.56	19.62	–	2.2	(²)
Service	2.7	–	–	6.0	0.00	48.06	–	–	2.6	0.5
Protective service	1.1	–	–	15.0	–	0.00	–	–	–	–
Sales and office	1.0	–	–	2.6	0.00	84.39	–	–	1.0	0.1
Sales and related	1.1	–	–	3.3	0.00	0.00	–	–	1.1	(²)
Office and administrative support	1.6	–	–	3.2	0.00	–	16.99	–	1.6	0.1
Natural resources, construction, and maintenance	2.9	–	–	3.7	–	110.56	–	–	–	–
Construction, extraction, farming, fishing, and forestry	2.6	–	–	5.5	–	–	–	–	–	–
Installation, maintenance, and repair	5.0	5.4	\$0.00	5.7	94.10	110.56	–	–	–	–
Production, transportation, and material moving	1.1	–	–	3.4	0.00	–	–	–	1.1	0.1
Production	1.3	–	–	3.8	19.62	191.32	–	–	1.3	0.2
Transportation and material moving	1.9	–	–	4.9	53.74	178.33	–	–	–	–
Full time	0.8	–	–	1.5	0.00	0.00	77.25	–	0.8	0.1
Part time	5.6	4.5	67.97	7.7	87.75	84.39	–	–	–	–
Union	2.8	–	–	4.4	0.00	131.99	29.43	–	2.8	–
Nonunion	0.8	–	–	1.7	0.00	0.00	92.55	–	0.8	0.1
Average wage within the following categories: ³										
Lowest 25 percent	2.7	–	–	4.0	0.00	180.90	–	–	2.6	0.5
Second 25 percent	1.0	2.2	0.00	2.4	0.00	0.00	153.56	0.2	1.0	0.1
Third 25 percent	1.1	–	–	2.6	0.00	0.00	168.22	–	1.1	(²)
Highest 25 percent	1.3	–	–	2.1	0.00	97.62	–	–	1.3	(²)
Highest 10 percent	2.2	–	–	3.3	90.98	61.35	146.18	–	2.2	0.1
Establishment characteristic										
Goods-producing industries	1.7	–	–	3.1	0.00	130.89	–	–	1.7	(²)
Construction	5.0	7.3	59.68	6.9	–	–	–	–	–	–
Manufacturing	1.7	–	–	3.4	0.00	–	–	–	1.7	0.1
Service-providing industries	0.8	1.7	0.00	2.0	0.00	0.00	98.60	0.1	0.8	0.1
Trade, transportation, and utilities	0.9	2.3	64.33	2.5	0.00	46.02	0.00	–	0.9	–
Retail trade	1.0	3.5	0.00	3.6	0.00	151.99	–	–	1.0	–
Transportation and warehousing	2.2	6.4	55.50	6.9	–	–	–	–	–	–
Information	1.2	–	–	6.3	70.75	116.08	–	–	–	–
Financial activities	2.0	–	–	3.6	24.03	0.00	0.00	–	2.0	–
Finance and insurance	2.4	–	–	3.6	52.83	83.25	0.00	–	2.4	–
Credit intermediation and related activities	3.6	3.8	43.87	4.2	–	172.18	0.00	–	3.6	–
Insurance carriers and related activities	3.3	–	–	6.7	–	137.35	–	–	–	–
Professional and business services	2.4	5.1	0.00	5.6	0.00	–	–	–	–	–
Professional and technical services	3.1	6.8	–	7.3	–	–	–	–	–	–
Education and health services	2.6	–	–	5.0	0.00	0.00	103.83	–	2.6	–
Educational services	0.9	–	–	6.5	–	152.93	0.00	–	0.9	–
Junior colleges, colleges, and universities	1.2	–	–	4.3	55.50	158.50	0.00	–	1.2	–
Health care and social assistance	2.9	–	–	5.8	0.00	0.00	–	–	2.9	–

See footnotes at end of table.

Table 7. Standard errors for fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
				In-network	Out-of-network	Point-of-service				
1 to 99 workers	0.7	—	—	3.0	\$27.75	\$0.00	—	—	0.6	0.2
1 to 49 workers	0.8	3.3	—	3.5	41.62	0.00	\$124.10	—	0.8	—
50 to 99 workers	1.2	—	—	4.3	71.42	96.12	179.83	—	—	—
100 workers or more	1.2	—	—	1.7	—	57.38	—	—	1.2	(²)
100 to 499 workers	1.6	—	—	2.5	27.75	—	—	—	1.6	—
500 workers or more	1.8	—	—	2.3	69.02	36.71	—	—	1.8	(²)
Geographic area										
New England	10.2	5.2	—	5.8	—	204.62	—	—	—	—
Middle Atlantic	1.6	—	—	3.6	0.00	148.14	—	—	1.6	—
East North Central	1.6	—	—	3.5	0.00	0.00	—	—	1.6	—
West North Central	2.4	3.7	—	4.9	0.00	—	—	—	—	—
South Atlantic	2.2	—	—	3.6	0.00	142.51	98.11	—	—	—
East South Central	1.3	6.4	—	7.2	—	161.80	96.12	—	—	—
West South Central	0.8	4.3	\$0.00	4.1	0.00	0.00	—	—	0.6	0.4
Mountain	1.5	—	—	3.8	0.00	208.12	—	—	1.5	0.2
Pacific	1.0	4.4	29.43	—	—	—	—	—	1.0	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.05.

³ 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: 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.

Table 8. Fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	93	\$200	\$300	\$500	\$1,000	\$2,000	7	(²)
Management, professional, and related	100	93	200	300	500	1,000	1,800	7	(²)
Management, business, and financial	100	96	200	300	500	1,500	2,000	4	(²)
Professional and related	100	92	250	300	500	1,000	1,500	8	(²)
Service	100	87	—	—	—	—	—	12	(²)
Protective service	100	98	—	—	—	—	—	—	—
Sales and office	100	94	250	300	500	1,000	2,000	6	(²)
Sales and related	100	96	—	—	—	—	—	4	(²)
Office and administrative support	100	93	250	300	500	1,000	2,000	7	(²)
Natural resources, construction, and maintenance	100	92	200	250	500	1,000	2,000	—	—
Construction, extraction, farming, fishing, and forestry	100	94	200	250	450	1,000	2,000	—	—
Installation, maintenance, and repair	100	89	200	300	500	1,000	2,000	—	—
Production, transportation, and material moving	100	93	200	300	500	1,000	2,000	7	(²)
Production	100	92	200	300	500	1,000	2,000	8	(²)
Transportation and material moving	100	94	200	250	500	1,000	1,500	—	—
Full time	100	93	200	300	500	1,000	2,000	7	(²)
Part time	100	86	200	250	350	500	1,000	—	—
Union	100	84	150	200	300	450	1,000	16	—
Nonunion	100	94	250	300	500	1,000	2,000	6	(²)
Average wage within the following categories: ³									
Lowest 25 percent	100	90	250	300	500	1,000	2,000	10	(²)
Second 25 percent	100	93	250	300	500	1,000	2,000	7	(²)
Third 25 percent	100	94	200	275	500	1,000	2,000	6	(²)
Highest 25 percent	100	92	200	250	500	1,000	1,600	7	(²)
Highest 10 percent	100	92	150	250	500	1,000	1,600	8	(²)
Establishment characteristic									
Goods-producing industries	100	92	200	300	500	1,000	2,000	8	(²)
Construction	100	91	—	—	—	—	—	—	—
Manufacturing	100	91	200	300	500	1,000	1,500	9	(²)
Service-providing industries	100	93	200	300	500	1,000	2,000	7	(²)
Trade, transportation, and utilities	100	95	200	300	500	1,000	1,500	5	—
Retail trade	100	94	200	300	500	1,000	2,000	6	—
Transportation and warehousing	100	95	150	250	500	1,000	1,500	—	—
Information	100	97	—	—	—	—	—	—	—
Financial activities	100	92	250	300	600	1,300	2,000	8	—
Finance and insurance	100	90	250	300	550	1,250	1,800	10	—
Credit intermediation and related activities	100	86	250	300	550	1,200	2,000	14	—
Insurance carriers and related activities	100	95	300	400	750	1,300	1,750	—	—
Professional and business services	100	95	200	300	500	1,000	2,000	—	—
Professional and technical services	100	96	—	—	—	—	—	—	—
Education and health services	100	89	250	250	500	1,000	1,500	11	—
Educational services	100	95	250	250	500	1,000	1,000	5	—
Junior colleges, colleges, and universities	100	92	200	250	500	1,000	1,500	8	—
Health care and social assistance	100	88	250	250	500	1,000	1,500	12	—

See footnotes at end of table.

Table 8. Fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	97	\$250	\$300	\$500	\$1,000	\$2,000	3	(²)
1 to 49 workers	100	96	250	300	500	1,100	2,000	4	—
50 to 99 workers	100	97	250	300	500	1,000	2,000	—	—
100 workers or more	100	89	200	250	400	750	1,500	10	(²)
100 to 499 workers	100	92	200	250	500	750	1,500	8	—
500 workers or more	100	85	200	250	325	750	1,500	14	(²)
Geographic area									
New England	100	86	200	250	400	1,000	1,600	—	—
Middle Atlantic	100	87	200	250	500	1,200	2,500	13	—
East North Central	100	93	200	275	500	1,000	2,000	7	—
West North Central	100	95	250	300	500	1,000	2,000	—	—
South Atlantic	100	94	250	300	500	1,000	2,000	—	—
East South Central	100	96	—	—	—	—	—	—	—
West South Central	100	97	250	300	500	1,000	2,000	2	(²)
Mountain	100	95	—	—	—	—	—	5	(²)
Pacific	100	91	150	250	500	750	1,250	9	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.5 percent.

³ 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.

