

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014

(All workers participating in medical care plans = 100 percent)

| Characteristics | Fee-for-service plan | | | | | |
|--|----------------------|-------------|--|--|------------------------------------|------------------|
| | Total | Traditional | Exclusive provider organization ¹ | Preferred provider organization ² | Point of service plan ³ | Not determinable |
| Worker characteristics | | | | | | |
| All workers | 81 | 2 | 6 | 69 | 4 | — |
| Management, professional, and related | 79 | 2 | 6 | 65 | 6 | — |
| Management, business, and financial | 80 | — | 5 | 70 | — | — |
| Professional and related | 78 | 2 | 7 | 62 | 8 | — |
| Service | 63 | — | 9 | 47 | 7 | — |
| Sales and office | 84 | — | 6 | 75 | 2 | — |
| Sales and related | 87 | — | 5 | 78 | — | — |
| Office and administrative support | 83 | — | 6 | 73 | 2 | — |
| Natural resources, construction, and maintenance | 83 | — | 6 | 73 | — | — |
| Construction, extraction, farming, fishing, and forestry | 85 | — | — | 76 | — | — |
| Installation, maintenance, and repair | 82 | — | 8 | 71 | — | — |
| Production, transportation, and material moving | 88 | — | 6 | 79 | — | — |
| Production | 89 | — | 5 | 83 | — | — |
| Transportation and material moving | 86 | — | 7 | 75 | — | — |
| Full time | 81 | 2 | 6 | 70 | 3 | — |
| Part time | 77 | — | 9 | 58 | 6 | — |
| Union | 77 | — | 6 | 61 | 6 | — |
| Nonunion | 81 | 1 | 6 | 70 | 3 | — |
| Average wage within the following categories ⁴ : | | | | | | |
| Lowest 25 percent | 79 | — | 9 | 66 | — | — |
| Second 25 percent | 82 | 1 | 5 | 73 | 3 | — |
| Third 25 percent | 80 | — | 7 | 69 | 3 | — |
| Highest 25 percent | 81 | 3 | 6 | 68 | 5 | — |
| Highest 10 percent | 81 | 3 | 6 | 70 | 3 | — |
| Establishment characteristics | | | | | | |
| Goods-producing industries | 85 | — | 4 | 78 | — | — |
| Construction | 81 | — | 6 | 70 | — | — |
| Manufacturing | 85 | — | 4 | 80 | — | — |
| Service-providing industries | 80 | 2 | 7 | 66 | 4 | — |
| Trade, transportation, and utilities | 89 | — | 7 | 79 | — | — |
| Retail trade | 89 | — | 6 | 79 | — | — |
| Financial activities | 80 | — | 4 | 72 | — | — |
| Finance and insurance | 86 | — | 3 | 80 | 2 | — |

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued

(All workers participating in medical care plans = 100 percent)

| Characteristics | Health maintenance organization | | | |
|--|---------------------------------|-------------|-------------|------------------|
| | Total | Traditional | Open access | Not determinable |
| Worker characteristics | | | | |
| All workers | 19 | 15 | 5 | — |
| Management, professional, and related | 21 | 16 | 6 | — |
| Management, business, and financial | 20 | 16 | 4 | — |
| Professional and related | 22 | 15 | 7 | — |
| Service | 37 | 29 | — | — |
| Sales and office | 16 | 12 | 3 | — |
| Sales and related | 13 | 9 | — | — |
| Office and administrative support | 17 | 14 | 3 | — |
| Natural resources, construction, and maintenance | 17 | 13 | 4 | — |
| Construction, extraction, farming, fishing, and forestry | 15 | 11 | — | — |
| Installation, maintenance, and repair | 18 | 13 | — | — |
| Production, transportation, and material moving | 12 | 10 | 2 | — |
| Production | 11 | 9 | — | — |
| Transportation and material moving | 14 | 11 | — | — |
| Full time | 19 | 14 | 5 | — |
| Part time | 23 | 19 | — | — |
| Union | 23 | 18 | — | — |
| Nonunion | 19 | 14 | 4 | — |
| Average wage within the following categories ⁴ : | | | | |
| Lowest 25 percent | 21 | 17 | — | — |
| Second 25 percent | 18 | 14 | 4 | — |
| Third 25 percent | 20 | 15 | 5 | — |
| Highest 25 percent | 19 | 15 | 4 | — |
| Highest 10 percent | 19 | 15 | 4 | — |
| Establishment characteristics | | | | |
| Goods-producing industries | 15 | 13 | 2 | — |
| Construction | 19 | 16 | — | — |
| Manufacturing | 15 | 12 | 2 | — |
| Service-providing industries | 20 | 15 | 5 | — |
| Trade, transportation, and utilities | 11 | 9 | 2 | — |
| Retail trade | 11 | 10 | — | — |
| Financial activities | 20 | 16 | — | — |
| Finance and insurance | 14 | 11 | — | — |

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued

(All workers participating in medical care plans = 100 percent)

| Characteristics | Fee-for-service plan | | | | | |
|---|----------------------|-------------|--|--|------------------------------------|------------------|
| | Total | Traditional | Exclusive provider organization ¹ | Preferred provider organization ² | Point of service plan ³ | Not determinable |
| Credit intermediation and related activities .. | 87 | — | — | 80 | — | — |
| Insurance carriers and related activities | 81 | — | 5 | 74 | — | — |
| Professional and business services | 79 | — | 5 | 69 | — | — |
| Professional and technical services | 78 | — | 6 | 64 | — | — |
| Education and health services | 72 | — | 9 | 51 | 12 | — |
| Educational services | 71 | — | — | 48 | 4 | — |
| Junior colleges, colleges, and universities ... | 74 | — | — | 53 | 8 | — |
| Health care and social assistance | 72 | — | — | 51 | 14 | — |
| 1 to 99 workers | 76 | — | 5 | 68 | — | — |
| 1 to 49 workers | 74 | — | 5 | 67 | — | — |
| 50 to 99 workers | 81 | — | 6 | 73 | — | — |
| 100 workers or more | 84 | 2 | 7 | 70 | 5 | — |
| 100 to 499 workers | 84 | 2 | 7 | 71 | 4 | — |
| 500 workers or more | 84 | — | 7 | 68 | 8 | — |
| Geographic areas | | | | | | |
| Northeast | 79 | — | 8 | 61 | 6 | — |
| New England | 74 | — | 9 | 54 | — | — |
| Middle Atlantic | 80 | — | 8 | 63 | 5 | — |
| South | 86 | 1 | 8 | 73 | 3 | — |
| South Atlantic | 81 | — | 8 | 70 | — | — |
| West South Central | — | — | — | 78 | — | — |
| Midwest | 90 | — | 4 | 81 | 3 | — |
| East North Central | 90 | — | 4 | 81 | 3 | — |
| West North Central | 90 | — | — | 81 | — | — |
| West | 65 | — | 5 | 57 | 2 | — |
| Mountain | 68 | — | 6 | 59 | — | — |
| Pacific | 63 | — | — | 56 | 2 | — |

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued

(All workers participating in medical care plans = 100 percent)

| Characteristics | Health maintenance organization | | | |
|---|---------------------------------|-------------|-------------|------------------|
| | Total | Traditional | Open access | Not determinable |
| Credit intermediation and related activities .. | 13 | 11 | — | — |
| Insurance carriers and related activities | 19 | 14 | — | — |
| Professional and business services | 21 | 14 | — | — |
| Professional and technical services | 22 | 16 | — | — |
| Education and health services | 28 | 22 | 6 | — |
| Educational services | 29 | 15 | 14 | — |
| Junior colleges, colleges, and universities ... | 26 | 16 | 10 | — |
| Health care and social assistance | 28 | 23 | — | — |
| 1 to 99 workers | 24 | 19 | 5 | — |
| 1 to 49 workers | 26 | 21 | 5 | — |
| 50 to 99 workers | 19 | 14 | — | — |
| 100 workers or more | 16 | 11 | 4 | — |
| 100 to 499 workers | 16 | 12 | 4 | — |
| 500 workers or more | 16 | 11 | 5 | — |
| Geographic areas | | | | |
| Northeast | 21 | 14 | 7 | — |
| New England | 26 | — | — | — |
| Middle Atlantic | 20 | 12 | 8 | — |
| South | 14 | 9 | 5 | — |
| South Atlantic | 19 | 12 | — | — |
| West South Central | — | — | — | — |
| Midwest | 10 | 7 | — | — |
| East North Central | 10 | 7 | — | — |
| West North Central | 10 | — | — | — |
| West | 35 | 32 | — | — |
| Mountain | 32 | — | — | — |
| Pacific | 37 | 34 | — | — |

¹ This type of plan obligates employees to use only the plan's providers in order to receive coverage.

² This type of plan provides coverage through a network of participating health care providers. Enrollees may receive services outside the network, but generally at a higher cost. The additional costs may be in the form of higher deductibles, higher coinsurance rates, or both, or in the form of nondiscounted charges from providers.

³ This type of plan provides services through a network of participating health care providers. Services received within the network or through select medical facilities generally provide more generous benefits than services received outside the network.

