

Table 8. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2014

(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 characteristics									
All workers	96	4	—	81	19	—	92	7	1
Management, professional, and related	95	5	—	78	22	—	92	7	1
Management, business, and financial	96	—	—	82	18	—	92	7	(¹)
Professional and related	95	5	—	76	24	—	92	7	1
Service	95	—	—	78	22	—	88	12	—
Sales and office	97	3	—	83	17	—	92	7	1
Sales and related	96	—	—	90	10	—	93	—	—
Office and administrative support	97	3	—	80	20	—	92	7	1
Natural resources, construction, and maintenance	97	3	—	83	17	—	91	8	1
Construction, extraction, farming, fishing, and forestry	99	—	—	85	15	—	83	15	2
Installation, maintenance, and repair	95	5	—	82	18	—	96	—	—
Production, transportation, and material moving	96	4	—	83	17	—	93	7	—
Production	97	3	—	83	17	—	94	—	—
Transportation and material moving	95	—	—	83	17	—	93	7	—
Full time	96	4	—	81	19	—	92	8	1
Part time	95	—	—	78	22	—	95	—	—
Union	94	6	—	78	22	—	84	14	2
Nonunion	96	4	—	82	18	—	93	7	1
Average wage within the following categories ² :									
Lowest 25 percent	98	—	—	90	10	—	96	—	—
Second 25 percent	98	2	—	81	19	—	93	7	1
Third 25 percent	96	4	—	80	20	—	91	9	1
Highest 25 percent	94	6	—	79	21	—	91	8	1
Highest 10 percent	96	4	—	82	18	—	92	7	1
Establishment characteristics									
Goods-producing industries	97	3	—	84	16	—	93	6	1
Construction	100	—	—	91	9	—	92	—	—
Manufacturing	96	4	—	81	19	—	93	—	—
Service-providing industries	95	5	—	80	20	—	91	8	1
Trade, transportation, and utilities	95	5	—	84	16	—	92	8	—
Retail trade	97	—	—	86	14	—	93	—	—
Financial activities	100	—	—	86	14	—	94	3	3
Finance and insurance	99	—	—	87	13	—	93	4	3

See footnotes at end of table.

Table 8. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2014—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 ..	100	—	—	86	14	—	92	—	—
Insurance carriers and related activities	99	—	—	91	9	—	96	—	—
Professional and business services	98	—	—	82	18	—	91	9	—
Professional and technical services	98	—	—	81	19	—	94	—	—
Education and health services	91	9	—	67	33	—	86	13	1
Educational services	78	—	—	58	42	—	85	15	—
Junior colleges, colleges, and universities ...	86	14	—	70	30	—	83	17	—
Health care and social assistance	94	—	—	69	31	—	86	12	1
1 to 99 workers	97	3	—	75	25	—	92	8	(¹)
1 to 49 workers	97	—	—	76	24	—	92	8	(¹)
50 to 99 workers	97	—	—	73	27	—	93	7	(¹)
100 workers or more	95	5	—	85	15	—	92	7	1
100 to 499 workers	95	5	—	88	12	—	92	7	1
500 workers or more	94	6	—	81	19	—	91	8	1
Geographic areas									
Northeast	92	8	—	66	34	—	78	21	1
New England	95	5	—	71	29	—	82	18	—
Middle Atlantic	91	9	—	64	36	—	76	22	2
South	97	3	—	83	17	—	96	4	(¹)
South Atlantic	96	4	—	79	21	—	94	6	(¹)
West South Central	98	—	—	89	11	—	97	—	—
Midwest	96	4	—	82	18	—	95	5	(¹)
East North Central	96	4	—	80	20	—	94	6	(¹)
West North Central	98	—	—	86	14	—	96	—	—
West	97	—	—	91	9	—	95	—	—
Mountain	98	—	—	89	—	—	92	—	—
Pacific	96	—	—	92	—	—	97	3	(¹)

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 2014."

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/glossary20142015.htm.