

**Table 25. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2013**

(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	Most generous coverage <sup>1</sup>	
<b>Worker characteristic</b>								
All workers .....	100	—	—	90	80	60	90	—
Management, professional, and related .....	100	—	—	90	80	60	90	—
Management, business, and financial .....	100	11	80	89	80	60	90	—
Professional and related .....	100	—	—	91	80	60	90	—
Service .....	100	12	80	88	80	60	90	—
Sales and office .....	100	8	80	92	80	60	90	—
Sales and related .....	100	10	80	90	80	60	90	—
Office and administrative support .....	100	7	80	93	80	60	90	—
Natural resources, construction, and maintenance .....	100	14	80	86	80	60	80	—
Installation, maintenance, and repair .....	100	9	80	91	80	60	70	—
Production, transportation, and material moving .....	100	10	80	90	80	60	80	—
Production .....	100	8	80	92	80	60	90	—
Transportation and material moving .....	100	13	80	87	80	60	80	—
Full time .....	100	—	—	90	80	60	90	—
Part time .....	100	14	80	86	80	60	80	—
Union .....	100	20	80	80	85	65	80	—
Nonunion .....	100	—	—	91	80	60	90	—
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	100	12	80	88	80	60	90	—
Second 25 percent .....	100	—	—	91	80	60	90	—
Third 25 percent .....	100	8	80	92	80	60	90	—
Highest 25 percent .....	100	—	—	89	80	60	90	—
Highest 10 percent .....	100	10	80	90	80	60	90	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	100	12	80	88	80	60	90	—
Construction .....	100	29	80	71	85	60	—	—
Manufacturing .....	100	—	—	92	80	60	—	—
Service-providing industries .....	100	—	—	91	80	60	90	—
Trade, transportation, and utilities .....	100	10	80	90	80	60	80	—
Wholesale trade .....	100	8	80	92	80	60	—	—
Retail trade .....	100	12	80	88	80	50	90	—
Information .....	100	13	90	87	90	60	—	—
Financial activities .....	100	8	80	92	80	60	—	—
Finance and insurance .....	100	10	80	90	80	60	—	—

See footnotes at end of table.

**Table 25. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2013—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	Most generous coverage <sup>1</sup>	
Credit intermediation and related activities ..	100	5	80	95	80	60	—	—
Insurance carriers and related activities .....	100	12	80	88	90	60	—	—
Professional and business services .....	100	8	80	92	80	60	90	—
Education and health services .....	100	—	—	91	80	60	90	—
Educational services .....	100	—	—	90	90	65	90	—
Junior colleges, colleges, and universities ...	100	—	—	90	85	70	90	—
Health care and social assistance .....	100	9	80	91	80	60	90	—
<b>1 to 99 workers .....</b>	<b>100</b>	<b>—</b>	<b>—</b>	<b>90</b>	<b>80</b>	<b>60</b>	<b>80</b>	<b>—</b>
1 to 49 workers .....	100	—	—	91	80	60	80	—
50 to 99 workers .....	100	12	80	88	80	60	80	—
<b>100 workers or more .....</b>	<b>100</b>	<b>10</b>	<b>80</b>	<b>90</b>	<b>80</b>	<b>60</b>	<b>90</b>	<b>—</b>
100 to 499 workers .....	100	10	80	90	80	60	90	—
500 workers or more .....	100	9	80	91	80	60	100	—
<b>Geographic area</b>								
New England .....	100	—	—	91	80	60	90	—
Middle Atlantic .....	100	16	80	84	90	60	100	—
South Atlantic .....	100	8	80	92	80	60	90	—
East South Central .....	100	—	—	88	80	60	90	—
West South Central .....	100	11	80	89	80	60	90	—
East North Central .....	100	—	—	95	80	60	90	—
West North Central .....	100	—	—	91	80	60	80	—
Mountain .....	100	14	80	86	80	60	80	—
Pacific .....	100	—	—	90	80	60	90	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

<sup>2</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 2013."

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).