⁴ 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.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014

| Characteristics | Fee-for-service plan | | | | | |
|--|----------------------|-------------|--|--|------------------------------------|------------------|
| | Total | Traditional | Exclusive provider organization ¹ | Preferred provider organization ² | Point of service plan ³ | Not determinable |
| Worker characteristics | | | | | | |
| All workers | 1.4 | 0.3 | 0.7 | 1.5 | 0.4 | — |
| Management, professional, and related | 2.2 | 0.5 | 0.9 | 2.2 | 0.8 | — |
| Management, business, and financial | 2.5 | — | 1.1 | 2.9 | — | — |
| Professional and related | 2.9 | 0.5 | 1.1 | 2.9 | 1.1 | — |
| Service | 5.7 | — | 2.5 | 4.7 | 1.6 | — |
| Sales and office | 1.5 | — | 0.9 | 1.9 | 0.5 | — |
| Sales and related | 1.9 | — | 1.2 | 1.9 | — | — |
| Office and administrative support | 1.8 | — | 1.2 | 2.4 | 0.6 | — |
| Natural resources, construction, and maintenance | 2.1 | — | 1.2 | 2.7 | — | — |
| Construction, extraction, farming, fishing, and forestry | 2.2 | — | — | 4.0 | — | — |
| Installation, maintenance, and repair | 3.3 | — | 1.6 | 3.4 | — | — |
| Production, transportation, and material moving | 2.0 | — | 1.1 | 2.3 | — | — |
| Production | 2.0 | — | 1.3 | 2.5 | — | — |
| Transportation and material moving | 3.3 | — | 1.7 | 3.5 | — | — |
| Full time | 1.4 | 0.4 | 0.7 | 1.5 | 0.5 | — |
| Part time | 4.7 | — | 2.4 | 4.6 | 1.5 | — |
| Union | 3.7 | — | 1.3 | 3.8 | 1.6 | — |
| Nonunion | 1.5 | 0.3 | 0.7 | 1.5 | 0.5 | — |
| Average wage within the following categories ⁴ : | | | | | | |
| Lowest 25 percent | 5.2 | — | 2.6 | 4.7 | — | — |
| Second 25 percent | 2.4 | 0.2 | 0.8 | 2.3 | 0.5 | — |
| Third 25 percent | 2.0 | — | 0.9 | 2.2 | 0.7 | — |
| Highest 25 percent | 1.7 | 0.5 | 0.8 | 1.9 | 0.6 | — |
| Highest 10 percent | 2.1 | 0.7 | 1.1 | 2.5 | 0.7 | — |
| Establishment characteristics | | | | | | |
| Goods-producing industries | 1.6 | — | 0.7 | 1.7 | — | — |
| Construction | 2.6 | — | 1.7 | 3.5 | — | — |
| Manufacturing | 2.3 | — | 1.0 | 2.3 | — | — |
| Service-providing industries | 1.8 | 0.4 | 0.8 | 1.8 | 0.5 | — |
| Trade, transportation, and utilities | 1.5 | — | 1.1 | 1.8 | — | — |
| Retail trade | 2.0 | — | 1.5 | 2.6 | — | — |
| Financial activities | 3.4 | — | 1.0 | 3.5 | — | — |
| Finance and insurance | 2.0 | — | 0.6 | 2.3 | 0.3 | — |

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | Health maintenance organization | | | |
|--|---------------------------------|-------------|-------------|------------------|
| | Total | Traditional | Open access | Not determinable |
| Worker characteristics | | | | |
| All workers | 1.4 | 1.2 | 0.6 | — |
| Management, professional, and related | 2.2 | 1.8 | 1.2 | — |
| Management, business, and financial | 2.5 | 2.1 | 1.0 | — |
| Professional and related | 2.9 | 2.6 | 1.7 | — |
| Service | 5.7 | 5.8 | — | — |
| Sales and office | 1.5 | 1.4 | 0.7 | — |
| Sales and related | 1.9 | 1.3 | — | — |
| Office and administrative support | 1.8 | 1.8 | 0.8 | — |
| Natural resources, construction, and maintenance | 2.1 | 1.9 | 1.1 | — |
| Construction, extraction, farming, fishing, and forestry | 2.2 | 1.8 | — | — |
| Installation, maintenance, and repair | 3.3 | 2.9 | — | — |
| Production, transportation, and material moving | 2.0 | 1.9 | 0.6 | — |
| Production | 2.0 | 2.0 | — | — |
| Transportation and material moving | 3.3 | 3.2 | — | — |
| Full time | 1.4 | 1.3 | 0.6 | — |
| Part time | 4.7 | 3.2 | — | — |
| Union | 3.7 | 3.3 | — | — |
| Nonunion | 1.5 | 1.3 | 0.6 | — |
| Average wage within the following categories ⁴ : | | | | |
| Lowest 25 percent | 5.2 | 5.1 | — | — |
| Second 25 percent | 2.4 | 2.2 | 1.0 | — |
| Third 25 percent | 2.0 | 1.6 | 1.2 | — |
| Highest 25 percent | 1.7 | 1.6 | 0.8 | — |
| Highest 10 percent | 2.1 | 1.7 | 1.1 | — |
| Establishment characteristics | | | | |
| Goods-producing industries | 1.6 | 1.6 | 0.4 | — |
| Construction | 2.6 | 2.2 | — | — |
| Manufacturing | 2.3 | 2.1 | 0.5 | — |
| Service-providing industries | 1.8 | 1.6 | 0.8 | — |
| Trade, transportation, and utilities | 1.5 | 1.4 | 0.6 | — |
| Retail trade | 2.0 | 2.2 | — | — |
| Financial activities | 3.4 | 3.2 | — | — |
| Finance and insurance | 2.0 | 1.4 | — | — |

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | Fee-for-service plan | | | | | |
|---|----------------------|-------------|--|--|------------------------------------|------------------|
| | Total | Traditional | Exclusive provider organization ¹ | Preferred provider organization ² | Point of service plan ³ | Not determinable |
| Credit intermediation and related activities .. | 2.1 | — | — | 2.5 | — | — |
| Insurance carriers and related activities | 3.8 | — | 1.2 | 4.4 | — | — |
| Professional and business services | 2.9 | — | 1.3 | 3.7 | — | — |
| Professional and technical services | 3.4 | — | 1.7 | 4.1 | — | — |
| Education and health services | 3.7 | — | 2.2 | 3.7 | 1.5 | — |
| Educational services | 4.9 | — | — | 5.5 | 1.0 | — |
| Junior colleges, colleges, and universities ... | 3.1 | — | — | 3.5 | 1.7 | — |
| Health care and social assistance | 4.2 | — | — | 4.3 | 1.7 | — |
| 1 to 99 workers | 2.4 | — | 0.7 | 2.4 | — | — |
| 1 to 49 workers | 2.9 | — | 0.7 | 2.9 | — | — |
| 50 to 99 workers | 3.3 | — | 1.6 | 3.7 | — | — |
| 100 workers or more | 1.5 | 0.5 | 1.0 | 1.6 | 0.7 | — |
| 100 to 499 workers | 2.1 | 0.7 | 1.1 | 2.4 | 0.8 | — |
| 500 workers or more | 1.9 | — | 1.7 | 2.4 | 1.3 | — |
| Geographic areas | | | | | | |
| Northeast | 3.2 | — | 1.1 | 4.0 | 1.1 | — |
| New England | 7.4 | — | 1.5 | 6.2 | — | — |
| Middle Atlantic | 3.4 | — | 1.3 | 4.9 | 1.3 | — |
| South | 2.1 | 0.3 | 1.6 | 2.1 | 1.0 | — |
| South Atlantic | 3.5 | — | 2.2 | 3.0 | — | — |
| West South Central | — | — | — | 3.5 | — | — |
| Midwest | 1.6 | — | 0.8 | 2.2 | 0.7 | — |
| East North Central | 1.9 | — | 0.9 | 2.2 | 0.8 | — |
| West North Central | 2.7 | — | — | 4.8 | — | — |
| West | 3.8 | — | 1.0 | 3.6 | 0.1 | — |
| Mountain | 9.2 | — | 1.1 | 9.1 | — | — |
| Pacific | 3.4 | — | — | 2.8 | 0.2 | — |

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | Health maintenance organization | | | |
|---|---------------------------------|-------------|-------------|------------------|
| | Total | Traditional | Open access | Not determinable |
| Credit intermediation and related activities .. | 2.1 | 1.4 | — | — |
| Insurance carriers and related activities | 3.8 | 2.9 | — | — |
| Professional and business services | 2.9 | 2.8 | — | — |
| Professional and technical services | 3.4 | 3.5 | — | — |
| Education and health services | 3.7 | 3.7 | 1.8 | — |
| Educational services | 4.9 | 2.9 | 4.1 | — |
| Junior colleges, colleges, and universities ... | 3.1 | 2.3 | 2.3 | — |
| Health care and social assistance | 4.2 | 4.3 | — | — |
| 1 to 99 workers | 2.4 | 2.2 | 1.0 | — |
| 1 to 49 workers | 2.9 | 2.9 | 1.1 | — |
| 50 to 99 workers | 3.3 | 2.3 | — | — |
| 100 workers or more | 1.5 | 1.2 | 0.9 | — |
| 100 to 499 workers | 2.1 | 1.9 | 1.1 | — |
| 500 workers or more | 1.9 | 1.5 | 1.4 | — |
| Geographic areas | | | | |
| Northeast | 3.2 | 2.7 | 1.4 | — |
| New England | 7.4 | — | — | — |
| Middle Atlantic | 3.4 | 2.2 | 1.6 | — |
| South | 2.1 | 1.5 | 1.3 | — |
| South Atlantic | 3.5 | 2.2 | — | — |
| West South Central | — | — | — | — |
| Midwest | 1.6 | 1.3 | — | — |
| East North Central | 1.9 | 1.4 | — | — |
| West North Central | 2.7 | — | — | — |
| West | 3.8 | 3.8 | — | — |
| Mountain | 9.2 | — | — | — |
| Pacific | 3.4 | 3.6 | — | — |

¹ This type of plan obligates employees to use only the plan's providers in order to receive coverage.

² This type of plan provides coverage through a network of participating health care providers. Enrollees may receive services outside the network, but generally at a higher cost. The additional costs may be in the form of higher deductibles, higher coinsurance rates, or both, or in the form of nondiscounted charges from providers.

³ This type of plan provides services through a network of participating health care providers. Services received within the network or through select medical facilities generally provide more generous benefits than services received outside the network.

⁴ 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: 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.