Table 8. Standard errors for fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	0.7	\$0.00	\$0.00	\$0.00	\$0.00	\$242.70	0.7	0.1
Management, professional, and related	1.4	63.96	9.81	0.00	137.00	341.95	1.4	(²)
Management, business, and financial	0.7	41.91	0.00	118.57	133.08	58.86	0.7	(²)
Professional and related	2.2	64.39	64.52	0.00	0.00	0.00	2.2	(²)
Service	2.7	—	—	—	—	—	2.6	0.5
Protective service	1.1	—	—	—	—	—	—	—
Sales and office	1.0	70.92	0.00	0.00	0.00	423.68	1.0	0.1
Sales and related	1.1	—	—	—	—	—	1.1	(²)
Office and administrative support	1.6	9.81	0.00	0.00	48.06	242.51	1.6	0.1
Natural resources, construction, and maintenance	2.9	58.04	62.05	0.00	87.20	0.00	—	—
Construction, extraction, farming, fishing, and forestry	2.6	67.26	65.08	86.09	131.62	98.11	—	—
Installation, maintenance, and repair	5.0	65.81	22.71	0.00	277.32	404.51	—	—
Production, transportation, and material moving	1.1	0.00	24.53	0.00	0.00	191.75	1.1	0.1
Production	1.3	65.81	0.00	0.00	101.48	825.09	1.3	0.2
Transportation and material moving	1.9	48.06	24.03	80.30	0.00	392.92	—	—
Full time	0.8	13.87	0.00	0.00	0.00	115.77	0.8	0.1
Part time	5.6	16.99	0.00	110.56	19.62	238.10	—	—
Union	2.8	0.00	0.00	27.75	82.67	199.86	2.8	—
Nonunion	0.8	19.72	0.00	0.00	0.00	0.00	0.8	0.1
Average wage within the following categories: ³								
Lowest 25 percent	2.7	35.37	0.00	0.00	75.36	470.51	2.6	0.5
Second 25 percent	1.0	0.00	0.00	0.00	0.00	0.00	1.0	0.1
Third 25 percent	1.1	0.00	44.69	0.00	0.00	450.97	1.1	(²)
Highest 25 percent	1.3	31.79	51.21	0.00	0.00	100.05	1.3	(²)
Highest 10 percent	2.2	56.36	20.81	50.02	55.50	151.99	2.2	0.1
Establishment characteristic								
Goods-producing industries	1.7	9.81	4.91	0.00	0.00	237.49	1.7	(²)
Construction	5.0	—	—	—	—	—	—	—
Manufacturing	1.7	34.38	0.00	0.00	0.00	536.19	1.7	0.1
Service-providing industries	0.8	13.87	4.91	0.00	0.00	444.42	0.8	0.1
Trade, transportation, and utilities	0.9	10.97	9.81	0.00	0.00	433.12	0.9	—
Retail trade	1.0	53.74	0.00	0.00	286.20	690.24	1.0	—
Transportation and warehousing	2.2	44.96	37.36	19.62	131.99	615.50	—	—
Information	1.2	—	—	—	—	—	—	—
Financial activities	2.0	6.94	25.96	170.49	229.87	67.97	2.0	—
Finance and insurance	2.4	0.00	0.00	89.38	87.20	296.60	2.4	—
Credit intermediation and related activities	3.6	25.96	8.50	60.48	197.92	384.50	3.6	—
Insurance carriers and related activities	3.3	51.91	19.62	353.46	188.97	210.87	—	—
Professional and business services	2.4	62.05	47.05	0.00	212.46	568.68	—	—
Professional and technical services	3.1	—	—	—	—	—	—	—
Education and health services	2.6	0.00	63.77	0.00	0.00	339.85	2.6	—
Educational services	0.9	50.98	16.99	0.00	0.00	0.00	0.9	—
Junior colleges, colleges, and universities	1.2	63.58	9.81	19.62	98.11	208.12	1.2	—
Health care and social assistance	2.9	0.00	80.30	0.00	0.00	637.70	2.9	—

See footnotes at end of table.

Table 8. Standard errors for fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	0.7	\$46.02	\$33.99	\$95.12	\$157.28	\$0.00	0.6	0.2
1 to 49 workers	0.8	60.48	77.25	164.46	201.78	69.37	0.8	—
50 to 99 workers	1.2	25.96	34.34	50.02	19.62	478.42	—	—
100 workers or more	1.2	0.00	9.81	50.86	223.93	19.62	1.2	(²)
100 to 499 workers	1.6	16.99	9.81	89.92	237.29	388.98	1.6	—
500 workers or more	1.8	4.91	0.00	58.04	274.00	0.00	1.8	(²)
Geographic area								
New England	10.2	57.21	38.00	152.93	141.49	141.49	—	—
Middle Atlantic	1.6	39.24	24.03	117.73	235.66	1,225.47	1.6	—
East North Central	1.6	67.72	42.48	0.00	48.06	271.88	1.6	—
West North Central	2.4	42.81	43.87	43.87	217.39	0.00	—	—
South Atlantic	2.2	0.00	0.00	0.00	0.00	306.38	—	—
East South Central	1.3	—	—	—	—	—	—	—
West South Central	0.8	13.87	0.00	0.00	0.00	355.63	0.6	0.4
Mountain	1.5	—	—	—	—	—	1.5	0.2
Pacific	1.0	24.03	0.00	155.74	330.81	304.13	1.0	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.05.

³ 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: 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.

Table 9. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With deductible							Other deductible	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Point-of-service			
Worker characteristic											
All workers	100	88	—	—	53	\$1,200	\$2,000	\$1,500	—	12	(²)
Management, professional, and related	100	89	—	—	51	1,050	2,000	—	—	11	(²)
Management, business, and financial	100	88	—	—	56	1,250	—	—	—	12	(²)
Professional and related	100	90	—	—	48	1,000	2,000	—	—	10	(²)
Service	100	74	—	—	45	1,000	2,000	—	—	25	(²)
Protective service	100	80	—	—	—	—	—	—	—	—	—
Sales and office	100	90	—	—	59	1,200	2,000	—	—	10	(²)
Sales and related	100	94	—	—	63	—	2,000	—	—	6	(²)
Office and administrative support	100	88	—	—	56	1,200	2,000	1,800	—	12	(²)
Natural resources, construction, and maintenance	100	88	—	—	52	1,500	—	—	—	12	—
Construction, extraction, farming, fishing, and forestry	100	89	—	—	49	—	—	—	—	—	—
Installation, maintenance, and repair	100	88	33	—	55	1,500	—	—	—	—	—
Production, transportation, and material moving	100	88	—	—	52	1,200	2,000	—	—	12	(²)
Production	100	84	—	—	54	—	2,000	—	—	15	(²)
Transportation and material moving	100	92	—	—	50	1,200	—	—	—	8	—
Full time	100	89	—	—	54	1,200	2,000	1,500	—	11	(²)
Part time	100	71	27	\$750	44	—	1,800	—	—	29	—
Union	100	78	—	—	48	600	1,200	—	—	22	—
Nonunion	100	89	—	—	54	1,250	2,000	1,600	—	11	(²)
Average wage within the following categories: ³											
Lowest 25 percent	100	76	—	—	45	—	2,000	—	—	23	(²)
Second 25 percent	100	89	30	—	58	1,500	—	1,600	1	11	(²)
Third 25 percent	100	90	—	—	52	1,200	2,000	1,800	—	10	(²)
Highest 25 percent	100	88	—	—	53	1,000	1,800	—	—	12	(²)
Highest 10 percent	100	89	—	—	54	1,000	1,600	—	—	11	(²)
Establishment characteristic											
Goods-producing industries	100	88	—	—	51	1,500	2,000	—	—	12	(²)
Construction	100	86	38	750	48	—	3,000	—	—	—	—
Manufacturing	100	87	—	—	53	—	1,650	—	—	12	(²)
Service-providing industries	100	88	34	1,500	54	1,100	2,000	1,600	(²)	12	(²)
Trade, transportation, and utilities	100	91	29	1,000	61	1,200	2,000	—	—	9	—
Retail trade	100	90	27	—	63	1,500	2,000	—	—	10	—
Transportation and warehousing	100	92	35	1,500	57	—	—	—	—	8	—
Information	100	95	—	—	66	600	1,200	—	—	—	—
Financial activities	100	90	—	—	56	1,500	—	1,600	—	10	—
Finance and insurance	100	88	—	—	56	1,500	—	1,600	—	12	—
Credit intermediation and related activities	100	84	31	—	53	—	—	1,600	—	16	—
Insurance carriers and related activities	100	94	—	—	60	1,500	3,000	—	—	—	—
Professional and business services	100	90	40	1,500	50	1,000	2,000	—	—	—	—
Professional and technical services	100	92	46	1,500	46	—	2,000	—	—	—	—
Education and health services	100	85	—	—	50	1,500	3,000	—	—	15	—
Educational services	100	93	—	—	59	1,500	2,250	750	—	7	—
Junior colleges, colleges, and universities	100	91	—	—	69	1,500	2,000	750	—	9	—
Health care and social assistance	100	84	—	—	49	—	3,000	—	—	16	—

See footnotes at end of table.

Table 9. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With deductible							Other deductible	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Point-of-service			
1 to 99 workers	100	89	—	—	51	\$1,500	\$3,000	—	—	11	(²)
1 to 49 workers	100	88	41	\$1,500	48	1,500	3,000	\$3,000	—	12	—
50 to 99 workers	100	91	—	—	62	1,500	—	1,800	—	—	—
100 workers or more	100	86	—	—	54	1,000	1,600	1,050	—	14	(²)
100 to 499 workers	100	89	—	—	57	1,000	2,000	—	—	11	—
500 workers or more	100	83	—	—	52	800	1,500	—	—	17	(²)
Geographic area											
New England	100	79	21	—	58	1,200	2,000	1,800	—	—	—
Middle Atlantic	100	83	—	—	47	—	2,000	—	—	17	—
East North Central	100	89	—	—	59	1,200	2,200	—	—	11	—
West North Central	100	88	39	1,500	49	1,200	2,000	—	—	12	—
South Atlantic	100	88	—	—	63	1,200	—	1,500	—	12	—
East South Central	100	90	40	—	50	—	—	1,500	—	—	—
West South Central	100	90	40	1,500	50	1,500	—	—	—	10	(²)
Mountain	100	91	—	—	55	1,000	2,000	3,000	—	9	(²)
Pacific	100	87	45	—	—	—	—	—	—	13	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.5 percent.

³ 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.

