

**Table 10. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	Fixed coinsurance		Variable coinsurance			With other coinsurance	
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
					In-network	Out-of-network		Point-of-service
<b>Worker characteristic</b>								
All workers .....	100	—	—	88	80	60	90	—
Management, professional, and related .....	100	—	—	88	80	60	90	—
Management, business, and financial .....	100	—	—	86	80	60	90	—
Professional and related .....	100	—	—	89	80	60	90	—
Service .....	100	13	70	87	80	60	90	—
Protective service .....	100	—	—	98	80	60	90	—
Sales and office .....	100	—	—	90	80	60	90	—
Sales and related .....	100	10	80	90	80	60	80	—
Office and administrative support .....	100	—	—	89	80	60	90	—
Natural resources, construction, and maintenance .....	100	—	—	83	80	60	80	—
Construction, extraction, farming, fishing, and forestry .....	100	—	—	83	80	60	80	—
Installation, maintenance, and repair .....	100	—	—	83	80	60	90	—
Production, transportation, and material moving .....	100	—	—	86	80	60	90	—
Production .....	100	15	80	85	80	60	80	—
Transportation and material moving .....	100	—	—	88	80	60	90	—
Full time .....	100	—	—	88	80	60	90	—
Part time .....	100	—	—	80	80	60	90	—
Union .....	100	—	—	75	90	60	100	—
Nonunion .....	100	—	—	89	80	60	90	—
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	100	—	—	84	80	60	90	—
Second 25 percent .....	100	—	—	91	80	60	90	—
Third 25 percent .....	100	—	—	89	80	60	90	—
Highest 25 percent .....	100	—	—	84	85	60	90	—
Highest 10 percent .....	100	—	—	87	85	60	90	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	100	—	—	90	80	60	80	—
Construction .....	100	—	—	86	80	60	—	—
Manufacturing .....	100	9	80	91	80	60	80	—
Service-providing industries .....	100	—	—	87	80	60	90	—
Trade, transportation, and utilities .....	100	14	80	86	80	60	90	—
Wholesale trade .....	100	21	80	79	80	60	—	—
Retail trade .....	100	13	80	87	80	50	—	—
Information .....	100	—	—	82	80	60	90	—
Financial activities .....	100	—	—	83	90	60	85	—
Finance and insurance .....	100	—	—	86	90	60	90	—

See footnotes at end of table.

**Table 10. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2012—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	
Credit intermediation and related activities ..	100	—	—	90	80	60	100	—
Insurance carriers and related activities .....	100	—	—	78	90	60	85	—
Professional and business services .....	100	—	—	91	90	60	90	—
Education and health services .....	100	—	—	91	80	60	90	—
Educational services .....	100	—	—	93	90	70	100	—
Junior colleges, colleges, and universities ...	100	—	—	92	90	70	90	—
Healthcare and social assistance .....	100	—	—	91	80	60	90	—
<b>1 to 99 workers .....</b>	<b>100</b>	<b>—</b>	<b>—</b>	<b>88</b>	<b>80</b>	<b>60</b>	<b>90</b>	<b>—</b>
1 to 49 workers .....	100	10	80	90	80	60	80	—
50 to 99 workers .....	100	—	—	82	80	60	90	—
<b>100 workers or more .....</b>	<b>100</b>	<b>—</b>	<b>—</b>	<b>87</b>	<b>80</b>	<b>60</b>	<b>90</b>	<b>—</b>
100 to 499 workers .....	100	—	—	88	80	60	90	—
500 workers or more .....	100	—	—	87	85	60	90	—
<b>Geographic area</b>								
New England .....	100	8	80	92	90	70	90	—
Middle Atlantic .....	100	—	—	81	90	60	100	—
East North Central .....	100	—	—	92	80	60	90	—
West North Central .....	100	—	—	83	80	60	90	—
South Atlantic .....	100	—	—	86	80	60	90	—
East South Central .....	100	—	—	90	80	60	90	—
West South Central .....	100	9	80	91	80	60	90	—
Mountain .....	100	—	—	93	85	60	90	—
Pacific .....	100	—	—	85	80	60	90	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).