Table 2. Medical care benefits: Selected plan characteristics, private industry workers, National Compensation Survey, 2014

(All workers participating in medical care plans = 100 percent)

| Characteristics | Plan network | | | Allow non-emergency services outside network | | | Use a primary care physician | | |
|--|--------------|----|------------------|--|----|------------------|------------------------------|----|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| Worker characteristics | | | | | | | | | |
| All workers | 98 | 2 | – | 77 | 23 | – | 24 | 74 | 1 |
| Management, professional, and related | 98 | 2 | – | 77 | 23 | – | 24 | 74 | 2 |
| Management, business, and financial | 98 | – | – | 77 | 23 | – | 24 | 74 | 2 |
| Professional and related | 98 | 2 | – | 77 | 23 | – | 24 | 75 | 1 |
| Service | 99 | – | – | 62 | 38 | – | 42 | 57 | 1 |
| Sales and office | 98 | – | – | 80 | 20 | – | 20 | 79 | 1 |
| Sales and related | 97 | – | – | 84 | 16 | – | 15 | 84 | 1 |
| Office and administrative support | 99 | – | – | 78 | 22 | – | 22 | 77 | 1 |
| Natural resources, construction, and maintenance | 99 | – | – | 80 | 20 | – | 25 | 75 | (¹) |
| Construction, extraction, farming, fishing, and forestry | 98 | – | – | 82 | 18 | – | 23 | 77 | (¹) |
| Installation, maintenance, and repair | 99 | – | – | 78 | 22 | – | 26 | 74 | – |
| Production, transportation, and material moving | 98 | – | – | 82 | 18 | – | 21 | 77 | 2 |
| Production | 99 | – | – | 85 | 15 | – | 20 | 80 | (¹) |
| Transportation and material moving | 98 | – | – | 79 | 21 | – | 22 | 75 | 4 |
| Full time | 98 | 2 | – | 78 | 22 | – | 24 | 75 | 1 |
| Part time | 96 | – | – | 68 | 32 | – | 28 | 72 | (¹) |
| Union | 96 | – | – | 71 | 29 | – | 24 | 76 | (¹) |
| Nonunion | 99 | 1 | – | 78 | 22 | – | 24 | 74 | 1 |
| Average wage within the following categories ² : | | | | | | | | | |
| Lowest 25 percent | 98 | – | – | 72 | 28 | – | 26 | 73 | 1 |
| Second 25 percent | 99 | 1 | – | 80 | 20 | – | 24 | 75 | 1 |
| Third 25 percent | 99 | – | – | 77 | 23 | – | 25 | 74 | 1 |
| Highest 25 percent | 97 | 3 | – | 77 | 23 | – | 23 | 75 | 2 |
| Highest 10 percent | 97 | 3 | – | 77 | 23 | – | 21 | 76 | 3 |
| Establishment characteristics | | | | | | | | | |
| Goods-producing industries | 99 | – | – | 82 | 18 | – | 21 | 78 | 1 |
| Construction | 98 | – | – | 76 | 24 | – | 30 | 70 | – |
| Manufacturing | 100 | – | – | 83 | 17 | – | 19 | 80 | 1 |
| Service-providing industries | 98 | 2 | – | 76 | 24 | – | 25 | 73 | 1 |
| Trade, transportation, and utilities | 97 | – | – | 82 | 18 | – | 19 | 79 | 2 |
| Retail trade | 98 | – | – | 82 | 18 | – | 14 | 86 | (¹) |
| Financial activities | 98 | – | – | 78 | 22 | – | 22 | 77 | 2 |
| Finance and insurance | 98 | – | – | 85 | 15 | – | 19 | 78 | 2 |

See footnotes at end of table.

Table 2. Medical care benefits: Selected plan characteristics, private industry workers, National Compensation Survey, 2014—continued

(All workers participating in medical care plans = 100 percent)

| Characteristics | Plan network | | | Allow non-emergency services outside network | | | Use a primary care physician | | |
|---|--------------|----------|------------------|--|-----------|------------------|------------------------------|-----------|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| Credit intermediation and related activities .. | 97 | — | — | 85 | 15 | — | 14 | 84 | 2 |
| Insurance carriers and related activities | 100 | — | — | 81 | 19 | — | 32 | 67 | 2 |
| Professional and business services | 97 | — | — | 78 | 22 | — | 20 | 78 | 2 |
| Professional and technical services | 95 | — | — | 74 | 26 | — | 19 | 78 | 3 |
| Education and health services | 99 | — | — | 69 | 31 | — | 36 | 62 | 1 |
| Educational services | 99 | — | — | 67 | 33 | — | 40 | 59 | 1 |
| Junior colleges, colleges, and universities ... | 99 | — | — | 71 | 29 | — | 38 | 60 | 2 |
| Health care and social assistance | 100 | — | — | 70 | 30 | — | 36 | 63 | 1 |
| 1 to 99 workers | 99 | — | — | 75 | 25 | — | 27 | 72 | 1 |
| 1 to 49 workers | 99 | — | — | 73 | 27 | — | 28 | 70 | 1 |
| 50 to 99 workers | 98 | — | — | 78 | 22 | — | 25 | 75 | (¹) |
| 100 workers or more | 98 | 2 | — | 80 | 20 | — | 22 | 77 | 2 |
| 100 to 499 workers | 98 | 2 | — | 79 | 21 | — | 21 | 77 | 2 |
| 500 workers or more | 99 | — | — | 80 | 20 | — | 23 | 76 | 1 |
| Geographic areas | | | | | | | | | |
| Northeast | 96 | — | — | 74 | 26 | — | 26 | 73 | 1 |
| New England | 100 | — | — | 70 | 30 | — | 33 | 66 | 1 |
| Middle Atlantic | 95 | — | — | 75 | 25 | — | 24 | 75 | 1 |
| South | 99 | 1 | — | 82 | 18 | — | 22 | 76 | 2 |
| South Atlantic | 99 | — | — | 79 | 21 | — | 25 | 74 | 2 |
| West South Central | 99 | — | — | 86 | 14 | — | 17 | 82 | 1 |
| Midwest | 98 | — | — | 87 | 13 | — | 14 | 84 | 2 |
| East North Central | 99 | — | — | 87 | 13 | — | 15 | 83 | 2 |
| West North Central | 97 | — | — | 86 | — | — | 12 | 86 | 1 |
| West | 99 | — | — | 63 | 37 | — | 37 | 62 | 1 |
| Mountain | 100 | — | — | 65 | 35 | — | 41 | 59 | (¹) |
| Pacific | 99 | — | — | 62 | 38 | — | 35 | 64 | 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.

Table 2. Standard errors for medical care benefits: Selected plan characteristics, private industry workers, National Compensation Survey, 2014

| Characteristics | Plan network | | | Allow non-emergency services outside network | | | Use a primary care physician | | |
|--|--------------|-----|------------------|--|-----|------------------|------------------------------|-----|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| Worker characteristics | | | | | | | | | |
| All workers | 0.3 | 0.3 | – | 1.4 | 1.4 | – | 1.3 | 1.3 | 0.3 |
| Management, professional, and related | 0.5 | 0.5 | – | 1.9 | 1.9 | – | 2.0 | 2.0 | 0.6 |
| Management, business, and financial | 0.8 | – | – | 2.4 | 2.4 | – | 2.3 | 2.3 | 0.8 |
| Professional and related | 0.5 | 0.5 | – | 2.6 | 2.6 | – | 2.8 | 2.8 | 0.6 |
| Service | 0.4 | – | – | 5.5 | 5.5 | – | 5.4 | 5.4 | 0.7 |
| Sales and office | 0.6 | – | – | 1.8 | 1.8 | – | 1.6 | 1.7 | 0.3 |
| Sales and related | 1.5 | – | – | 1.8 | 1.8 | – | 2.1 | 2.1 | 0.6 |
| Office and administrative support | 0.5 | – | – | 2.3 | 2.3 | – | 1.9 | 1.9 | 0.3 |
| Natural resources, construction, and maintenance | 0.6 | – | – | 2.3 | 2.3 | – | 2.6 | 2.6 | (¹) |
| Construction, extraction, farming, fishing, and forestry | 1.4 | – | – | 3.1 | 3.1 | – | 4.1 | 4.1 | 0.1 |
| Installation, maintenance, and repair | 0.5 | – | – | 3.0 | 3.0 | – | 3.8 | 3.8 | – |
| Production, transportation, and material moving | 0.6 | – | – | 2.2 | 2.2 | – | 1.7 | 2.0 | 0.7 |
| Production | 0.5 | – | – | 2.5 | 2.5 | – | 2.7 | 2.7 | 0.2 |
| Transportation and material moving | 1.0 | – | – | 3.5 | 3.5 | – | 2.7 | 3.1 | 1.3 |
| Full time | 0.4 | 0.4 | – | 1.4 | 1.4 | – | 1.3 | 1.3 | 0.3 |
| Part time | 1.5 | – | – | 3.7 | 3.7 | – | 4.7 | 4.7 | 0.2 |
| Union | 1.3 | – | – | 3.5 | 3.5 | – | 3.5 | 3.5 | 0.1 |
| Nonunion | 0.3 | 0.3 | – | 1.4 | 1.4 | – | 1.4 | 1.4 | 0.4 |
| Average wage within the following categories ² : | | | | | | | | | |
| Lowest 25 percent | 1.1 | – | – | 5.1 | 5.1 | – | 4.8 | 4.7 | 0.5 |
| Second 25 percent | 0.2 | 0.2 | – | 2.3 | 2.3 | – | 2.3 | 2.3 | 0.4 |
| Third 25 percent | 0.5 | – | – | 1.8 | 1.8 | – | 1.8 | 1.9 | 0.3 |
| Highest 25 percent | 0.5 | 0.5 | – | 1.7 | 1.7 | – | 1.7 | 1.7 | 0.7 |
| Highest 10 percent | 0.7 | 0.7 | – | 2.0 | 2.0 | – | 2.0 | 2.1 | 1.2 |
| Establishment characteristics | | | | | | | | | |
| Goods-producing industries | 0.3 | – | – | 1.7 | 1.7 | – | 1.7 | 1.8 | 0.6 |
| Construction | 1.1 | – | – | 2.9 | 2.9 | – | 3.4 | 3.4 | – |
| Manufacturing | 0.3 | – | – | 2.2 | 2.2 | – | 2.1 | 2.4 | 0.8 |
| Service-providing industries | 0.4 | 0.4 | – | 1.7 | 1.7 | – | 1.6 | 1.6 | 0.4 |
| Trade, transportation, and utilities | 1.0 | – | – | 1.9 | 1.9 | – | 1.7 | 2.0 | 0.6 |
| Retail trade | 1.0 | – | – | 2.7 | 2.7 | – | 2.5 | 2.5 | 0.1 |
| Financial activities | 0.5 | – | – | 3.0 | 3.0 | – | 2.2 | 2.1 | 0.5 |
| Finance and insurance | 0.6 | – | – | 1.6 | 1.6 | – | 2.0 | 2.1 | 0.6 |

See footnotes at end of table.