Table 9. Standard errors for fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Point-of-service			
Worker characteristic										
All workers	1.0	–	–	1.5	\$164.16	\$0.00	\$159.41	–	1.0	0.1
Management, professional, and related	1.7	–	–	2.5	248.14	488.47	–	–	1.7	(²)
Management, business, and financial	2.2	–	–	3.3	356.31	–	–	–	2.2	(²)
Professional and related	2.3	–	–	3.5	150.48	299.83	–	–	2.3	(²)
Service	4.6	–	–	5.9	0.00	39.24	–	–	4.6	0.5
Protective service	10.9	–	–	–	–	–	–	–	–	–
Sales and office	1.3	–	–	2.7	234.02	165.04	–	–	1.3	0.1
Sales and related	0.9	–	–	3.6	–	302.70	–	–	0.9	(²)
Office and administrative support	2.0	–	–	3.2	249.55	169.36	207.65	–	2.0	0.1
Natural resources, construction, and maintenance	3.1	–	–	3.7	189.22	–	–	–	3.1	–
Construction, extraction, farming, fishing, and forestry	3.4	–	–	5.5	–	–	–	–	–	–
Installation, maintenance, and repair	5.0	5.5	–	5.6	192.50	–	–	–	–	–
Production, transportation, and material moving	1.6	–	–	3.1	351.96	416.70	–	–	1.6	0.1
Production	3.0	–	–	3.9	–	302.55	–	–	3.0	0.2
Transportation and material moving	1.9	–	–	4.9	327.60	–	–	–	1.9	–
Full time	0.9	–	–	1.4	183.80	52.83	156.97	–	0.9	0.1
Part time	4.5	4.3	\$137.00	5.3	–	371.77	–	–	4.5	–
Union	2.4	–	–	3.6	65.26	0.00	–	–	2.4	–
Nonunion	1.1	–	–	1.7	342.81	444.96	229.66	–	1.1	0.1
Average wage within the following categories: ³										
Lowest 25 percent	4.0	–	–	3.7	–	214.27	–	–	3.9	0.5
Second 25 percent	1.2	2.0	–	2.3	231.33	–	173.29	0.2	1.2	0.1
Third 25 percent	1.2	–	–	2.4	235.66	137.70	456.38	–	1.2	(²)
Highest 25 percent	1.6	–	–	2.2	89.92	334.28	–	–	1.6	(²)
Highest 10 percent	2.4	–	–	3.4	58.86	337.15	–	–	2.4	0.1
Establishment characteristic										
Goods-producing industries	2.1	–	–	3.0	369.83	371.51	–	–	2.1	(²)
Construction	5.3	7.1	221.77	6.9	–	804.96	–	–	–	–
Manufacturing	2.4	–	–	3.3	–	457.75	–	–	2.4	0.1
Service-providing industries	1.1	1.6	151.99	1.9	179.70	27.75	286.37	0.1	1.1	0.1
Trade, transportation, and utilities	1.4	2.4	9.81	2.8	339.43	250.32	–	–	1.4	–
Retail trade	1.7	3.6	–	4.0	405.46	311.79	–	–	1.7	–
Transportation and warehousing	2.4	6.4	242.70	6.9	–	–	–	–	2.4	–
Information	1.5	–	–	6.3	0.00	100.05	–	–	–	–
Financial activities	2.1	–	–	3.5	384.50	–	0.00	–	2.1	–
Finance and insurance	2.4	–	–	3.7	384.50	–	0.00	–	2.4	–
Credit intermediation and related activities	3.7	3.8	–	4.5	–	–	0.00	–	3.7	–
Insurance carriers and related activities	3.4	–	–	6.7	422.66	264.16	–	–	–	–
Professional and business services	3.4	5.1	98.11	5.6	259.20	291.69	–	–	–	–
Professional and technical services	3.8	6.8	240.31	7.5	–	444.42	–	–	–	–
Education and health services	3.0	–	–	5.1	356.64	282.86	–	–	–	–
Educational services	1.8	–	–	6.5	187.18	423.68	0.00	–	1.8	–
Junior colleges, colleges, and universities	2.0	–	–	4.3	209.73	426.17	0.00	–	2.0	–
Health care and social assistance	3.4	–	–	5.9	–	117.73	–	–	3.4	–

See footnotes at end of table.

Table 9. Standard errors for fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Point-of-service			
1 to 99 workers	1.5	—	—	2.8	\$0.00	\$0.00	—	—	1.5	0.2
1 to 49 workers	1.9	3.2	\$379.71	3.3	0.00	0.00	\$644.83	—	1.9	—
50 to 99 workers	2.3	—	—	4.4	0.00	—	146.83	—	—	—
100 workers or more	1.3	—	—	1.6	27.75	316.12	246.05	—	1.3	(²)
100 to 499 workers	1.8	—	—	2.5	55.50	135.94	—	—	1.8	—
500 workers or more	2.1	—	—	2.3	121.35	152.30	—	—	2.1	(²)
Geographic area										
New England	12.2	5.5	—	7.9	200.10	468.87	135.94	—	—	—
Middle Atlantic	3.9	—	—	4.6	—	497.57	—	—	3.9	—
East North Central	2.6	—	—	3.2	306.18	652.25	—	—	2.6	—
West North Central	2.7	4.6	33.99	4.8	341.41	48.06	—	—	2.7	—
South Atlantic	2.6	—	—	3.9	334.18	—	0.00	—	2.6	—
East South Central	3.4	8.6	—	7.2	—	—	192.25	—	—	—
West South Central	2.2	4.2	0.00	3.4	0.00	—	—	—	2.3	0.4
Mountain	2.2	—	—	3.8	92.03	553.68	0.00	—	2.2	0.2
Pacific	1.7	4.7	—	—	—	—	—	—	1.7	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.05.

³ 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: 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.

Table 10. Fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	88	\$450	\$600	\$1,200	\$2,500	\$4,000	12	(²)
Management, professional, and related	100	89	500	600	1,200	3,000	3,750	11	(²)
Management, business, and financial	100	88	500	600	1,500	3,000	4,800	12	(²)
Professional and related	100	90	500	650	1,000	2,500	3,000	10	(²)
Service	100	74	500	600	1,000	1,500	3,000	25	(²)
Protective service	100	80	—	—	—	—	—	—	—
Sales and office	100	90	500	600	1,500	2,400	4,000	10	(²)
Sales and related	100	94	400	600	1,250	2,250	4,000	6	(²)
Office and administrative support	100	88	500	600	1,500	3,000	4,000	12	(²)
Natural resources, construction, and maintenance	100	88	450	600	1,050	3,000	4,000	12	—
Construction, extraction, farming, fishing, and forestry	100	89	400	600	1,000	2,500	4,000	—	—
Installation, maintenance, and repair	100	88	500	750	1,500	3,000	4,500	—	—
Production, transportation, and material moving	100	88	400	600	1,000	2,250	4,000	12	(²)
Production	100	84	400	600	1,000	2,000	4,000	15	(²)
Transportation and material moving	100	92	400	600	1,000	2,250	3,000	8	—
Full time	100	89	480	600	1,200	2,500	4,000	11	(²)
Part time	100	71	450	600	1,000	1,500	2,250	29	—
Union	100	78	350	450	600	1,000	2,000	22	—
Nonunion	100	89	500	650	1,500	3,000	4,000	11	(²)
Average wage within the following categories: ³									
Lowest 25 percent	100	76	500	700	1,200	2,000	4,000	23	(²)
Second 25 percent	100	89	500	600	1,300	2,500	4,000	11	(²)
Third 25 percent	100	90	450	600	1,200	3,000	4,000	10	(²)
Highest 25 percent	100	88	400	600	1,000	2,200	3,300	12	(²)
Highest 10 percent	100	89	300	600	1,000	2,400	4,000	11	(²)
Establishment characteristic									
Goods-producing industries	100	88	400	600	1,000	2,250	4,000	12	(²)
Construction	100	86	—	—	—	—	—	—	—
Manufacturing	100	87	400	600	1,000	2,000	4,000	12	(²)
Service-providing industries	100	88	500	600	1,200	2,500	4,000	12	(²)
Trade, transportation, and utilities	100	91	450	600	1,050	2,250	4,000	9	—
Retail trade	100	90	500	600	1,200	2,000	4,000	10	—
Transportation and warehousing	100	92	400	500	1,500	3,000	4,000	8	—
Information	100	95	—	—	—	—	—	—	—
Financial activities	100	90	550	750	1,500	3,000	4,500	10	—
Finance and insurance	100	88	500	750	1,500	3,000	4,000	12	—
Credit intermediation and related activities	100	84	500	600	1,500	3,000	4,000	16	—
Insurance carriers and related activities	100	94	600	1,000	1,500	3,000	4,500	—	—
Professional and business services	100	90	450	750	1,250	3,000	4,000	—	—
Professional and technical services	100	92	—	—	—	—	—	—	—
Education and health services	100	85	500	600	1,500	2,500	3,000	15	—
Educational services	100	93	500	750	1,500	2,000	3,000	7	—
Junior colleges, colleges, and universities	100	91	500	750	1,500	2,000	3,000	9	—
Health care and social assistance	100	84	500	600	1,500	3,000	3,000	16	—

See footnotes at end of table.

Table 10. Fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	89	\$500	\$750	\$1,500	\$3,000	\$4,500	11	(²)
1 to 49 workers	100	88	500	900	1,500	3,000	4,500	12	—
50 to 99 workers	100	91	500	750	1,500	2,500	4,000	—	—
100 workers or more	100	86	400	600	1,000	2,000	3,000	14	(²)
100 to 499 workers	100	89	450	600	1,000	2,000	3,000	11	—
500 workers or more	100	83	400	600	900	1,900	3,000	17	(²)
Geographic area									
New England	100	79	500	600	1,200	2,100	4,000	—	—
Middle Atlantic	100	83	400	500	1,000	2,500	3,000	17	—
East North Central	100	89	400	600	1,000	2,400	4,500	11	—
West North Central	100	88	500	750	1,500	2,250	4,000	12	—
South Atlantic	100	88	500	600	1,200	2,500	4,000	12	—
East South Central	100	90	—	—	—	—	—	—	—
West South Central	100	90	550	750	1,500	3,000	4,000	10	(²)
Mountain	100	91	400	600	1,000	2,250	3,000	9	(²)
Pacific	100	87	400	500	1,000	1,600	3,000	13	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.5 percent.

³ 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.

Table 10. Standard errors for fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.0	\$73.00	\$0.00	\$160.91	\$122.93	\$84.96	1.0	0.1
Management, professional, and related	1.7	39.24	94.96	335.72	387.62	376.45	1.7	(²)
Management, business, and financial	2.2	66.54	21.94	218.71	0.00	343.79	2.2	(²)
Professional and related	2.3	32.54	150.43	462.04	459.34	128.67	2.3	(²)
Service	4.6	43.87	143.18	110.12	0.00	196.21	4.6	0.5
Protective service	10.9	—	—	—	—	—	—	—
Sales and office	1.3	21.94	31.41	347.97	257.02	206.96	1.3	0.1
Sales and related	0.9	160.61	50.26	388.11	266.16	1,061.83	0.9	(²)
Office and administrative support	2.0	0.00	66.54	312.25	647.66	357.65	2.0	0.1
Natural resources, construction, and maintenance	3.1	51.91	25.49	331.07	606.04	588.64	3.1	—
Construction, extraction, farming, fishing, and forestry	3.4	36.71	0.00	202.07	705.48	0.00	—	—
Installation, maintenance, and repair	5.0	64.33	141.92	471.04	577.92	920.33	—	—
Production, transportation, and material moving	1.6	29.43	0.00	144.85	303.02	328.48	1.6	0.1
Production	3.0	116.50	13.87	263.98	508.13	405.46	3.0	0.2
Transportation and material moving	1.9	29.43	109.25	220.90	407.47	896.16	1.9	—
Full time	0.9	52.83	0.00	186.15	324.79	0.00	0.9	0.1
Part time	4.5	74.07	127.16	253.56	0.00	929.54	4.5	—
Union	2.4	96.12	66.54	0.00	87.75	299.67	2.4	—
Nonunion	1.1	0.00	122.61	65.08	569.02	0.00	1.1	0.1
Average wage within the following categories: ³								
Lowest 25 percent	4.0	9.81	137.09	403.08	395.48	512.13	3.9	0.5
Second 25 percent	1.2	0.00	13.87	329.35	589.62	169.93	1.2	0.1
Third 25 percent	1.2	72.33	9.81	309.62	584.13	290.20	1.2	(²)
Highest 25 percent	1.6	60.48	0.00	109.25	306.35	610.69	1.6	(²)
Highest 10 percent	2.4	107.92	0.00	75.99	408.99	612.99	2.4	0.1
Establishment characteristic								
Goods-producing industries	2.1	115.53	0.00	79.70	210.63	96.62	2.1	(²)
Construction	5.3	—	—	—	—	—	—	—
Manufacturing	2.4	90.11	9.81	179.30	327.83	813.40	2.4	0.1
Service-providing industries	1.1	62.05	0.00	239.56	436.11	264.71	1.1	0.1
Trade, transportation, and utilities	1.4	67.97	0.00	225.22	240.91	946.52	1.4	—
Retail trade	1.7	69.37	8.50	302.86	343.37	668.57	1.7	—
Transportation and warehousing	2.4	58.04	79.70	434.78	491.71	1,113.76	2.4	—
Information	1.5	—	—	—	—	—	—	—
Financial activities	2.1	67.26	199.14	119.35	0.00	337.58	2.1	—
Finance and insurance	2.4	71.42	166.49	80.90	187.18	261.78	2.4	—
Credit intermediation and related activities	3.7	31.02	29.43	494.83	681.69	137.35	3.7	—
Insurance carriers and related activities	3.4	39.24	50.98	406.40	396.82	514.66	—	—
Professional and business services	3.4	102.90	72.09	375.64	700.62	857.36	—	—
Professional and technical services	3.8	—	—	—	—	—	—	—
Education and health services	3.0	0.00	185.63	182.23	840.46	0.00	3.0	—
Educational services	1.8	58.86	0.00	174.40	0.00	0.00	1.8	—
Junior colleges, colleges, and universities	2.0	58.04	0.00	406.76	640.41	0.00	2.0	—
Health care and social assistance	3.4	0.00	157.58	320.47	627.04	0.00	3.4	—

See footnotes at end of table.

