

Table 5. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2012

(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)	79	21	—	87	12	1
Management, professional, and related	94	—	—	76	24	—	85	14	1
Management, business, and financial	94	—	—	73	27	—	84	—	—
Professional and related	95	5	(¹)	77	23	—	86	13	1
Service	90	10	—	75	25	—	85	15	1
Protective service	97	—	—	89	—	—	90	—	—
Sales and office	95	5	(¹)	84	16	—	90	10	(¹)
Sales and related	96	4	—	94	6	—	92	7	1
Office and administrative support	94	6	(¹)	80	20	—	89	11	(¹)
Natural resources, construction, and maintenance	92	—	—	78	22	—	85	15	(¹)
Construction, extraction, farming, fishing, and forestry	92	—	—	76	—	—	83	—	—
Installation, maintenance, and repair	92	—	—	79	21	—	86	—	—
Production, transportation, and material moving	96	4	—	79	21	—	88	10	1
Production	95	5	—	80	20	—	86	11	3
Transportation and material moving	98	—	—	78	22	—	91	9	(¹)
Full time	94	6	(¹)	78	22	—	87	12	1
Part time	96	4	—	83	17	—	88	12	(¹)
Union	88	12	—	64	36	—	73	27	(¹)
Nonunion	95	5	(¹)	81	19	—	89	10	1
Average wage within the following categories: ²									
Lowest 25 percent	92	—	—	85	15	—	91	8	1
Second 25 percent	95	—	—	82	18	—	89	10	1
Third 25 percent	95	5	(¹)	79	21	—	86	13	(¹)
Highest 25 percent	93	7	(¹)	74	26	—	84	15	1
Highest 10 percent	96	4	—	79	21	—	86	12	1
Establishment characteristic									
Goods-producing industries	95	5	—	81	19	—	87	11	1
Construction	94	—	—	74	26	—	81	19	—
Manufacturing	95	5	—	82	18	—	89	10	2
Service-providing industries	94	6	(¹)	78	22	—	87	13	1
Trade, transportation, and utilities	97	3	—	86	14	—	94	6	1
Wholesale trade	95	—	—	86	14	—	94	6	—
Retail trade	98	—	—	96	—	—	94	—	—
Information	80	—	—	74	26	—	75	25	—
Financial activities	93	6	(¹)	79	21	—	84	15	1
Finance and insurance	93	7	—	80	20	—	86	13	1

See footnotes at end of table.

Table 5. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2012—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
Credit intermediation and related activities ..	92	—	—	82	18	—	89	11	—
Insurance carriers and related activities	93	—	—	81	19	—	87	12	1
Professional and business services	94	—	—	75	25	—	87	—	—
Education and health services	93	7	—	75	25	—	85	14	2
Educational services	90	—	—	64	36	—	70	30	—
Junior colleges, colleges, and universities ...	93	7	—	69	31	—	77	23	—
Healthcare and social assistance	94	6	—	76	24	—	86	12	2
1 to 99 workers	93	7	—	76	24	—	87	12	1
1 to 49 workers	94	—	—	76	24	—	86	13	1
50 to 99 workers	90	—	—	75	25	—	89	11	(¹)
100 workers or more	95	5	(¹)	81	19	—	87	12	1
100 to 499 workers	96	4	(¹)	82	18	—	90	10	1
500 workers or more	93	7	(¹)	79	21	—	84	15	(¹)
Geographic area									
New England	82	18	—	64	36	—	77	23	—
Middle Atlantic	87	13	—	59	41	—	66	34	1
East North Central	96	4	—	76	24	—	90	—	—
West North Central	98	—	—	87	—	—	94	—	—
South Atlantic	93	—	—	84	16	—	89	10	(¹)
East South Central	96	—	—	76	24	—	90	—	—
West South Central	96	—	—	91	9	—	94	4	1
Mountain	98	2	—	75	25	—	89	—	—
Pacific	97	3	—	87	—	—	92	—	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.