Table 2. Standard errors for medical care benefits: Selected plan characteristics, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | Plan network | | | Allow non-emergency services outside network | | | Use a primary care physician | | |
|---|--------------|-----|------------------|--|-----|------------------|------------------------------|-----|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| Credit intermediation and related activities .. | 0.8 | — | — | 1.8 | 1.8 | — | 2.3 | 2.4 | 0.7 |
| Insurance carriers and related activities | 0.3 | — | — | 3.4 | 3.4 | — | 3.6 | 3.4 | 0.5 |
| Professional and business services | 1.0 | — | — | 3.4 | 3.4 | — | 2.4 | 2.7 | 1.5 |
| Professional and technical services | 1.5 | — | — | 4.3 | 4.3 | — | 3.3 | 3.7 | 2.4 |
| Education and health services | 0.3 | — | — | 4.0 | 4.0 | — | 4.0 | 4.1 | 0.5 |
| Educational services | 0.9 | — | — | 4.7 | 4.7 | — | 6.1 | 6.1 | 0.9 |
| Junior colleges, colleges, and universities ... | 1.0 | — | — | 3.6 | 3.6 | — | 3.2 | 3.8 | 1.7 |
| Health care and social assistance | 0.3 | — | — | 4.6 | 4.6 | — | 4.3 | 4.5 | 0.5 |
| 1 to 99 workers | 0.6 | — | — | 2.3 | 2.3 | — | 2.3 | 2.3 | 0.4 |
| 1 to 49 workers | 0.4 | — | — | 3.0 | 3.0 | — | 3.1 | 3.0 | 0.5 |
| 50 to 99 workers | 1.2 | — | — | 3.0 | 3.0 | — | 2.7 | 2.7 | 0.1 |
| 100 workers or more | 0.5 | 0.5 | — | 1.4 | 1.4 | — | 1.5 | 1.5 | 0.5 |
| 100 to 499 workers | 0.7 | 0.7 | — | 2.0 | 2.0 | — | 2.1 | 2.1 | 0.8 |
| 500 workers or more | 0.5 | — | — | 2.2 | 2.2 | — | 2.1 | 2.2 | 0.3 |
| Geographic areas | | | | | | | | | |
| Northeast | 1.5 | — | — | 3.6 | 3.6 | — | 3.3 | 3.3 | 0.4 |
| New England | 0.3 | — | — | 8.4 | 8.4 | — | 7.0 | 7.0 | 0.7 |
| Middle Atlantic | 1.9 | — | — | 3.8 | 3.8 | — | 3.6 | 3.6 | 0.5 |
| South | 0.3 | 0.3 | — | 1.9 | 1.9 | — | 1.8 | 2.0 | 0.5 |
| South Atlantic | 0.5 | — | — | 2.7 | 2.7 | — | 2.1 | 2.1 | 0.7 |
| West South Central | 0.5 | — | — | 2.8 | 2.8 | — | 3.3 | 3.9 | 0.8 |
| Midwest | 0.6 | — | — | 1.8 | 1.8 | — | 1.6 | 1.6 | 0.9 |
| East North Central | 0.6 | — | — | 1.6 | 1.6 | — | 1.9 | 1.9 | 1.3 |
| West North Central | 1.3 | — | — | 4.3 | — | — | 2.9 | 2.9 | 0.3 |
| West | 0.2 | — | — | 3.5 | 3.5 | — | 3.3 | 3.3 | 0.6 |
| Mountain | 0.1 | — | — | 8.9 | 8.9 | — | 7.6 | 7.5 | 0.1 |
| Pacific | 0.3 | — | — | 2.8 | 2.8 | — | 2.9 | 3.0 | 0.9 |

¹ Less than 0.05.

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: 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/hcs/ebs/glossary20142015.htm.

Table 3. Medical care benefits: High deductible and non-high deductible health plans,¹ private industry workers, National Compensation Survey, 2014

(All workers participating in medical care plans = 100 percent)

| Characteristics | High deductible health plans | Non-high deductible health plans |
|--|------------------------------|----------------------------------|
| Worker characteristics | | |
| All workers | 33 | 67 |
| Management, professional, and related | 28 | 71 |
| Management, business, and financial | 29 | 70 |
| Professional and related | 28 | 72 |
| Service | 29 | 71 |
| Sales and office | 43 | 57 |
| Sales and related | 45 | 55 |
| Office and administrative support | 42 | 57 |
| Natural resources, construction, and maintenance | 28 | 72 |
| Construction, extraction, farming, fishing, and forestry | 17 | 83 |
| Installation, maintenance, and repair | 35 | 65 |
| Production, transportation, and material moving | 32 | 68 |
| Production | 39 | 61 |
| Transportation and material moving | 24 | 76 |
| Full time | 33 | 67 |
| Part time | 29 | 71 |
| Union | 8 | 92 |
| Nonunion | 37 | 63 |
| Average wage within the following categories ² : | | |
| Lowest 25 percent | 40 | 60 |
| Second 25 percent | 39 | 60 |
| Third 25 percent | 32 | 68 |
| Highest 25 percent | 27 | 72 |
| Highest 10 percent | 27 | 72 |
| Establishment characteristics | | |
| Goods-producing industries | 34 | 65 |
| Construction | 28 | 72 |
| Manufacturing | 39 | 61 |
| Service-providing industries | 32 | 67 |
| Trade, transportation, and utilities | 36 | 64 |
| Retail trade | 46 | 54 |
| Financial activities | 39 | 60 |
| Finance and insurance | 41 | 58 |

See footnotes at end of table.

Table 3. Medical care benefits: High deductible and non-high deductible health plans,¹ private industry workers, National Compensation Survey, 2014—continued

(All workers participating in medical care plans = 100 percent)

| Characteristics | High deductible health plans | Non-high deductible health plans |
|---|------------------------------|----------------------------------|
| Credit intermediation and related activities .. | 43 | 57 |
| Insurance carriers and related activities | 41 | 59 |
| Professional and business services | 34 | 66 |
| Professional and technical services | 28 | 72 |
| Education and health services | 27 | 73 |
| Educational services | 13 | 87 |
| Junior colleges, colleges, and universities ... | 14 | 86 |
| Health care and social assistance | 29 | 71 |
| 1 to 99 workers | 39 | 61 |
| 1 to 49 workers | 38 | 62 |
| 50 to 99 workers | 40 | 60 |
| 100 workers or more | 28 | 71 |
| 100 to 499 workers | 32 | 68 |
| 500 workers or more | 23 | 76 |
| Geographic areas | | |
| Northeast | 24 | 76 |
| New England | 34 | 66 |
| Middle Atlantic | 21 | 78 |
| South | 35 | 65 |
| South Atlantic | 31 | 69 |
| West South Central | 41 | 59 |
| Midwest | 42 | 58 |
| East North Central | 42 | 58 |
| West North Central | 42 | 58 |
| West | 27 | 72 |
| Mountain | 24 | 76 |
| Pacific | 29 | 71 |

¹ The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included. A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

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: 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.

Table 3. Standard errors for medical care benefits: High deductible and non-high deductible health plans,¹ private industry workers, National Compensation Survey, 2014

| Characteristics | High deductible health plans | Non-high deductible health plans |
|--|------------------------------|----------------------------------|
| Worker characteristics | | |
| All workers | 1.0 | 1.0 |
| Management, professional, and related | 1.8 | 1.8 |
| Management, business, and financial | 2.3 | 2.3 |
| Professional and related | 2.5 | 2.5 |
| Service | 4.4 | 4.4 |
| Sales and office | 1.5 | 1.5 |
| Sales and related | 3.3 | 3.3 |
| Office and administrative support | 2.1 | 2.1 |
| Natural resources, construction, and maintenance | 2.8 | 2.8 |
| Construction, extraction, farming, fishing, and forestry | 3.5 | 3.5 |
| Installation, maintenance, and repair | 3.7 | 3.7 |
| Production, transportation, and material moving | 2.3 | 2.3 |
| Production | 3.5 | 3.5 |
| Transportation and material moving | 2.7 | 2.7 |
| Full time | 1.1 | 1.1 |
| Part time | 2.9 | 3.0 |
| Union | 1.4 | 1.4 |
| Nonunion | 1.1 | 1.1 |
| Average wage within the following categories ² : | | |
| Lowest 25 percent | 4.4 | 4.4 |
| Second 25 percent | 2.0 | 2.0 |
| Third 25 percent | 1.6 | 1.6 |
| Highest 25 percent | 1.8 | 1.8 |
| Highest 10 percent | 2.7 | 2.8 |
| Establishment characteristics | | |
| Goods-producing industries | 2.0 | 1.9 |
| Construction | 3.9 | 3.9 |
| Manufacturing | 2.7 | 2.6 |
| Service-providing industries | 1.3 | 1.3 |
| Trade, transportation, and utilities | 1.8 | 1.8 |
| Retail trade | 2.8 | 2.8 |
| Financial activities | 2.6 | 2.6 |
| Finance and insurance | 2.4 | 2.4 |

See footnotes at end of table.