Table 10. Standard errors for fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	1.5	\$0.00	\$156.74	\$0.00	\$0.00	\$392.43	1.5	0.2
1 to 49 workers	1.9	62.82	156.74	62.05	0.00	442.24	1.9	—
50 to 99 workers	2.3	0.00	195.54	83.25	548.35	672.87	—	—
100 workers or more	1.3	52.83	0.00	67.97	117.73	426.74	1.3	(²)
100 to 499 workers	1.8	68.03	21.94	0.00	156.05	899.65	1.8	—
500 workers or more	2.1	16.99	0.00	105.66	303.50	336.44	2.1	(²)
Geographic area								
New England	12.2	83.25	158.80	450.33	247.03	1,116.53	—	—
Middle Atlantic	3.9	77.87	142.85	39.24	215.17	297.86	3.9	—
East North Central	2.6	126.78	64.33	247.22	758.44	422.66	2.6	—
West North Central	2.7	65.08	216.95	137.35	706.30	374.87	2.7	—
South Atlantic	2.6	64.33	110.78	320.17	629.57	979.75	2.6	—
East South Central	3.4	—	—	—	—	—	—	—
West South Central	2.2	95.62	123.32	0.00	0.00	1,004.44	2.3	0.4
Mountain	2.2	151.99	109.25	58.86	393.64	169.93	2.2	0.2
Pacific	1.7	96.12	101.96	39.24	643.63	0.00	1.7	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.05.

³ 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: 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.

Table 11. Fee-for-service plans: Coinsurance percentage,¹ 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
Worker characteristic								
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: ²								
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	—
Establishment characteristic								
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,¹ 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	—
Geographic area								
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	—

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 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.

Table 11. Standard errors for fee-for-service plans: Coinsurance percentage,¹ private industry workers, National Compensation Survey, 2009

Characteristics	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	
Worker characteristic							
All workers	—	—	1.3	1.0	0.0	2.2	—
Management, professional, and related	—	—	2.1	0.0	0.0	4.0	—
Management, business, and financial	—	—	2.0	6.6	0.0	7.1	—
Professional and related	—	—	3.1	0.0	0.0	8.6	—
Service	—	—	4.9	4.6	1.3	0.0	—
Protective service	—	—	2.4	9.6	11.4	11.1	—
Sales and office	—	—	1.5	2.4	0.0	6.8	—
Sales and related	—	—	3.3	6.1	0.0	13.6	—
Office and administrative support	—	—	1.9	1.0	0.0	1.0	—
Natural resources, construction, and maintenance	3.8	0.0	3.8	3.4	1.0	0.0	—
Construction, extraction, farming, fishing, and forestry	—	—	3.8	6.9	7.3	0.0	—
Installation, maintenance, and repair	6.2	0.0	6.2	0.0	2.6	14.7	—
Production, transportation, and material moving	—	—	2.5	3.1	0.0	0.0	—
Production	—	—	2.5	2.4	0.0	10.4	—
Transportation and material moving	3.8	0.0	3.8	10.6	0.0	3.7	—
Full time	—	—	1.3	2.6	0.0	2.8	—
Part time	—	—	4.0	0.0	0.0	9.0	—
Union	—	—	2.2	6.7	6.2	11.6	—
Nonunion	—	—	1.4	0.0	0.0	2.0	—
Average wage within the following categories: ²							
Lowest 25 percent	—	—	3.7	0.0	0.0	0.0	—
Second 25 percent	—	—	1.4	0.0	0.0	1.0	—
Third 25 percent	—	—	2.6	6.2	0.0	2.4	—
Highest 25 percent	—	—	1.3	5.6	0.0	0.0	—
Highest 10 percent	—	—	2.3	6.7	1.0	0.0	—
Establishment characteristic							
Goods-producing industries	—	—	2.0	6.6	0.0	4.2	—
Construction	—	—	5.8	10.7	9.9	—	—
Manufacturing	—	—	2.2	4.6	1.0	6.5	—
Service-providing industries	—	—	1.5	0.0	0.0	7.0	—
Trade, transportation, and utilities	1.5	0.0	1.5	2.8	0.0	3.4	—
Retail trade	2.4	0.0	2.4	0.0	0.0	7.8	—
Transportation and warehousing	3.2	9.2	3.2	8.1	0.0	9.2	—
Information	—	—	5.0	1.7	6.5	19.0	—
Financial activities	2.3	0.0	2.3	1.4	2.0	10.6	—
Finance and insurance	2.5	0.0	2.5	0.0	2.0	10.6	—
Credit intermediation and related activities	2.4	0.0	2.4	1.4	0.0	8.7	—
Insurance carriers and related activities	5.3	13.7	5.3	6.9	5.1	0.0	—
Professional and business services	—	—	3.2	6.5	0.0	13.7	—
Professional and technical services	—	—	2.4	8.5	0.0	0.0	—
Education and health services	—	—	4.7	0.0	0.0	0.0	—
Educational services	—	—	3.1	0.0	3.2	8.8	—
Junior colleges, colleges, and universities	—	—	3.2	2.2	5.4	0.0	—
Health care and social assistance	—	—	5.4	0.0	0.0	0.0	—

See footnotes at end of table.

Table 11. Standard errors for fee-for-service plans: Coinsurance percentage,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	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	—	—	2.4	0.0	0.0	13.5	—
1 to 49 workers	3.2	0.0	3.2	0.0	0.0	18.6	—
50 to 99 workers	—	—	4.0	5.5	0.0	10.5	—
100 workers or more	—	—	1.1	5.7	0.0	9.0	—
100 to 499 workers	—	—	1.5	6.9	0.0	6.6	—
500 workers or more	—	—	2.1	5.4	0.0	7.3	—
Geographic area							
New England	—	—	2.9	5.9	7.3	10.9	—
Middle Atlantic	4.3	0.0	4.3	11.3	0.0	0.0	—
East North Central	—	—	1.5	7.2	0.0	4.4	—
West North Central	—	—	5.2	0.0	0.0	12.6	—
South Atlantic	—	—	1.7	0.0	0.0	7.7	—
East South Central	—	—	8.7	6.2	0.0	10.4	—
West South Central	—	—	4.5	0.0	0.0	2.8	—
Mountain	—	—	2.8	0.0	0.0	13.8	—
Pacific	—	—	3.6	0.0	0.0	7.2	—

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 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: 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.

Table 12. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	80	\$825	\$1,200	\$1,900	\$2,500	\$3,600	19	1
Management, professional, and related	100	80	900	1,200	1,900	2,500	3,400	19	2
Management, business, and financial	100	85	1,000	1,250	2,000	2,500	3,400	13	2
Professional and related	100	77	900	1,200	1,750	2,500	3,250	22	1
Service	100	76	750	1,500	2,000	3,000	4,500	24	1
Protective service	100	68	1,000	1,500	2,150	3,000	3,500	–	–
Sales and office	100	83	900	1,200	2,000	2,500	3,700	16	1
Sales and related	100	83	1,000	1,400	2,000	2,700	4,500	17	(²)
Office and administrative support	100	83	800	1,000	1,900	2,500	3,300	16	1
Natural resources, construction, and maintenance	100	76	750	1,000	2,000	2,500	3,500	23	1
Construction, extraction, farming, fishing, and forestry	100	76	1,000	1,200	2,000	3,000	4,000	24	–
Installation, maintenance, and repair	100	76	750	1,000	1,500	2,500	3,000	23	1
Production, transportation, and material moving	100	79	750	1,000	1,500	2,500	4,000	19	2
Production	100	79	700	1,150	1,500	2,500	4,000	19	2
Transportation and material moving	100	80	850	1,000	1,500	2,500	3,500	19	2
Full time	100	80	825	1,200	1,850	2,500	3,500	19	1
Part time	100	78	–	–	–	–	–	21	1
Union	100	69	800	1,000	1,500	2,300	3,000	30	1
Nonunion	100	82	850	1,200	2,000	2,500	3,650	17	1
Average wage within the following categories: ³									
Lowest 25 percent	100	80	750	1,250	2,000	3,200	4,500	19	1
Second 25 percent	100	80	750	1,000	1,750	2,500	3,500	18	2
Third 25 percent	100	81	800	1,000	1,600	2,500	3,500	18	1
Highest 25 percent	100	78	1,000	1,250	2,000	2,500	3,500	21	1
Highest 10 percent	100	78	1,000	1,250	2,000	2,500	3,500	22	1
Establishment characteristic									
Goods-producing industries	100	82	850	1,000	1,700	2,500	4,000	17	1
Construction	100	85	1,000	1,150	2,000	3,000	5,000	15	–
Manufacturing	100	81	750	1,000	1,600	2,500	3,700	18	1
Service-providing industries	100	79	800	1,200	1,900	2,500	3,500	19	1
Trade, transportation, and utilities	100	83	1,000	1,200	1,750	2,500	3,650	16	1
Retail trade	100	85	1,000	1,250	1,800	2,500	4,000	15	–
Transportation and warehousing	100	76	1,000	1,250	1,500	3,000	3,600	24	–
Information	100	85	850	1,400	2,000	2,500	3,500	13	2
Financial activities	100	78	950	1,375	2,000	2,500	3,700	20	2
Finance and insurance	100	77	900	1,200	2,000	2,500	3,500	21	2
Credit intermediation and related activities	100	80	1,000	1,375	2,000	3,000	3,700	20	(²)
Insurance carriers and related activities	100	76	900	1,000	1,900	2,500	3,500	19	5
Professional and business services	100	78	900	1,250	2,000	2,500	3,400	21	1
Professional and technical services	100	78	1,000	1,500	2,000	2,500	3,400	22	–
Education and health services	100	75	750	1,000	1,500	2,000	3,000	23	2
Educational services	100	79	750	1,000	1,500	2,500	4,000	21	–
Junior colleges, colleges, and universities	100	75	800	1,000	1,500	2,500	2,750	25	–
Health care and social assistance	100	74	750	1,000	1,500	2,000	3,000	24	2

See footnotes at end of table.

