

Table 5. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2010

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	94	6	(¹)	77	23	–	81	17	2
Management, professional, and related	95	5	(¹)	76	24	–	80	16	4
Management, business, and financial	96	4	(¹)	78	22	–	79	17	4
Professional and related	94	5	(¹)	74	26	–	81	15	4
Service	88	–	–	78	22	–	78	–	–
Protective service	100	–	–	76	–	–	83	–	–
Sales and office	95	–	–	78	22	–	83	16	(¹)
Sales and related	98	–	–	87	13	–	87	12	(¹)
Office and administrative support	93	–	–	74	26	–	81	18	(¹)
Natural resources, construction, and maintenance	96	4	–	81	19	–	85	15	1
Construction, extraction, farming, fishing, and forestry	96	–	–	71	29	–	76	–	–
Installation, maintenance, and repair	95	–	–	90	10	–	92	8	(¹)
Production, transportation, and material moving	94	6	(¹)	77	23	–	81	17	2
Production	93	7	(¹)	82	18	–	83	14	3
Transportation and material moving	96	–	–	71	29	–	79	21	(¹)
Full time	94	6	(¹)	77	23	–	82	16	2
Part time	91	–	–	78	22	–	80	–	–
Union	88	12	–	72	28	–	77	21	2
Nonunion	95	5	(¹)	78	22	–	82	16	2
Average wage within the following categories: ²									
Lowest 25 percent	93	–	–	80	20	–	82	18	(¹)
Second 25 percent	95	5	(¹)	80	20	–	85	14	1
Third 25 percent	94	6	–	76	24	–	79	19	2
Highest 25 percent	94	6	(¹)	75	25	–	80	16	4
Highest 10 percent	94	5	1	75	25	–	81	16	3
Establishment characteristic									
Goods-producing industries	94	5	1	82	18	–	85	11	4
Construction	97	–	–	74	26	–	81	18	2
Manufacturing	93	6	1	84	16	–	85	10	4
Service-providing industries	94	6	(¹)	76	24	–	80	18	1
Trade, transportation, and utilities	97	3	–	81	19	–	84	16	(¹)
Wholesale trade	99	–	–	73	27	–	77	22	(¹)
Transportation and warehousing	94	–	–	69	–	–	83	–	–
Information	94	–	–	78	22	–	80	–	–
Financial activities	88	12	(¹)	77	23	–	82	17	1
Finance and insurance	89	11	(¹)	78	22	–	83	17	(¹)
Credit intermediation and related activities	90	10	–	80	20	–	80	20	–
Insurance carriers and related activities	85	–	–	74	26	–	84	16	1
Professional and business services	96	–	–	71	29	–	79	21	–
Education and health services	93	7	–	73	27	–	77	18	5
Educational services	92	–	–	67	33	–	73	26	1
Junior colleges, colleges, and universities	92	8	–	62	38	–	64	34	2
Health care and social assistance	94	6	–	74	26	–	77	17	6

See footnotes at end of table.

Table 5. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	97	3	(¹)	73	27	—	79	19	3
1 to 49 workers	97	—	—	73	27	—	76	21	3
50 to 99 workers	96	—	—	73	27	—	87	—	—
100 workers or more	92	8	—	80	20	—	83	16	1
100 to 499 workers	94	6	—	81	19	—	85	14	1
500 workers or more	91	9	—	78	22	—	81	17	2
Geographic area									
New England	91	—	—	54	46	—	59	39	2
Middle Atlantic	89	11	—	62	38	—	61	38	1
East North Central	94	5	1	84	16	—	83	13	4
West North Central	93	—	—	87	—	—	87	12	(¹)
South Atlantic	96	4	—	77	23	—	89	11	—
East South Central	94	—	—	74	26	—	95	—	—
West South Central	98	2	—	80	20	—	81	—	—
Mountain	93	—	—	77	—	—	79	—	—
Pacific	94	6	—	87	13	—	88	—	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.