Table 3. Standard errors for medical care benefits: High deductible and non-high deductible health plans,¹ private industry workers, National Compensation Survey, 2014—continued

| Characteristics | High deductible health plans | Non-high deductible health plans |
|---|------------------------------|----------------------------------|
| Credit intermediation and related activities .. | 3.2 | 3.2 |
| Insurance carriers and related activities | 4.1 | 4.1 |
| Professional and business services | 2.9 | 2.9 |
| Professional and technical services | 4.2 | 4.2 |
| Education and health services | 3.1 | 3.1 |
| Educational services | 2.7 | 2.7 |
| Junior colleges, colleges, and universities ... | 2.4 | 2.4 |
| Health care and social assistance | 3.6 | 3.6 |
| 1 to 99 workers | 1.8 | 1.8 |
| 1 to 49 workers | 2.2 | 2.2 |
| 50 to 99 workers | 2.9 | 2.9 |
| 100 workers or more | 1.4 | 1.4 |
| 100 to 499 workers | 2.1 | 2.1 |
| 500 workers or more | 1.9 | 1.9 |
| Geographic areas | | |
| Northeast | 3.1 | 3.0 |
| New England | 9.6 | 9.6 |
| Middle Atlantic | 2.7 | 2.7 |
| South | 1.5 | 1.5 |
| South Atlantic | 2.3 | 2.3 |
| West South Central | 2.4 | 2.4 |
| Midwest | 1.9 | 1.9 |
| East North Central | 2.1 | 2.1 |
| West North Central | 3.8 | 3.8 |
| West | 2.3 | 2.3 |
| Mountain | 4.8 | 4.8 |
| Pacific | 2.3 | 2.4 |

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

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: 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.

Table 4. Non-high deductible health plans: Summary of selected tax-favored accounts,¹ private industry workers, National Compensation Survey, 2014

(All workers participating in non-high deductible health plans = 100 percent)

| Characteristics | Health reimbursement arrangement ² | Flexible spending account ³ |
|--|---|--|
| Worker characteristics | | |
| All workers | 7 | 53 |
| Management, professional, and related | 8 | 61 |
| Management, business, and financial | 10 | 60 |
| Professional and related | 7 | 62 |
| Service | — | 39 |
| Sales and office | 8 | 53 |
| Sales and related | 12 | 50 |
| Office and administrative support | 7 | 54 |
| Natural resources, construction, and maintenance | | |
| Construction, extraction, farming, fishing, and forestry | 3 | 41 |
| Installation, maintenance, and repair | — | 29 |
| Production, transportation, and material moving | 3 | 51 |
| Production | 9 | 50 |
| Transportation and material moving | — | 55 |
| Transportation and material moving | 9 | 46 |
| Full time | 7 | 54 |
| Part time | 12 | — |
| Union | 8 | 48 |
| Nonunion | 7 | 54 |
| Average wage within the following categories ⁴ : | | |
| Lowest 25 percent | 9 | — |
| Second 25 percent | 5 | 44 |
| Third 25 percent | 7 | 51 |
| Highest 25 percent | 8 | 63 |
| Highest 10 percent | 10 | 66 |
| Establishment characteristics | | |
| Goods-producing industries | — | 48 |
| Construction | — | 27 |
| Manufacturing | — | 55 |
| Service-providing industries | 8 | 55 |
| Trade, transportation, and utilities | 13 | 51 |
| Retail trade | 21 | — |
| Transportation and warehousing | — | 72 |
| Utilities | — | 65 |
| Information | — | 65 |
| Financial activities | 4 | 62 |
| Finance and insurance | 3 | 74 |

See footnotes at end of table.

Table 4. Non-high deductible health plans: Summary of selected tax-favored accounts,¹ private industry workers, National Compensation Survey, 2014—continued

(All workers participating in non-high deductible health plans = 100 percent)

| Characteristics | Health reimbursement arrangement ² | Flexible spending account ³ |
|---|---|--|
| Credit intermediation and related activities .. | — | 67 |
| Insurance carriers and related activities | — | 73 |
| Professional and business services | — | 58 |
| Professional and technical services | — | 58 |
| Education and health services | — | 51 |
| Educational services | — | 63 |
| Junior colleges, colleges, and universities ... | — | 82 |
| Health care and social assistance | — | 48 |
| Leisure and hospitality | — | 55 |
| Other services | — | 50 |
| 1 to 99 workers | 4 | 37 |
| 1 to 49 workers | 4 | 36 |
| 100 workers or more | 10 | 64 |
| 100 to 499 workers | 11 | 56 |
| 500 workers or more | 8 | 74 |
| Geographic areas | | |
| Northeast | — | 52 |
| New England | — | 61 |
| Middle Atlantic | — | 49 |
| South | 6 | 59 |
| South Atlantic | 7 | 61 |
| East South Central | — | 63 |
| West South Central | — | 52 |
| Midwest | 8 | 56 |
| East North Central | — | 54 |
| West North Central | 16 | 61 |
| West | 6 | 44 |
| Mountain | — | 38 |
| Pacific | 7 | 47 |

¹ The sum of the columns may not equal 100 since workers may participate in more than one tax-favored account.

² Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

³ Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

⁴ 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: 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.

**Table 4. Standard errors for non-high deductible health plans:
Summary of selected tax-favored accounts, private industry
workers, National Compensation Survey, 2014**

| Characteristics | Health reimbursement arrangement ¹ | Flexible spending account ² |
|--|---|--|
| Worker characteristics | | |
| All workers | 1.0 | 1.7 |
| Management, professional, and related | 1.8 | 2.7 |
| Management, business, and financial | 2.6 | 3.9 |
| Professional and related | 1.7 | 3.3 |
| Service | – | 6.1 |
| Sales and office | 1.4 | 2.7 |
| Sales and related | 2.0 | 4.2 |
| Office and administrative support | 1.5 | 3.3 |
| Natural resources, construction, and maintenance | 0.7 | 3.6 |
| Construction, extraction, farming, fishing, and forestry | – | 5.7 |
| Installation, maintenance, and repair | 0.8 | 4.5 |
| Production, transportation, and material moving | 2.3 | 3.7 |
| Production | – | 5.5 |
| Transportation and material moving | 2.0 | 4.5 |
| Full time | 1.1 | 1.7 |
| Part time | 2.7 | – |
| Union | 1.7 | 3.9 |
| Nonunion | 1.2 | 1.7 |
| Average wage within the following categories ³ : | | |
| Lowest 25 percent | 2.3 | – |
| Second 25 percent | 1.2 | 3.7 |
| Third 25 percent | 2.0 | 2.6 |
| Highest 25 percent | 1.4 | 2.2 |
| Highest 10 percent | 2.2 | 3.1 |
| Establishment characteristics | | |
| Goods-producing industries | – | 2.9 |
| Construction | – | 6.2 |
| Manufacturing | – | 3.0 |
| Service-providing industries | 1.2 | 2.1 |
| Trade, transportation, and utilities | 2.2 | 2.6 |
| Retail trade | 3.4 | – |
| Transportation and warehousing | – | 5.2 |
| Utilities | – | 11.2 |
| Information | – | 6.9 |
| Financial activities | 0.8 | 4.8 |
| Finance and insurance | 0.8 | 3.9 |

See footnotes at end of table.

**Table 4. Standard errors for non-high deductible health plans:
Summary of selected tax-favored accounts, private industry
workers, National Compensation Survey, 2014—continued**

| Characteristics | Health reimbursement arrangement ¹ | Flexible spending account ² |
|---|---|--|
| Credit intermediation and related activities .. | — | 7.0 |
| Insurance carriers and related activities | — | 2.8 |
| Professional and business services | — | 4.6 |
| Professional and technical services | — | 6.2 |
| Education and health services | — | 5.1 |
| Educational services | — | 5.8 |
| Junior colleges, colleges, and universities ... | — | 4.0 |
| Health care and social assistance | — | 6.0 |
| Leisure and hospitality | — | 11.1 |
| Other services | — | 9.8 |
| 1 to 99 workers | 0.8 | 2.6 |
| 1 to 49 workers | 0.8 | 2.9 |
| 100 workers or more | 1.6 | 2.0 |
| 100 to 499 workers | 2.3 | 3.1 |
| 500 workers or more | 2.0 | 2.4 |
| Geographic areas | | |
| Northeast | — | 3.4 |
| New England | — | 7.3 |
| Middle Atlantic | — | 3.6 |
| South | 1.5 | 2.5 |
| South Atlantic | 2.0 | 2.9 |
| East South Central | — | 7.1 |
| West South Central | — | 5.8 |
| Midwest | 1.8 | 3.6 |
| East North Central | — | 4.0 |
| West North Central | 4.0 | 7.7 |
| West | 1.5 | 3.7 |
| Mountain | — | 5.2 |
| Pacific | 1.3 | 4.7 |

¹ Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

² Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

³ 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: 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.