Table 12. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	80	\$800	\$1,200	\$2,000	\$2,500	\$4,000	19	1
1 to 49 workers	100	79	1,000	1,200	2,000	2,500	4,000	20	1
50 to 99 workers	100	82	750	1,000	2,000	2,750	3,800	17	1
100 workers or more	100	80	850	1,200	1,750	2,500	3,500	19	1
100 to 499 workers	100	83	750	1,250	1,750	2,500	3,500	17	1
500 workers or more	100	77	900	1,100	1,700	2,500	4,000	22	2
Geographic area									
New England	100	60	1,000	1,350	2,300	2,900	4,000	40	1
Middle Atlantic	100	56	750	1,000	1,500	2,500	3,300	42	2
East North Central	100	86	800	1,000	1,500	2,500	3,800	12	2
West North Central	100	85	500	1,000	1,600	2,300	3,000	—	—
South Atlantic	100	83	1,000	1,400	2,000	2,700	4,000	15	2
East South Central	100	88	600	1,000	1,500	2,250	3,500	11	1
West South Central	100	87	1,000	1,200	2,000	3,000	4,000	12	1
Mountain	100	77	1,000	1,500	2,000	2,800	4,000	20	3
Pacific	100	89	900	1,250	2,000	2,500	3,600	11	(²)

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² Less than 0.5 percent.

³ 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.

Table 12. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.1	\$94.95	\$170.63	\$197.80	\$0.00	\$311.06	1.0	0.3
Management, professional, and related	2.1	121.29	64.33	210.64	0.00	136.29	1.9	0.6
Management, business, and financial	1.6	141.49	221.88	88.30	282.13	131.99	1.4	1.4
Professional and related	3.0	152.87	70.92	139.78	70.75	514.65	3.0	0.5
Service	3.4	162.69	134.79	52.83	515.97	867.79	3.5	0.4
Protective service	14.6	451.93	537.44	596.84	458.07	238.70	—	—
Sales and office	1.7	129.00	240.16	176.32	52.83	238.50	1.7	0.4
Sales and related	2.8	0.00	137.00	48.06	352.91	633.76	2.8	0.2
Office and administrative support	1.9	80.95	98.11	202.49	0.00	364.19	2.0	0.6
Natural resources, construction, and maintenance	3.0	135.25	49.05	542.08	307.91	673.30	3.0	0.4
Construction, extraction, farming, fishing, and forestry	4.0	0.00	160.02	201.06	70.75	1,105.65	4.0	—
Installation, maintenance, and repair	4.8	114.41	33.99	188.97	144.60	191.50	4.6	0.9
Production, transportation, and material moving	2.8	144.85	78.64	252.99	65.81	509.87	2.5	0.9
Production	3.5	174.30	191.09	267.96	120.95	207.89	3.1	1.2
Transportation and material moving	4.6	219.16	0.00	528.41	223.29	272.77	4.1	1.4
Full time	1.2	91.75	197.62	188.84	0.00	265.61	1.1	0.3
Part time	5.5	—	—	—	—	—	5.5	0.5
Union	3.2	198.24	55.50	0.00	223.29	1,149.40	3.5	1.2
Nonunion	1.1	100.53	101.48	156.05	19.62	288.96	1.1	0.3
Average wage within the following categories: ²								
Lowest 25 percent	2.2	82.08	249.55	35.37	570.54	206.02	2.4	0.7
Second 25 percent	1.9	210.26	230.34	227.34	0.00	185.11	1.7	0.9
Third 25 percent	1.7	107.54	66.36	153.56	0.00	423.63	1.7	0.3
Highest 25 percent	2.0	94.59	40.45	48.06	192.00	148.14	1.9	0.4
Highest 10 percent	3.0	65.11	83.97	157.58	225.01	194.55	2.9	0.2
Establishment characteristic								
Goods-producing industries	2.1	147.23	180.77	175.23	126.40	118.14	2.0	0.5
Construction	3.1	0.00	258.68	227.13	761.52	19.62	3.1	—
Manufacturing	2.7	183.68	145.89	192.50	76.62	411.35	2.5	0.7
Service-providing industries	1.2	119.75	121.35	164.24	0.00	107.02	1.2	0.4
Trade, transportation, and utilities	2.2	55.50	187.69	242.70	51.91	429.55	2.2	0.3
Retail trade	2.8	0.00	275.75	253.56	87.75	529.51	2.8	—
Transportation and warehousing	7.0	49.05	267.42	563.75	707.19	853.02	7.0	—
Information	3.8	129.78	266.52	371.90	178.76	785.79	3.6	1.0
Financial activities	2.8	89.38	146.59	0.00	415.31	224.79	2.7	0.9
Finance and insurance	3.2	13.87	237.09	75.99	0.00	219.59	3.0	1.1
Credit intermediation and related activities	2.9	39.24	150.71	62.82	463.50	308.06	2.9	0.1
Insurance carriers and related activities	4.6	0.00	0.00	473.16	0.00	664.02	4.2	2.8
Professional and business services	4.2	189.22	197.92	100.05	169.64	347.69	4.1	0.7
Professional and technical services	5.6	0.00	306.50	73.42	590.28	526.50	5.6	—
Education and health services	3.7	168.22	57.21	0.00	131.99	443.55	3.5	1.0
Educational services	4.7	94.10	0.00	210.87	530.32	869.23	4.7	—
Junior colleges, colleges, and universities	4.8	50.02	171.34	48.06	428.54	353.73	4.8	—
Health care and social assistance	4.1	320.92	136.29	0.00	70.75	277.49	3.8	1.2

See footnotes at end of table.

Table 12. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	1.8	\$144.85	\$274.52	\$66.54	\$288.87	\$425.61	1.8	0.5
1 to 49 workers	2.2	132.35	200.10	56.36	279.39	444.98	2.1	0.6
50 to 99 workers	2.7	134.52	221.34	494.05	320.02	541.19	2.7	0.8
100 workers or more	1.2	111.86	133.63	72.26	0.00	160.61	1.2	0.4
100 to 499 workers	2.0	180.32	192.62	206.14	234.23	323.01	1.9	0.5
500 workers or more	1.7	138.14	159.93	70.75	279.56	378.98	2.1	0.9
Geographic area								
New England	6.2	125.64	223.50	328.04	255.08	1,459.68	5.9	0.5
Middle Atlantic	2.1	55.50	231.80	400.32	230.71	416.87	2.4	1.3
East North Central	2.0	73.66	48.06	291.69	372.94	905.99	2.0	0.8
West North Central	5.1	116.63	0.00	221.14	345.61	0.00	—	—
South Atlantic	2.9	33.99	136.21	0.00	366.16	389.60	3.0	1.0
East South Central	2.7	156.36	0.00	324.64	432.23	486.60	2.9	1.4
West South Central	3.1	34.27	134.53	326.86	266.16	172.46	3.1	0.5
Mountain	5.0	100.05	230.08	29.43	398.51	370.44	3.9	1.6
Pacific	2.5	192.25	93.59	306.02	474.88	683.59	2.5	0.1

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² 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: 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.

Table 13. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	72	\$1,640	\$2,500	\$4,000	\$5,250	\$7,500	27	1
Management, professional, and related	100	73	1,800	2,600	4,000	5,200	7,500	25	2
Management, business, and financial	100	76	1,800	3,000	4,000	5,250	7,500	22	2
Professional and related	100	72	1,500	2,500	4,000	5,000	7,500	27	1
Service	100	59	1,500	3,000	3,600	4,500	7,000	41	1
Protective service	100	56	2,400	3,000	4,500	6,600	7,000	–	–
Sales and office	100	75	1,900	2,600	4,000	5,100	7,600	24	1
Sales and related	100	77	2,000	3,000	4,000	6,000	8,500	23	(²)
Office and administrative support	100	75	1,500	2,300	3,600	5,000	7,500	24	1
Natural resources, construction, and maintenance	100	68	1,500	2,300	3,000	5,250	7,500	31	1
Construction, extraction, farming, fishing, and forestry	100	64	2,000	2,400	4,500	5,550	9,800	36	–
Installation, maintenance, and repair	100	73	–	–	–	–	–	26	1
Production, transportation, and material moving	100	72	1,600	2,500	3,500	6,000	8,000	26	2
Production	100	74	1,500	2,475	3,400	5,000	8,000	23	2
Transportation and material moving	100	69	2,000	2,600	4,000	6,000	8,000	29	2
Full time	100	72	1,650	2,500	4,000	5,300	7,600	26	1
Part time	100	64	1,500	3,000	3,500	4,600	6,000	35	1
Union	100	55	1,640	2,500	3,000	5,000	6,000	43	1
Nonunion	100	74	1,600	2,500	4,000	5,300	7,600	24	1
Average wage within the following categories: ³									
Lowest 25 percent	100	66	1,500	2,500	4,000	6,000	9,750	33	1
Second 25 percent	100	74	1,640	2,500	3,800	5,000	7,500	24	2
Third 25 percent	100	75	1,500	2,400	3,600	5,000	7,500	24	1
Highest 25 percent	100	69	2,000	2,700	4,000	5,400	7,500	30	1
Highest 10 percent	100	71	2,000	2,850	4,000	5,400	7,500	29	1
Establishment characteristic									
Goods-producing industries	100	76	1,640	2,400	3,450	5,300	8,000	23	1
Construction	100	73	2,000	2,400	4,500	7,000	10,000	27	–
Manufacturing	100	75	1,500	2,475	3,400	5,000	7,700	23	1
Service-providing industries	100	70	1,800	2,600	4,000	5,200	7,500	28	1
Trade, transportation, and utilities	100	75	2,000	3,000	4,000	5,500	8,500	25	1
Retail trade	100	80	2,000	3,000	4,000	5,000	9,000	20	–
Transportation and warehousing	100	62	2,000	2,700	4,000	6,000	8,000	38	–
Information	100	82	2,000	2,800	4,000	5,500	7,500	16	2
Financial activities	100	80	2,000	2,750	4,000	6,000	7,600	18	2
Finance and insurance	100	79	2,000	2,700	4,000	5,000	7,500	19	2
Credit intermediation and related activities	100	78	2,000	2,750	4,000	6,000	7,900	22	(²)
Insurance carriers and related activities	100	82	2,000	2,300	3,400	5,000	7,500	13	5
Professional and business services	100	66	2,000	2,600	4,000	5,050	6,800	33	1
Professional and technical services	100	67	2,000	3,000	4,000	5,200	6,000	33	–
Education and health services	100	72	1,250	2,000	3,000	4,500	7,000	26	2
Educational services	100	76	–	–	–	–	–	24	–
Junior colleges, colleges, and universities	100	73	2,000	2,500	3,400	4,500	7,000	27	–
Health care and social assistance	100	72	–	–	–	–	–	26	2

See footnotes at end of table.

