

Table 13. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2014

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

Characteristics	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 ¹	
Worker characteristics							
All workers	—	—	88	80	60	90	—
Management, professional, and related	—	—	89	80	60	90	—
Management, business, and financial	—	—	90	80	60	80	—
Professional and related	12	80	88	80	60	90	—
Service	—	—	82	80	60	90	—
Sales and office	—	—	89	80	60	90	—
Sales and related	—	—	90	80	60	90	—
Office and administrative support	—	—	88	80	60	90	—
Natural resources, construction, and maintenance	11	80	89	80	60	85	—
Construction, extraction, farming, fishing, and forestry	—	—	91	80	60	—	—
Installation, maintenance, and repair	12	80	88	80	60	80	—
Production, transportation, and material moving	—	—	89	80	60	90	—
Production	8	80	92	80	60	—	—
Transportation and material moving	—	—	85	80	60	—	—
Full time	—	—	89	80	60	90	—
Part time	—	—	80	80	60	90	—
Union	20	80	80	90	60	100	—
Nonunion	—	—	89	80	60	90	—
Average wage within the following categories ² :							
Lowest 25 percent	—	—	82	80	60	80	—
Second 25 percent	—	—	91	80	60	90	—
Third 25 percent	—	—	87	80	60	90	—
Highest 25 percent	—	—	89	80	60	90	—
Highest 10 percent	10	90	90	80	60	100	—
Establishment characteristics							
Goods-producing industries	8	80	92	80	60	85	—
Construction	13	80	87	80	60	—	—
Manufacturing	7	80	93	80	60	—	—
Service-providing industries	—	—	87	80	60	90	—
Trade, transportation, and utilities	—	—	86	80	60	80	—
Retail trade	—	—	88	80	60	80	—
Financial activities	—	—	93	80	60	90	—
Finance and insurance	—	—	94	80	60	—	—

See footnotes at end of table.

Table 13. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2014—continued

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

Characteristics	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 ¹	
Credit intermediation and related activities ..	—	—	94	80	60	—	—
Insurance carriers and related activities	—	—	93	80	60	80	—
Professional and business services	14	85	86	80	60	—	—
Professional and technical services	17	90	83	80	60	—	—
Education and health services	12	80	88	80	60	90	—
Educational services	24	80	76	90	70	100	—
Junior colleges, colleges, and universities ...	18	80	82	80	65	100	—
Health care and social assistance	—	—	90	80	60	90	—
1 to 99 workers	—	—	89	80	60	80	—
1 to 49 workers	—	—	90	80	60	80	—
50 to 99 workers	16	80	84	80	60	—	—
100 workers or more	—	—	88	80	60	90	—
100 to 499 workers	—	—	87	80	60	90	—
500 workers or more	—	—	90	80	60	90	—
Geographic areas							
Northeast	16	80	84	90	60	100	—
New England	8	75	92	90	60	100	—
Middle Atlantic	18	80	82	90	60	100	—
South	—	—	87	80	60	80	—
South Atlantic	—	—	87	80	60	90	—
West South Central	—	—	89	80	60	80	—
Midwest	—	—	90	80	60	80	—
East North Central	—	—	92	80	60	80	—
West North Central	—	—	87	80	60	80	—
West	10	80	90	80	60	90	—
Mountain	11	80	89	80	60	—	—
Pacific	9	80	91	80	60	85	—

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

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.