Table 5. Non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014

(All workers participating in non-high deductible health plans = 100 percent)

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible |
|--|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| Worker characteristics | | | | | | | |
| All workers | 80 | – | \$300 | \$500 | \$800 | \$1,000 | 20 |
| Management, professional, and related | 79 | \$200 | 300 | 500 | 800 | 1,000 | 21 |
| Management, business, and financial | 78 | 225 | 300 | 500 | 1,000 | 1,000 | 22 |
| Professional and related | 80 | 200 | 250 | 500 | 750 | 1,000 | 20 |
| Service | 62 | – | 300 | 500 | 750 | 1,000 | 38 |
| Sales and office | 83 | 250 | 350 | 500 | 1,000 | 1,000 | 17 |
| Sales and related | 83 | 250 | 400 | 500 | 1,000 | 1,000 | 17 |
| Office and administrative support | 83 | 250 | 350 | 500 | 1,000 | 1,000 | 17 |
| Natural resources, construction, and maintenance | 81 | 200 | 250 | 400 | 600 | 1,000 | 19 |
| Construction, extraction, farming, fishing, and forestry | 88 | – | 250 | 400 | 500 | 1,000 | 12 |
| Installation, maintenance, and repair | 74 | – | 250 | 500 | 750 | 1,000 | 26 |
| Production, transportation, and material moving | 87 | 250 | 300 | 500 | 750 | 1,000 | 13 |
| Production | 88 | – | 300 | 500 | – | 1,000 | 12 |
| Full time | 80 | – | 300 | 500 | 800 | 1,000 | 20 |
| Part time | 74 | 250 | 250 | – | 750 | 1,000 | 26 |
| Union | 78 | – | 250 | 400 | 500 | 1,000 | 22 |
| Nonunion | 80 | 250 | 300 | 500 | 950 | 1,000 | 20 |
| Average wage within the following categories ¹ : | | | | | | | |
| Lowest 25 percent | 74 | 250 | 300 | 500 | 800 | 1,000 | 26 |
| Second 25 percent | 81 | 250 | 350 | 500 | 1,000 | 1,000 | 19 |
| Third 25 percent | 81 | 250 | 300 | 500 | 750 | 1,000 | 19 |
| Highest 25 percent | 79 | 200 | 300 | 500 | 750 | 1,000 | 21 |
| Highest 10 percent | 81 | 225 | 275 | 500 | 750 | 1,000 | 19 |
| Establishment characteristics | | | | | | | |
| Goods-producing industries | 85 | – | 300 | 500 | 750 | 1,000 | 15 |
| Construction | 80 | 200 | 300 | 500 | 750 | 1,000 | 20 |
| Manufacturing | 86 | 225 | 300 | 500 | 750 | 1,000 | 14 |
| Service-providing industries | 78 | – | 300 | 500 | 950 | 1,000 | 22 |
| Trade, transportation, and utilities | 85 | 250 | 300 | 500 | 750 | 1,000 | 15 |
| Wholesale trade | 83 | 250 | – | 500 | 750 | 1,000 | 17 |
| Retail trade | 81 | 250 | – | 500 | 950 | 1,000 | 19 |
| Information | 80 | 200 | 300 | 500 | 750 | 1,000 | 20 |
| Financial activities | 80 | 250 | 350 | 500 | 1,000 | 1,000 | 20 |
| Finance and insurance | 89 | 300 | 350 | 500 | 1,000 | 1,000 | 11 |

See footnotes at end of table.

Table 5. Non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued

(All workers participating in non-high deductible health plans = 100 percent)

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible |
|---|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| Credit intermediation and related activities .. | 92 | \$300 | \$350 | \$500 | \$1,000 | \$1,000 | 8 |
| Insurance carriers and related activities | 83 | 250 | — | 500 | 600 | 1,000 | 17 |
| Real estate and rental and leasing | 47 | 250 | 250 | — | — | 1,200 | 53 |
| Professional and business services | 82 | 250 | 300 | 500 | 950 | 1,000 | 18 |
| Professional and technical services | 81 | 250 | 300 | 500 | 750 | 1,000 | 19 |
| Education and health services | 71 | 250 | — | 500 | 1,000 | 1,000 | 29 |
| Educational services | 66 | 250 | 250 | 400 | 500 | 1,000 | 34 |
| Junior colleges, colleges, and universities ... | 70 | 200 | 250 | 500 | 500 | 1,000 | 30 |
| Health care and social assistance | 73 | — | — | 600 | 1,000 | 1,000 | 27 |
| 1 to 99 workers | 76 | 250 | 350 | 500 | 1,000 | 1,000 | 24 |
| 1 to 49 workers | 74 | 250 | 350 | 500 | 1,000 | 1,000 | 26 |
| 50 to 99 workers | 82 | 250 | 300 | 500 | 1,000 | 1,000 | 18 |
| 100 workers or more | 82 | 200 | 300 | 500 | 750 | 1,000 | 18 |
| 100 to 499 workers | 83 | 200 | 300 | 500 | 800 | 1,000 | 17 |
| 500 workers or more | 82 | 200 | 250 | 500 | 750 | 1,000 | 18 |
| Geographic areas | | | | | | | |
| Northeast | 79 | 200 | 250 | 500 | 750 | 1,000 | 21 |
| New England | 82 | 300 | — | 500 | 600 | 1,000 | 18 |
| Middle Atlantic | 79 | — | 250 | 500 | — | 1,000 | 21 |
| South | 87 | — | 300 | 500 | 900 | 1,000 | 13 |
| South Atlantic | 84 | 200 | 300 | 500 | 1,000 | 1,000 | 16 |
| Midwest | 86 | 250 | 350 | 500 | 750 | 1,000 | 14 |
| East North Central | 85 | 250 | 350 | 500 | 750 | 1,000 | 15 |
| West | 66 | 200 | 250 | 500 | 750 | 1,000 | 34 |
| Pacific | 64 | 200 | 250 | 500 | 750 | 1,000 | 36 |

¹ 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.

Table 5. Standard errors for non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible |
|--|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| Worker characteristics | | | | | | | |
| All workers | 1.5 | – | \$0 | \$0 | \$106 | \$0 | 1.5 |
| Management, professional, and related | 1.8 | \$33 | 9 | 0 | 145 | 0 | 1.8 |
| Management, business, and financial | 2.7 | 25 | 22 | 0 | 0 | 0 | 2.7 |
| Professional and related | 2.5 | 21 | 65 | 0 | 38 | 0 | 2.5 |
| Service | 7.1 | – | 22 | 0 | 203 | 0 | 7.1 |
| Sales and office | 1.8 | 0 | 44 | 0 | 13 | 0 | 1.8 |
| Sales and related | 3.0 | 0 | 52 | 0 | 75 | 0 | 3.0 |
| Office and administrative support | 2.0 | 0 | 68 | 0 | 9 | 0 | 2.0 |
| Natural resources, construction, and maintenance | 2.8 | 25 | 0 | 98 | 144 | 0 | 2.8 |
| Construction, extraction, farming, fishing, and forestry | 2.4 | – | 25 | 76 | 47 | 32 | 2.4 |
| Installation, maintenance, and repair | 4.5 | – | 24 | 66 | 84 | 0 | 4.5 |
| Production, transportation, and material moving | 2.5 | 12 | 0 | 0 | 9 | 0 | 2.5 |
| Production | 2.6 | – | 16 | 0 | – | 0 | 2.6 |
| Full time | 1.6 | – | 0 | 0 | 111 | 0 | 1.6 |
| Part time | 4.1 | 35 | 60 | – | 146 | 0 | 4.1 |
| Union | 3.6 | – | 0 | 93 | 0 | 67 | 3.6 |
| Nonunion | 1.6 | 12 | 20 | 0 | 136 | 0 | 1.6 |
| Average wage within the following categories ¹ : | | | | | | | |
| Lowest 25 percent | 7.5 | 39 | 41 | 0 | 196 | 0 | 7.5 |
| Second 25 percent | 3.2 | 0 | 37 | 47 | 39 | 0 | 3.2 |
| Third 25 percent | 2.1 | 30 | 9 | 0 | 36 | 0 | 2.1 |
| Highest 25 percent | 1.6 | 13 | 58 | 0 | 34 | 0 | 1.6 |
| Highest 10 percent | 1.9 | 23 | 49 | 0 | 65 | 0 | 1.9 |
| Establishment characteristics | | | | | | | |
| Goods-producing industries | 1.9 | – | 0 | 0 | 95 | 0 | 1.9 |
| Construction | 2.9 | 0 | 9 | 55 | 202 | 0 | 2.9 |
| Manufacturing | 2.4 | 15 | 13 | 0 | 61 | 0 | 2.4 |
| Service-providing industries | 1.9 | – | 0 | 0 | 186 | 0 | 1.9 |
| Trade, transportation, and utilities | 1.9 | 0 | 0 | 0 | 45 | 0 | 1.9 |
| Wholesale trade | 4.5 | 22 | – | 0 | 74 | 0 | 4.5 |
| Retail trade | 3.0 | 0 | – | 0 | 61 | 0 | 3.0 |
| Information | 3.8 | 0 | 75 | 114 | 220 | 36 | 3.8 |
| Financial activities | 5.1 | 0 | 0 | 0 | 192 | 0 | 5.1 |
| Finance and insurance | 2.0 | 56 | 13 | 0 | 208 | 0 | 2.0 |

See footnotes at end of table.

Table 5. Standard errors for non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible |
|---|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| Credit intermediation and related activities .. | 1.9 | \$54 | \$0 | \$0 | \$187 | \$0 | 1.9 |
| Insurance carriers and related activities | 3.3 | 62 | — | 67 | 178 | 0 | 3.3 |
| Real estate and rental and leasing | 11.8 | 0 | 45 | — | — | 283 | 11.8 |
| Professional and business services | 3.0 | 0 | 71 | 0 | 186 | 0 | 3.0 |
| Professional and technical services | 3.4 | 65 | 67 | 9 | 188 | 0 | 3.4 |
| Education and health services | 3.8 | 25 | — | 76 | 36 | 0 | 3.8 |
| Educational services | 5.3 | 27 | 29 | 118 | 114 | 0 | 5.3 |
| Junior colleges, colleges, and universities ... | 3.9 | 0 | 16 | 105 | 0 | 211 | 3.9 |
| Health care and social assistance | 4.4 | — | — | 139 | 0 | 0 | 4.4 |
| 1 to 99 workers | 2.9 | 0 | 0 | 0 | 63 | 0 | 2.9 |
| 1 to 49 workers | 3.8 | 18 | 13 | 0 | 204 | 0 | 3.8 |
| 50 to 99 workers | 2.7 | 9 | 41 | 32 | 48 | 0 | 2.7 |
| 100 workers or more | 1.4 | 0 | 59 | 0 | 16 | 0 | 1.4 |
| 100 to 499 workers | 2.4 | 29 | 25 | 0 | 187 | 0 | 2.4 |
| 500 workers or more | 1.8 | 0 | 33 | 0 | 153 | 0 | 1.8 |
| Geographic areas | | | | | | | |
| Northeast | 1.9 | 21 | 49 | 0 | 165 | 0 | 1.9 |
| New England | 3.7 | 57 | — | 0 | 155 | 165 | 3.7 |
| Middle Atlantic | 2.2 | — | 0 | 0 | — | 0 | 2.2 |
| South | 2.1 | — | 0 | 0 | 195 | 0 | 2.1 |
| South Atlantic | 2.8 | 31 | 0 | 0 | 143 | 0 | 2.8 |
| Midwest | 2.1 | 0 | 57 | 0 | 187 | 0 | 2.1 |
| East North Central | 2.5 | 0 | 69 | 0 | 0 | 0 | 2.5 |
| West | 4.5 | 40 | 56 | 0 | 216 | 0 | 4.5 |
| Pacific | 4.6 | 24 | 36 | 78 | 88 | 0 | 4.6 |

¹ 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: 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/eps/glossary20142015.htm.