Table 13. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	68	\$1,500	\$2,500	\$4,000	\$5,250	\$7,500	30	1
1 to 49 workers	100	67	1,800	2,500	4,000	5,000	7,500	31	1
50 to 99 workers	100	72	1,500	2,500	4,000	6,000	7,600	27	1
100 workers or more	100	74	1,750	2,500	3,750	5,100	7,500	24	1
100 to 499 workers	100	76	1,750	2,800	4,000	5,000	7,500	23	1
500 workers or more	100	72	1,800	2,300	3,400	5,400	8,000	26	2
Geographic area									
New England	100	55	2,300	3,200	4,800	6,000	8,700	44	1
Middle Atlantic	100	52	1,500	2,400	3,500	5,000	7,000	46	2
East North Central	100	78	1,500	2,350	3,200	5,000	6,200	20	2
West North Central	100	77	1,500	2,000	3,000	4,600	6,000	23	—
South Atlantic	100	77	2,000	3,000	4,000	6,000	8,000	21	2
East South Central	100	81	—	—	—	—	—	18	1
West South Central	100	80	2,000	2,800	4,000	6,000	9,000	19	1
Mountain	100	63	2,000	3,000	4,000	5,000	6,400	34	3
Pacific	100	70	1,800	2,700	4,000	5,700	8,000	29	(²)

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² Less than 0.5 percent.

³ 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.

Table 13. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.3	\$262.10	\$48.31	\$158.80	\$294.48	\$327.50	1.3	0.3
Management, professional, and related	2.2	335.72	244.17	93.59	252.23	374.35	2.1	0.6
Management, business, and financial	2.5	213.14	367.20	102.90	460.37	451.51	2.3	1.4
Professional and related	2.9	418.54	222.72	388.86	153.25	710.58	2.9	0.5
Service	4.7	219.37	636.41	756.12	1,025.30	808.48	4.9	0.4
Protective service	13.0	485.01	950.78	215.17	1,277.96	369.83	—	—
Sales and office	2.1	251.67	199.75	0.00	440.94	380.22	2.1	0.4
Sales and related	2.6	114.41	135.94	217.61	285.69	1,062.78	2.6	0.2
Office and administrative support	2.6	164.12	371.47	382.74	0.00	392.55	2.6	0.6
Natural resources, construction, and maintenance	3.3	581.06	442.86	908.11	359.53	828.18	3.2	0.4
Construction, extraction, farming, fishing, and forestry	4.5	227.95	288.37	653.43	669.07	1,358.28	4.5	—
Installation, maintenance, and repair	4.8	—	—	—	—	—	4.7	0.9
Production, transportation, and material moving	3.1	223.58	87.06	555.67	488.57	558.78	2.9	0.9
Production	3.6	173.76	102.66	309.62	1,080.92	966.55	3.2	1.2
Transportation and material moving	5.0	449.58	387.82	281.28	153.25	1,215.93	4.8	1.4
Full time	1.3	262.98	25.01	143.52	303.34	409.94	1.2	0.3
Part time	6.1	588.64	614.09	643.48	522.09	548.70	6.1	0.5
Union	4.0	262.67	401.16	847.87	677.15	1,651.00	4.7	1.2
Nonunion	1.4	316.09	37.35	39.24	342.67	387.70	1.4	0.3
Average wage within the following categories: ²								
Lowest 25 percent	3.4	679.71	381.11	0.00	101.96	1,454.24	3.5	0.7
Second 25 percent	1.9	248.36	185.43	379.33	141.49	499.48	1.9	0.9
Third 25 percent	2.1	263.22	143.94	476.50	386.99	362.86	2.1	0.3
Highest 25 percent	2.1	39.24	260.49	39.24	239.91	302.07	2.0	0.4
Highest 10 percent	3.1	0.00	209.96	39.24	331.97	493.86	3.1	0.2
Establishment characteristic								
Goods-producing industries	2.5	202.75	152.54	407.82	493.66	421.40	2.3	0.5
Construction	4.3	0.00	537.35	578.08	1,644.57	39.24	4.3	—
Manufacturing	3.2	194.24	178.57	414.96	78.49	656.07	3.0	0.7
Service-providing industries	1.6	437.65	176.32	49.05	323.90	98.11	1.6	0.4
Trade, transportation, and utilities	2.4	0.00	330.08	0.00	571.97	1,524.17	2.3	0.3
Retail trade	2.9	49.05	176.59	111.00	366.69	1,518.82	2.9	—
Transportation and warehousing	8.2	837.77	444.85	750.76	744.71	2,373.66	8.2	—
Information	4.4	298.86	89.38	505.99	849.63	1,806.22	4.1	1.0
Financial activities	2.4	0.00	247.81	0.00	448.51	219.37	2.2	0.9
Finance and insurance	2.8	98.11	238.70	135.94	256.02	353.19	2.5	1.1
Credit intermediation and related activities	3.1	103.36	329.94	78.49	772.99	669.14	3.1	0.1
Insurance carriers and related activities	4.5	248.97	283.66	731.67	287.04	1,316.24	3.5	2.8
Professional and business services	5.5	313.94	473.97	0.00	192.25	693.17	5.5	0.7
Professional and technical services	7.7	92.03	412.98	98.11	331.97	1,658.10	7.7	—
Education and health services	4.0	447.76	452.78	0.00	478.82	612.52	3.9	1.0
Educational services	4.7	—	—	—	—	—	4.7	—
Junior colleges, colleges, and universities	5.0	517.28	161.21	712.14	767.81	1,487.87	5.0	—
Health care and social assistance	4.4	—	—	—	—	—	4.3	1.2

See footnotes at end of table.

Table 13. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	2.1	\$355.36	\$222.64	\$168.79	\$606.76	\$188.20	2.1	0.5
1 to 49 workers	2.9	493.18	337.01	327.60	160.61	346.03	2.8	0.6
50 to 99 workers	3.6	455.12	453.82	397.91	0.00	473.77	3.7	0.8
100 workers or more	1.5	223.10	63.67	364.32	435.67	640.63	1.5	0.4
100 to 499 workers	2.0	310.56	400.95	90.98	399.00	653.94	2.0	0.5
500 workers or more	2.2	282.80	120.95	201.78	301.43	239.51	2.6	0.9
Geographic area								
New England	4.5	742.51	487.09	406.40	781.05	1,237.20	4.3	0.5
Middle Atlantic	2.8	630.20	560.50	746.71	709.43	263.98	3.5	1.3
East North Central	2.4	288.03	196.03	399.00	491.52	1,522.68	2.4	0.8
West North Central	4.1	228.82	350.04	433.12	705.01	452.57	4.1	—
South Atlantic	2.5	0.00	64.33	0.00	0.00	528.32	2.6	1.0
East South Central	2.7	—	—	—	—	—	3.0	1.4
West South Central	4.5	136.80	445.71	343.93	0.00	735.80	4.5	0.5
Mountain	7.2	248.19	381.99	0.00	426.74	1,181.73	6.3	1.6
Pacific	4.1	494.83	318.51	448.30	859.32	590.93	4.1	0.1

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² 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: 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.

Table 14. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2009

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	34	65	(⁴)	15	85	–	54	45	1
Management, professional, and related	32	68	–	15	85	–	59	41	–
Management, business, and financial	27	73	–	–	94	–	53	47	–
Professional and related	35	65	–	19	81	–	62	38	–
Service	38	62	–	–	85	–	59	39	2
Protective service	–	91	–	–	92	–	–	72	–
Sales and office	34	65	1	15	85	–	49	49	1
Sales and related	33	67	–	–	86	–	47	51	1
Office and administrative support	35	64	1	16	84	–	50	48	1
Natural resources, construction, and maintenance	48	52	(⁴)	–	81	–	42	58	–
Construction, extraction, farming, fishing, and forestry	59	41	–	–	80	–	42	58	–
Installation, maintenance, and repair	–	63	–	–	82	–	42	58	–
Production, transportation, and material moving	26	74	–	–	88	–	58	41	1
Production	22	78	–	–	88	–	63	37	–
Transportation and material moving	32	68	–	–	87	–	51	47	3
Full time	35	65	(⁴)	15	85	–	55	45	(⁴)
Part time	26	74	–	–	88	–	36	56	8
Union	25	75	–	–	95	–	33	60	6
Nonunion	36	64	(⁴)	16	84	–	57	43	–
Average wage within the following categories: ⁵									
Lowest 25 percent	29	71	–	–	87	–	51	48	1
Second 25 percent	35	64	1	20	80	–	61	37	3
Third 25 percent	41	59	(⁴)	18	82	–	55	45	–
Highest 25 percent	30	70	–	10	90	–	50	50	–
Highest 10 percent	29	71	–	–	92	–	52	48	–
Establishment characteristic									
Goods-producing industries	36	64	–	14	86	–	48	52	–
Construction	47	53	–	–	92	–	29	71	–
Manufacturing	33	67	–	–	84	–	57	43	–
Service-providing industries	34	66	(⁴)	15	85	–	56	43	1
Trade, transportation, and utilities	28	71	1	–	92	–	42	53	4
Retail trade	–	74	–	–	88	–	45	50	5
Transportation and warehousing	–	55	–	–	100	–	–	77	–
Information	–	91	–	–	100	–	48	52	–
Financial activities	23	77	–	–	93	–	54	46	–
Finance and insurance	27	73	–	–	93	–	43	57	–
Credit intermediation and related activities	24	76	–	–	95	–	–	68	–
Insurance carriers and related activities	42	58	–	–	87	–	62	38	–
Professional and business services	–	71	–	–	91	–	60	40	–
Professional and technical services	–	66	–	–	86	–	64	–	–
Education and health services	46	54	–	26	74	–	67	33	–
Educational services	33	67	–	–	90	–	49	51	–
Junior colleges, colleges, and universities	25	75	–	–	98	–	35	65	–
Health care and social assistance	49	51	–	–	70	–	71	29	–

See footnotes at end of table.

Table 14. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	41	58	(⁴)	17	83	—	60	40	—
1 to 49 workers	43	57	1	17	83	—	60	40	—
50 to 99 workers	37	63	(⁴)	—	82	—	60	40	—
100 workers or more	27	73	—	13	87	—	48	51	2
100 to 499 workers	27	73	—	—	89	—	50	47	2
500 workers or more	26	74	—	—	85	—	45	54	1
Geographic area									
New England	32	68	—	—	95	—	32	68	—
Middle Atlantic	27	73	(⁴)	—	94	—	35	65	—
East North Central	34	66	—	15	85	—	41	58	1
West North Central	82	—	—	—	—	—	—	—	—
South Atlantic	44	55	1	—	72	—	63	35	2
East South Central	—	64	—	—	93	—	—	—	7
West South Central	45	55	—	—	93	—	47	53	—
Mountain	44	56	—	—	60	—	71	—	—
Pacific	—	78	—	—	94	—	73	26	(⁴)

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² 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.

³ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

⁴ Less than 0.5 percent.

⁵ 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.

Table 14. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2009

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	3.4	3.4	0.2	2.7	2.7	–	3.1	3.1	0.3
Management, professional, and related	4.0	4.0	–	3.9	3.9	–	4.4	4.4	–
Management, business, and financial	4.5	4.5	–	–	2.2	–	6.4	6.4	–
Professional and related	5.1	5.1	–	4.9	4.9	–	4.7	4.7	–
Service	10.0	10.0	–	–	5.3	–	8.3	8.2	1.5
Protective service	–	8.0	–	–	8.0	–	–	15.3	–
Sales and office	5.0	5.0	0.8	3.5	3.5	–	4.1	4.1	0.6
Sales and related	6.9	6.9	–	–	5.2	–	7.8	7.8	0.8
Office and administrative support	5.2	5.3	1.1	4.5	4.5	–	4.5	4.5	0.7
Natural resources, construction, and maintenance	8.6	8.6	0.1	–	9.1	–	8.1	8.1	–
Construction, extraction, farming, fishing, and forestry	10.8	10.8	–	–	14.7	–	12.3	12.3	–
Installation, maintenance, and repair	–	11.7	–	–	10.8	–	10.1	10.1	–
Production, transportation, and material moving	5.3	5.3	–	–	3.9	–	6.2	6.2	1.0
Production	6.1	6.1	–	–	4.2	–	7.3	7.3	–
Transportation and material moving	8.2	8.2	–	–	5.5	–	7.2	7.2	2.7
Full time	3.6	3.5	0.2	2.8	2.8	–	3.1	3.1	0.2
Part time	5.0	5.0	–	–	4.4	–	7.3	7.1	4.5
Union	5.1	5.1	–	–	1.7	–	5.4	5.4	2.7
Nonunion	3.7	3.7	0.2	3.0	3.0	–	3.3	3.3	–
Average wage within the following categories: ⁴									
Lowest 25 percent	7.5	7.5	–	–	5.5	–	7.5	7.5	0.8
Second 25 percent	6.3	6.2	1.0	3.7	3.7	–	4.6	4.7	1.2
Third 25 percent	4.4	4.4	0.1	4.5	4.5	–	4.3	4.3	–
Highest 25 percent	3.3	3.3	–	2.2	2.2	–	4.4	4.4	–
Highest 10 percent	5.1	5.1	–	–	2.8	–	5.8	5.8	–
Establishment characteristic									
Goods-producing industries	4.9	4.9	–	3.6	3.6	–	5.9	5.9	–
Construction	8.9	8.9	–	–	4.0	–	7.9	7.9	–
Manufacturing	6.7	6.7	–	–	5.1	–	6.7	6.7	–
Service-providing industries	4.2	4.1	0.3	3.1	3.1	–	3.4	3.4	0.4
Trade, transportation, and utilities	6.6	6.5	1.2	–	4.8	–	5.7	5.5	1.8
Retail trade	–	8.0	–	–	7.4	–	7.4	7.5	2.3
Transportation and warehousing	–	13.5	–	–	(⁵)	–	–	10.0	–
Information	–	5.7	–	–	(⁵)	–	9.9	9.9	–
Financial activities	3.9	3.9	–	–	2.4	–	6.6	6.6	–
Finance and insurance	4.3	4.3	–	–	3.0	–	5.2	5.2	–
Credit intermediation and related activities	5.9	5.9	–	–	2.5	–	–	9.7	–
Insurance carriers and related activities	10.2	10.2	–	–	9.0	–	10.4	10.4	–
Professional and business services	–	9.2	–	–	6.2	–	7.6	7.6	–
Professional and technical services	–	12.7	–	–	10.1	–	11.2	–	–
Education and health services	8.2	8.2	–	7.5	7.5	–	6.0	6.0	–
Educational services	9.3	9.3	–	–	7.4	–	9.2	9.2	–
Junior colleges, colleges, and universities	5.8	5.8	–	–	1.2	–	4.4	4.4	–
Health care and social assistance	9.3	9.3	–	–	8.9	–	6.7	6.7	–

See footnotes at end of table.

Table 14. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	5.0	5.0	0.4	4.2	4.2	—	4.5	4.5	—
1 to 49 workers	6.8	6.8	0.6	4.8	4.8	—	4.9	4.9	—
50 to 99 workers	7.0	7.1	0.1	—	6.8	—	7.1	7.1	—
100 workers or more	4.3	4.3	—	3.5	3.5	—	3.9	3.8	0.7
100 to 499 workers	5.7	5.7	—	—	3.8	—	6.3	6.1	1.1
500 workers or more	5.8	5.8	—	—	5.8	—	5.2	5.2	0.8
Geographic area									
New England	5.4	5.4	—	—	2.8	—	6.7	6.7	—
Middle Atlantic	7.2	7.1	0.1	—	4.9	—	2.2	2.2	—
East North Central	9.0	9.0	—	4.2	4.2	—	6.4	6.4	0.5
West North Central	7.2	—	—	—	—	—	—	—	—
South Atlantic	9.1	9.0	1.1	—	8.5	—	6.7	7.1	1.2
East South Central	—	17.7	—	—	3.9	—	—	—	6.0
West South Central	11.2	11.2	—	—	4.3	—	10.1	10.1	—
Mountain	12.3	12.3	—	—	14.5	—	10.1	—	—
Pacific	—	7.8	—	—	1.8	—	6.6	6.4	0.5

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² 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.

³ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

⁴ 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.

⁵ Less than 0.05.

NOTE: 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.

Table 15. Outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2009

(All workers participating in outpatient prescription drug plans = 100 percent)

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Higher reimbursement for formulary drugs ¹
Worker characteristic				
All workers	100	99	79	74
Management, professional, and related	100	99	79	79
Management, business, and financial	100	99	81	79
Professional and related	100	99	78	79
Service	100	99	62	72
Protective service	100	100	69	63
Sales and office	99	98	85	72
Sales and related	100	99	85	72
Office and administrative support	98	98	85	72
Natural resources, construction, and maintenance	100	99	79	73
Construction, extraction, farming, fishing, and forestry	100	98	79	70
Installation, maintenance, and repair	100	100	78	76
Production, transportation, and material moving	100	100	79	73
Production	100	99	82	73
Transportation and material moving	100	100	75	72
Full time	100	99	79	75
Part time	100	99	72	62
Union	100	99	81	65
Nonunion	100	99	78	76
Average wage within the following categories: ²				
Lowest 25 percent	99	99	72	70
Second 25 percent	99	99	76	71
Third 25 percent	100	99	77	76
Highest 25 percent	100	99	84	77
Highest 10 percent	100	99	82	79
Establishment characteristic				
Goods-producing industries	100	99	82	71
Construction	100	98	73	73
Manufacturing	100	100	86	71
Service-providing industries	99	99	77	75
Trade, transportation, and utilities	99	99	81	69
Retail trade	100	100	81	71
Transportation and warehousing	100	100	73	70
Information	100	99	88	83
Financial activities	100	99	90	86
Finance and insurance	100	99	91	83
Credit intermediation and related activities	100	100	88	78
Insurance carriers and related activities	100	99	93	90
Professional and business services	99	99	73	74
Professional and technical services	98	98	72	79
Education and health services	100	99	74	77
Educational services	100	99	85	87
Junior colleges, colleges, and universities	100	99	83	85
Health care and social assistance	100	99	72	76

See footnotes at end of table.

Table 15. Outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in outpatient prescription drug plans = 100 percent)

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Higher reimbursement for formulary drugs ¹
1 to 99 workers	100	99	73	74
1 to 49 workers	100	99	72	72
50 to 99 workers	100	99	79	79
100 workers or more	100	99	83	75
100 to 499 workers	99	98	79	74
500 workers or more	100	99	88	76
Geographic area				
New England	100	100	84	87
Middle Atlantic	100	100	81	78
East North Central	100	99	79	68
West North Central	99	98	68	76
South Atlantic	99	99	77	79
East South Central	100	100	58	80
West South Central	100	99	81	71
Mountain	100	99	77	66
Pacific	100	98	86	71

¹ Formulary drugs are a listing of prescription medications that are covered by the plan.

² 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: 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.

Table 15. Standard errors for outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2009

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Higher reimbursement for formulary drugs ¹
Worker characteristic				
All workers	0.2	0.3	1.5	1.3
Management, professional, and related	0.1	0.4	2.5	2.1
Management, business, and financial	0.1	0.2	2.8	2.8
Professional and related	0.1	0.6	3.0	2.5
Service	(²)	0.5	4.1	4.5
Protective service	(²)	(²)	11.0	8.8
Sales and office	0.6	0.7	1.6	2.0
Sales and related	(²)	0.3	2.1	3.1
Office and administrative support	0.9	1.0	2.1	2.7
Natural resources, construction, and maintenance	0.1	0.6	3.3	3.5
Construction, extraction, farming, fishing, and forestry	0.1	1.2	4.2	5.5
Installation, maintenance, and repair	0.2	(²)	4.6	4.0
Production, transportation, and material moving	0.1	0.2	2.7	2.6
Production	0.1	0.2	3.0	3.1
Transportation and material moving	(²)	0.4	4.5	4.2
Full time	0.2	0.3	1.5	1.4
Part time	0.1	0.4	4.6	5.8
Union	0.1	0.4	3.2	3.6
Nonunion	0.2	0.4	1.6	1.4
Average wage within the following categories: ³				
Lowest 25 percent	0.5	0.7	3.1	3.6
Second 25 percent	0.4	0.5	2.5	2.6
Third 25 percent	0.2	0.4	2.0	2.1
Highest 25 percent	0.1	0.2	2.1	1.7
Highest 10 percent	0.1	0.3	3.4	2.6
Establishment characteristic				
Goods-producing industries	(²)	0.3	2.0	2.3
Construction	(²)	1.1	4.9	5.2
Manufacturing	(²)	0.1	2.3	2.6
Service-providing industries	0.2	0.4	1.8	1.5
Trade, transportation, and utilities	0.3	0.5	2.3	2.7
Retail trade	(²)	0.2	2.9	3.0
Transportation and warehousing	(²)	(²)	7.5	7.2
Information	(²)	0.2	5.1	5.3
Financial activities	0.1	0.4	1.7	2.3
Finance and insurance	0.1	0.5	1.6	2.3
Credit intermediation and related activities	(²)	(²)	2.9	4.3
Insurance carriers and related activities	(²)	1.1	2.5	2.7
Professional and business services	1.1	1.1	5.6	4.3
Professional and technical services	1.9	1.9	7.8	5.7
Education and health services	0.1	0.6	3.7	3.6
Educational services	0.1	0.4	3.0	2.4
Junior colleges, colleges, and universities	0.2	0.4	2.9	2.1
Health care and social assistance	0.2	0.7	4.4	4.2

See footnotes at end of table.