Table 6. High deductible health plans:¹ Summary of selected tax-favored accounts,² private industry workers, National Compensation Survey, 2014

(All workers participating in high deductible health plans = 100 percent)

| Characteristics | Health savings account ³ | Health reimbursement arrangement ⁴ | Flexible spending account ⁵ |
|---|-------------------------------------|---|--|
| Worker characteristics | | | |
| All workers | 42 | 22 | 47 |
| Management, professional, and related | 46 | 21 | 56 |
| Management, business, and financial | 44 | 14 | 47 |
| Professional and related | 48 | 26 | 62 |
| Service | 36 | 21 | 39 |
| Sales and office | 41 | 26 | 47 |
| Sales and related | 34 | 39 | 35 |
| Office and administrative support | 44 | 20 | 52 |
| Natural resources, construction, and maintenance | 32 | 12 | 29 |
| Installation, maintenance, and repair | 35 | 16 | 34 |
| Production, transportation, and material moving | 45 | 22 | 43 |
| Production | 49 | 18 | 53 |
| Transportation and material moving | 37 | 29 | 26 |
| Full time | 43 | 21 | 48 |
| Part time | 29 | 48 | 29 |
| Union | 56 | — | — |
| Nonunion | 42 | 22 | 47 |
| Average wage within the following categories ⁶ : | | | |
| Lowest 25 percent | 28 | 30 | — |
| Second 25 percent | 39 | 25 | 46 |
| Third 25 percent | 45 | 15 | 48 |
| Highest 25 percent | 48 | 23 | 54 |
| Highest 10 percent | 51 | 19 | 51 |
| Establishment characteristics | | | |
| Goods-producing industries | 42 | 16 | 46 |
| Construction | 20 | — | — |
| Manufacturing | 47 | 19 | 49 |
| Service-providing industries | 42 | 24 | 47 |
| Trade, transportation, and utilities | 38 | 36 | 26 |
| Wholesale trade | 47 | 19 | 41 |
| Retail trade | 30 | 50 | 21 |
| Financial activities | — | 18 | 75 |
| Finance and insurance | — | 19 | 81 |

See footnotes at end of table.

Table 6. High deductible health plans:¹ Summary of selected tax-favored accounts,² private industry workers, National Compensation Survey, 2014—continued

(All workers participating in high deductible health plans = 100 percent)

| Characteristics | Health savings account ³ | Health reimbursement arrangement ⁴ | Flexible spending account ⁵ |
|---|-------------------------------------|---|--|
| Credit intermediation and related activities .. | – | 22 | 88 |
| Insurance carriers and related activities | 72 | 14 | 78 |
| Professional and business services | 56 | 21 | 50 |
| Professional and technical services | 59 | – | 44 |
| Education and health services | 25 | – | 66 |
| Educational services | 43 | – | 53 |
| Junior colleges, colleges, and universities ... | 51 | 21 | 67 |
| Health care and social assistance | 24 | – | 67 |
| 1 to 99 workers | 36 | 18 | 36 |
| 1 to 49 workers | 35 | 18 | 31 |
| 50 to 99 workers | 39 | 18 | 49 |
| 100 workers or more | 48 | 27 | 58 |
| 100 to 499 workers | 47 | 28 | 51 |
| 500 workers or more | 52 | 24 | 72 |
| Geographic areas | | | |
| Northeast | 43 | 31 | 40 |
| Middle Atlantic | 47 | 24 | 40 |
| South | 38 | 22 | 48 |
| South Atlantic | 42 | 21 | 44 |
| East South Central | 48 | 20 | 46 |
| West South Central | 29 | 23 | 53 |
| Midwest | 43 | 20 | 53 |
| East North Central | 39 | – | – |
| West North Central | 53 | 17 | 57 |
| West | 48 | 20 | 39 |
| Mountain | 41 | 23 | 46 |
| Pacific | 51 | 19 | 36 |

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² The sum of the columns may not equal 100 since workers may participate in more than one tax-favored account.

³ Health savings accounts (HSA) are used in combination with high deductible health plans to pay for current and future medical expenses. HSAs are controlled by the employee, although both employees and employers may contribute to the account. Accounts can accumulate tax-deferred interest.

⁴ Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

⁵ Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

⁶ 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: 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.

Table 6. Standard errors for high deductible health plans:¹ Summary of selected tax-favored accounts, private industry workers, National Compensation Survey, 2014

| Characteristics | Health savings account ² | Health reimbursement arrangement ³ | Flexible spending account ⁴ |
|---|-------------------------------------|---|--|
| Worker characteristics | | | |
| All workers | 1.9 | 2.1 | 2.3 |
| Management, professional, and related | 3.9 | 4.7 | 4.2 |
| Management, business, and financial | 4.6 | 2.5 | 4.5 |
| Professional and related | 5.4 | 7.0 | 6.1 |
| Service | 5.9 | 4.1 | 7.3 |
| Sales and office | 2.7 | 2.3 | 3.1 |
| Sales and related | 2.4 | 3.5 | 3.9 |
| Office and administrative support | 3.6 | 2.5 | 3.8 |
| Natural resources, construction, and maintenance | 4.0 | 3.3 | 4.8 |
| Installation, maintenance, and repair | 5.4 | 4.3 | 5.4 |
| Production, transportation, and material moving | 5.6 | 3.6 | 3.6 |
| Production | 7.3 | 4.4 | 3.6 |
| Transportation and material moving | 5.7 | 6.5 | 4.8 |
| Full time | 1.9 | 2.0 | 2.3 |
| Part time | 4.6 | 6.0 | 6.8 |
| Union | 9.1 | – | – |
| Nonunion | 1.8 | 2.2 | 2.3 |
| Average wage within the following categories ⁵ : | | | |
| Lowest 25 percent | 4.7 | 4.6 | – |
| Second 25 percent | 3.0 | 3.1 | 3.2 |
| Third 25 percent | 3.6 | 1.6 | 2.9 |
| Highest 25 percent | 3.8 | 4.5 | 3.8 |
| Highest 10 percent | 5.3 | 3.9 | 5.5 |
| Establishment characteristics | | | |
| Goods-producing industries | 4.7 | 3.3 | 3.8 |
| Construction | 5.7 | – | – |
| Manufacturing | 5.3 | 3.9 | 4.1 |
| Service-providing industries | 1.9 | 2.6 | 2.9 |
| Trade, transportation, and utilities | 2.6 | 3.6 | 2.5 |
| Wholesale trade | 3.9 | 5.6 | 5.1 |
| Retail trade | 2.9 | 4.2 | 3.0 |
| Financial activities | – | 2.0 | 3.2 |
| Finance and insurance | – | 2.3 | 2.5 |

See footnotes at end of table.

Table 6. Standard errors for high deductible health plans:¹ Summary of selected tax-favored accounts, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | Health savings account ² | Health reimbursement arrangement ³ | Flexible spending account ⁴ |
|---|-------------------------------------|---|--|
| Credit intermediation and related activities .. | — | 3.6 | 2.5 |
| Insurance carriers and related activities | 3.2 | 3.0 | 3.8 |
| Professional and business services | 5.2 | 5.5 | 6.7 |
| Professional and technical services | 8.8 | — | 9.8 |
| Education and health services | 3.8 | — | 9.4 |
| Educational services | 10.3 | — | 10.0 |
| Junior colleges, colleges, and universities ... | 7.5 | 5.2 | 8.3 |
| Health care and social assistance | 4.0 | — | 10.1 |
| 1 to 99 workers | 2.5 | 3.1 | 3.1 |
| 1 to 49 workers | 3.2 | 4.4 | 4.0 |
| 50 to 99 workers | 4.2 | 3.7 | 5.8 |
| 100 workers or more | 3.0 | 2.6 | 3.2 |
| 100 to 499 workers | 3.4 | 3.0 | 4.5 |
| 500 workers or more | 5.2 | 4.2 | 3.3 |
| Geographic areas | | | |
| Northeast | 5.7 | 7.2 | 6.4 |
| Middle Atlantic | 5.6 | 4.5 | 7.3 |
| South | 2.1 | 2.5 | 3.2 |
| South Atlantic | 3.8 | 1.9 | 5.4 |
| East South Central | 2.7 | 4.8 | 3.5 |
| West South Central | 2.4 | 5.8 | 4.9 |
| Midwest | 3.3 | 4.7 | 4.7 |
| East North Central | 3.6 | — | — |
| West North Central | 6.8 | 2.7 | 10.0 |
| West | 5.7 | 3.0 | 5.0 |
| Mountain | 6.5 | 3.6 | 10.9 |
| Pacific | 7.7 | 3.9 | 5.0 |

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² Health savings accounts (HSA) are used in combination with high deductible health plans to pay for current and future medical expenses. HSAs are controlled by the employee, although both employees and employers may contribute to the account. Accounts can accumulate tax-deferred interest.

³ Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

⁴ Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

⁵ 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: 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.