Table 15. Standard errors for outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Higher reimbursement for formulary drugs ¹
1 to 99 workers	0.2	0.3	2.8	2.5
1 to 49 workers	0.2	0.3	3.6	3.1
50 to 99 workers	(²)	1.0	2.7	3.2
100 workers or more	0.3	0.4	1.7	1.3
100 to 499 workers	0.6	0.7	2.8	2.0
500 workers or more	0.2	0.3	1.4	2.0
Geographic area				
New England	(²)	0.1	9.8	4.2
Middle Atlantic	(²)	0.2	4.2	3.1
East North Central	0.3	0.5	3.2	4.2
West North Central	0.8	0.9	6.2	3.7
South Atlantic	0.9	0.9	3.6	3.0
East South Central	(²)	0.3	5.0	1.8
West South Central	0.3	0.6	4.0	2.5
Mountain	(²)	1.3	3.3	6.7
Pacific	0.1	1.4	3.6	4.7

¹ Formulary drugs are a listing of prescription medications that are covered by the plan.

² Less than 0.05.

³ 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: 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.

Table 16. Outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2009

(All workers participating in outpatient prescription drug plans with a generic drug or brand-name drug provision = 100 percent)

Characteristics	Generic drugs ¹				Brand-name drugs ²			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristic								
All workers	82	13	5	\$10.00	79	15	5	\$25.00
Management, professional, and related	81	14	6	10.00	79	15	6	25.00
Management, business, and financial	75	20	5	10.00	74	21	5	25.00
Professional and related	84	10	6	10.00	82	12	7	25.00
Service	87	10	3	10.00	83	12	5	25.00
Protective service	86	—	—	10.00	85	—	—	30.00
Sales and office	82	11	6	10.00	79	14	7	25.00
Sales and related	82	10	8	10.00	76	15	10	25.00
Office and administrative support	83	12	5	10.00	80	14	6	25.00
Natural resources, construction, and maintenance	76	21	3	10.00	77	21	2	25.00
Construction, extraction, farming, fishing, and forestry	72	24	4	10.00	77	21	2	25.00
Installation, maintenance, and repair	80	18	1	10.00	78	21	2	25.00
Production, transportation, and material moving	83	13	4	10.00	80	16	4	25.00
Production	83	12	5	10.00	81	13	5	25.00
Transportation and material moving	84	14	2	10.00	77	20	3	25.00
Full time	82	14	5	10.00	79	16	5	25.00
Part time	83	—	—	10.00	79	12	8	25.00
Union	77	19	4	10.00	74	21	5	20.00
Nonunion	83	12	5	10.00	80	14	6	25.00
Average wage within the following categories: ³								
Lowest 25 percent	85	12	4	10.00	80	15	5	25.00
Second 25 percent	84	12	4	10.00	81	14	5	30.00
Third 25 percent	81	13	6	10.00	78	15	7	25.00
Highest 25 percent	80	16	4	10.00	78	17	5	25.00
Highest 10 percent	79	16	5	10.00	78	17	5	25.00
Establishment characteristic								
Goods-producing industries	79	15	5	10.00	78	16	5	25.00
Construction	78	17	5	10.00	82	14	4	30.00
Manufacturing	80	15	6	10.00	77	16	6	25.00
Service-providing industries	83	13	5	10.00	80	15	5	25.00
Trade, transportation, and utilities	85	12	3	10.00	78	17	5	25.00
Retail trade	88	6	5	10.00	77	15	8	25.00
Transportation and warehousing	78	18	4	10.00	75	20	4	25.00
Information	64	—	—	10.00	59	—	—	25.00
Financial activities	83	14	3	10.00	82	15	3	25.00
Finance and insurance	83	14	4	10.00	81	16	4	25.00
Credit intermediation and related activities	79	16	5	10.00	75	19	5	25.00
Insurance carriers and related activities	83	14	2	10.00	85	13	2	25.00
Professional and business services	78	14	7	10.00	79	13	7	30.00
Professional and technical services	77	—	—	10.00	78	—	—	30.00
Education and health services	85	10	5	10.00	82	13	6	25.00
Educational services	94	3	3	10.00	92	—	—	25.00
Junior colleges, colleges, and universities	89	5	6	10.00	90	5	5	25.00
Health care and social assistance	84	11	5	10.00	80	14	6	25.00

See footnotes at end of table.

Table 16. Outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in outpatient prescription drug plans with a generic drug or brand-name drug provision = 100 percent)

Characteristics	Generic drugs ¹				Brand-name drugs ²			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
1 to 99 workers	82	14	4	\$10.00	80	15	4	\$25.00
1 to 49 workers	81	14	5	10.00	80	14	5	25.00
50 to 99 workers	87	12	1	10.00	80	18	1	25.00
100 workers or more	81	13	5	10.00	78	15	6	25.00
100 to 499 workers	81	12	7	10.00	77	15	8	25.00
500 workers or more	82	14	3	10.00	80	16	4	25.00
Geographic area								
New England	89	6	5	10.00	86	9	5	25.00
Middle Atlantic	83	13	4	10.00	82	13	5	25.00
East North Central	75	17	8	10.00	71	21	8	30.00
West North Central	84	11	6	10.00	79	14	7	25.00
South Atlantic	85	11	5	10.00	84	12	4	25.00
East South Central	82	—	—	10.00	77	17	6	30.00
West South Central	77	—	—	10.00	75	18	8	30.00
Mountain	77	21	2	10.00	78	20	2	25.00
Pacific	86	12	2	10.00	82	15	3	25.00

¹ All workers participating in an outpatient prescription drug plan with a generic drug provision equals 100 percent.

² All workers participating in an outpatient prescription drug plan with a brand-name drug provision equals 100 percent.

³ 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.

Table 16. Standard errors for outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2009

Characteristics	Generic drugs				Brand-name drugs			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristic								
All workers	1.3	1.1	0.8	\$0.00	1.2	1.1	0.8	\$0.00
Management, professional, and related	1.9	1.9	1.4	0.00	2.0	2.0	1.5	0.00
Management, business, and financial	3.3	3.5	1.1	0.00	3.3	3.6	1.1	1.70
Professional and related	2.1	1.8	1.9	0.00	2.1	1.7	2.1	0.00
Service	2.4	2.3	0.9	0.00	3.0	2.9	1.2	0.98
Protective service	6.3	–	–	0.00	6.5	–	–	3.42
Sales and office	2.1	1.4	1.9	0.00	2.1	1.6	1.7	0.00
Sales and related	3.2	2.1	3.4	0.00	3.6	2.7	3.2	0.98
Office and administrative support	2.6	1.8	1.7	0.00	2.8	2.0	1.7	0.00
Natural resources, construction, and maintenance	3.6	3.4	1.0	0.00	3.5	3.4	0.8	2.40
Construction, extraction, farming, fishing, and forestry	5.9	5.2	1.9	0.00	5.3	4.9	1.6	4.28
Installation, maintenance, and repair	4.1	4.2	0.6	0.00	4.4	4.5	0.7	2.60
Production, transportation, and material moving	2.2	2.0	1.1	0.00	2.3	2.2	1.1	0.00
Production	2.9	2.3	1.7	0.00	3.0	2.5	1.8	0.00
Transportation and material moving	2.6	2.7	1.0	0.00	3.1	3.2	1.0	0.00
Full time	1.2	1.2	0.7	0.00	1.2	1.2	0.7	0.00
Part time	5.0	–	–	0.00	5.2	2.9	4.1	5.73
Union	3.9	2.8	1.8	0.00	4.3	3.1	1.9	0.00
Nonunion	1.3	1.2	0.8	0.00	1.3	1.3	0.7	0.00
Average wage within the following categories: ¹								
Lowest 25 percent	3.1	2.6	1.2	0.00	3.0	2.7	1.2	0.00
Second 25 percent	1.7	1.5	0.8	0.00	1.9	1.6	0.8	2.83
Third 25 percent	1.9	1.6	1.4	0.00	2.0	1.9	1.4	0.00
Highest 25 percent	1.8	1.8	0.8	0.00	1.8	1.8	0.9	0.00
Highest 10 percent	3.0	2.8	1.5	0.00	2.9	2.7	1.6	0.00
Establishment characteristic								
Goods-producing industries	2.8	2.2	1.3	0.00	2.5	2.2	1.3	0.00
Construction	4.8	4.2	2.0	0.00	4.1	3.8	1.9	0.00
Manufacturing	3.4	2.9	1.4	0.00	3.1	2.8	1.4	0.00
Service-providing industries	1.3	1.3	0.9	0.00	1.4	1.3	0.9	0.00
Trade, transportation, and utilities	1.6	1.7	1.1	0.00	2.0	2.1	1.0	0.00
Retail trade	2.6	1.6	2.4	0.00	3.3	3.2	2.1	2.73
Transportation and warehousing	5.2	5.2	1.7	0.00	5.5	5.5	1.7	0.00
Information	8.6	–	–	0.00	9.4	–	–	0.98
Financial activities	3.0	3.1	0.8	0.00	2.9	3.0	0.8	0.98
Finance and insurance	2.5	2.5	0.9	0.00	2.6	2.6	0.9	0.00
Credit intermediation and related activities	4.3	4.2	1.6	0.00	4.6	4.5	1.6	0.00
Insurance carriers and related activities	3.5	3.4	1.3	0.00	3.6	3.3	1.3	6.51
Professional and business services	3.1	3.2	2.7	0.00	3.1	3.0	2.7	2.13
Professional and technical services	5.6	–	–	0.00	5.7	–	–	5.28
Education and health services	2.5	2.2	1.4	0.00	2.8	2.7	1.5	0.00
Educational services	2.8	0.8	2.7	0.00	3.1	–	–	0.59
Junior colleges, colleges, and universities	4.5	1.3	4.5	0.00	4.6	1.3	4.6	0.00
Health care and social assistance	2.9	2.6	1.6	0.00	3.2	3.1	1.7	0.00

See footnotes at end of table.

Table 16. Standard errors for outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Generic drugs				Brand-name drugs			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
1 to 99 workers	1.8	1.7	1.1	\$0.00	1.6	1.6	1.0	\$6.06
1 to 49 workers	2.3	2.0	1.4	0.00	2.2	2.1	1.3	5.94
50 to 99 workers	2.8	2.6	0.6	0.00	3.3	3.3	0.6	7.26
100 workers or more	1.8	1.5	0.9	0.00	1.7	1.5	0.9	0.00
100 to 499 workers	2.8	2.4	1.4	0.00	2.5	2.4	1.5	0.00
500 workers or more	1.7	1.5	0.8	0.00	1.7	1.6	0.8	5.15
Geographic area								
New England	4.4	1.2	4.4	0.00	4.6	1.5	4.7	0.00
Middle Atlantic	3.8	2.6	2.3	0.00	3.0	2.4	1.7	2.94
East North Central	3.8	3.6	2.6	0.00	3.8	3.9	2.6	5.58
West North Central	3.3	2.7	2.4	0.00	4.0	3.5	2.0	0.00
South Atlantic	2.2	1.9	1.1	0.00	2.3	1.9	1.0	1.59
East South Central	5.3	—	—	0.00	2.4	4.0	2.5	7.72
West South Central	3.7	—	—	0.00	4.2	4.7	2.0	2.23
Mountain	5.2	4.9	1.2	0.00	4.6	4.7	1.2	0.55
Pacific	2.9	2.8	0.8	0.00	2.7	2.4	1.1	0.00

¹ 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: 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.