Table 7. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014

(Includes workers participating in high deductible health plans)

| Characteristics | Amount of annual deductible | | | | |
|--|-----------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| Worker characteristics | | | | | |
| All workers | \$1,500 | \$1,500 | \$2,000 | \$3,000 | \$4,000 |
| Management, professional, and related | 1,300 | 1,500 | 2,000 | 3,000 | 3,000 |
| Management, business, and financial | 1,300 | 1,500 | 2,000 | 3,000 | 4,000 |
| Professional and related | 1,300 | 1,500 | 2,000 | 3,000 | 3,000 |
| Service | 1,500 | 1,500 | 2,500 | 3,000 | 4,000 |
| Sales and office | 1,500 | 1,750 | – | 3,000 | 4,500 |
| Sales and related | 1,500 | 1,500 | 2,500 | 3,000 | 4,000 |
| Office and administrative support | 1,500 | 1,800 | – | 3,000 | 5,000 |
| Natural resources, construction, and maintenance | 1,500 | 2,000 | 2,250 | 3,000 | 4,000 |
| Construction, extraction, farming, fishing, and forestry | – | 2,000 | 2,500 | 3,000 | 3,500 |
| Installation, maintenance, and repair | 1,500 | 1,750 | 2,000 | 3,000 | 4,375 |
| Production, transportation, and material moving | 1,400 | 1,750 | – | 3,000 | 4,000 |
| Production | 1,250 | 1,500 | 2,000 | 2,750 | 4,000 |
| Transportation and material moving | 1,500 | 1,750 | 2,500 | 3,000 | 5,000 |
| Full time | 1,500 | 1,500 | 2,000 | 3,000 | 4,000 |
| Part time | 1,500 | 1,500 | 2,500 | 2,750 | 3,000 |
| Union | 1,250 | 1,750 | 2,000 | 2,250 | 2,750 |
| Nonunion | 1,500 | 1,500 | 2,250 | 3,000 | 4,000 |
| Average wage within the following categories ² : | | | | | |
| Lowest 25 percent | 1,500 | 2,000 | 2,600 | 3,000 | 5,000 |
| Second 25 percent | 1,500 | 1,700 | 2,250 | 3,000 | 4,000 |
| Third 25 percent | 1,500 | 1,500 | 2,000 | 2,750 | 3,500 |
| Highest 25 percent | 1,300 | 1,500 | 2,000 | 3,000 | 3,250 |
| Highest 10 percent | 1,300 | 1,500 | 2,000 | 2,800 | 4,000 |
| Establishment characteristics | | | | | |
| Goods-producing industries | 1,300 | 1,500 | 2,000 | 3,000 | 4,000 |
| Construction | 1,500 | 1,500 | 2,000 | 3,000 | 3,500 |
| Manufacturing | 1,300 | 1,500 | 2,000 | 3,000 | 4,000 |
| Service-providing industries | 1,500 | 1,500 | 2,250 | 3,000 | 4,000 |
| Trade, transportation, and utilities | 1,500 | 1,750 | 2,500 | 2,750 | 3,500 |
| Retail trade | 1,500 | 1,750 | 2,500 | 2,750 | 3,500 |
| Financial activities | 1,500 | 1,500 | 2,000 | 2,500 | 3,000 |
| Finance and insurance | 1,500 | 1,500 | 2,000 | 2,500 | 3,000 |

See footnotes at end of table.

Table 7. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued

(Includes workers participating in high deductible health plans)

| Characteristics | Amount of annual deductible | | | | |
|---|-----------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| Credit intermediation and related activities .. | \$1,500 | \$1,500 | \$2,000 | \$2,500 | \$3,000 |
| Insurance carriers and related activities | 1,300 | 1,500 | 2,000 | 2,500 | 3,000 |
| Professional and business services | 1,500 | 1,800 | 2,500 | 2,650 | 3,000 |
| Professional and technical services | 1,300 | 1,650 | 2,000 | 2,500 | 3,000 |
| Education and health services | 1,250 | 1,500 | 2,500 | 3,000 | 5,000 |
| Educational services | 1,250 | 1,500 | — | 2,500 | — |
| Junior colleges, colleges, and universities ... | 1,250 | 1,500 | 1,500 | 2,500 | 3,500 |
| Health care and social assistance | 1,250 | 1,500 | 2,500 | 3,000 | 5,000 |
| 1 to 99 workers | 1,500 | 2,000 | 2,500 | 3,000 | 5,000 |
| 1 to 49 workers | 1,500 | 2,000 | 2,500 | 3,000 | 5,000 |
| 50 to 99 workers | 1,500 | 2,000 | — | 3,000 | 5,000 |
| 100 workers or more | 1,300 | 1,500 | 2,000 | 2,750 | 3,500 |
| 100 to 499 workers | 1,300 | 1,500 | 2,000 | 2,750 | 4,000 |
| 500 workers or more | 1,300 | 1,500 | 1,750 | 2,500 | 3,000 |
| Geographic areas | | | | | |
| Northeast | 1,300 | 1,500 | 2,050 | 3,000 | 3,000 |
| New England | 1,300 | 1,500 | — | 3,000 | 3,000 |
| Middle Atlantic | 1,400 | 1,750 | — | 2,750 | — |
| South | 1,500 | 1,500 | 2,000 | 2,750 | 3,500 |
| South Atlantic | 1,500 | 1,500 | — | 3,000 | 3,500 |
| West South Central | 1,500 | 1,700 | 2,000 | 2,750 | 3,200 |
| Midwest | 1,500 | 1,750 | 2,500 | 3,000 | 5,000 |
| East North Central | 1,500 | 1,750 | 2,500 | 3,000 | 5,000 |
| West North Central | 1,500 | 1,750 | 2,350 | 3,000 | — |
| West | 1,500 | 1,500 | 2,000 | 2,700 | 3,000 |
| Mountain | 1,400 | 1,500 | 2,000 | 2,500 | 3,000 |
| Pacific | 1,500 | 1,500 | 2,250 | 3,000 | 4,000 |

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

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: 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.

Table 7. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014

| Characteristics | Amount of annual deductible | | | | |
|--|-----------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| Worker characteristics | | | | | |
| All workers | \$65 | \$39 | \$283 | \$0 | \$182 |
| Management, professional, and related | 34 | 0 | 0 | 272 | 151 |
| Management, business, and financial | 134 | 0 | 0 | 301 | 1,158 |
| Professional and related | 41 | 0 | 481 | 384 | 0 |
| Service | 92 | 147 | 301 | 0 | 619 |
| Sales and office | 0 | 24 | – | 46 | 914 |
| Sales and related | 0 | 201 | 278 | 151 | 292 |
| Office and administrative support | 0 | 116 | – | 46 | 991 |
| Natural resources, construction, and maintenance | 0 | 265 | 384 | 36 | 735 |
| Construction, extraction, farming, fishing, and forestry | – | 91 | 645 | 270 | 332 |
| Installation, maintenance, and repair | 0 | 177 | 121 | 36 | 1,066 |
| Production, transportation, and material moving | 136 | 329 | – | 229 | 91 |
| Production | 106 | 127 | 219 | 301 | 447 |
| Transportation and material moving | 0 | 140 | 91 | 83 | 1,353 |
| Full time | 109 | 34 | 165 | 0 | 158 |
| Part time | 0 | 349 | 73 | 228 | 46 |
| Union | 88 | 322 | 0 | 241 | 264 |
| Nonunion | 33 | 41 | 391 | 0 | 182 |
| Average wage within the following categories ² : | | | | | |
| Lowest 25 percent | 0 | 161 | 219 | 0 | 616 |
| Second 25 percent | 0 | 160 | 395 | 0 | 91 |
| Third 25 percent | 174 | 113 | 0 | 301 | 576 |
| Highest 25 percent | 72 | 0 | 90 | 147 | 590 |
| Highest 10 percent | 110 | 0 | 65 | 277 | 976 |
| Establishment characteristics | | | | | |
| Goods-producing industries | 98 | 103 | 78 | 26 | 0 |
| Construction | 0 | 430 | 182 | 199 | 158 |
| Manufacturing | 56 | 111 | 222 | 165 | 0 |
| Service-providing industries | 0 | 93 | 317 | 0 | 601 |
| Trade, transportation, and utilities | 0 | 0 | 232 | 214 | 652 |
| Retail trade | 0 | 121 | 0 | 46 | 912 |
| Financial activities | 158 | 0 | 0 | 56 | 0 |
| Finance and insurance | 62 | 0 | 0 | 0 | 0 |

See footnotes at end of table.

Table 7. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | Amount of annual deductible | | | | |
|---|-----------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| Credit intermediation and related activities .. | \$0 | \$0 | \$0 | \$36 | \$0 |
| Insurance carriers and related activities | 45 | 0 | 136 | 18 | 52 |
| Professional and business services | 137 | 214 | 341 | 312 | 0 |
| Professional and technical services | 52 | 254 | 524 | 0 | 90 |
| Education and health services | 186 | 0 | 130 | 296 | 0 |
| Educational services | 190 | 0 | — | 306 | — |
| Junior colleges, colleges, and universities ... | 0 | 157 | 143 | 0 | 836 |
| Health care and social assistance | 204 | 0 | 91 | 344 | 0 |
| 1 to 99 workers | 0 | 0 | 0 | 0 | 782 |
| 1 to 49 workers | 0 | 0 | 0 | 0 | 799 |
| 50 to 99 workers | 69 | 315 | — | 137 | 1,478 |
| 100 workers or more | 26 | 0 | 18 | 32 | 580 |
| 100 to 499 workers | 47 | 0 | 0 | 0 | 638 |
| 500 workers or more | 16 | 0 | 79 | 193 | 0 |
| Geographic areas | | | | | |
| Northeast | 0 | 41 | 576 | 329 | 896 |
| New England | 54 | 197 | — | 65 | 0 |
| Middle Atlantic | 161 | 359 | — | 182 | — |
| South | 39 | 86 | 0 | 254 | 348 |
| South Atlantic | 293 | 78 | — | 341 | 910 |
| West South Central | 0 | 212 | 0 | 129 | 674 |
| Midwest | 156 | 80 | 132 | 0 | 0 |
| East North Central | 221 | 177 | 94 | 79 | 0 |
| West North Central | 91 | 203 | 386 | 112 | — |
| West | 18 | 0 | 123 | 144 | 671 |
| Mountain | 228 | 0 | 0 | 0 | 90 |
| Pacific | 0 | 55 | 373 | 316 | 1,079 |

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

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: 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/nscs/ecs/glossary20142015.htm.

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.

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

| 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 | 0.5 | 0.5 | – | 1.5 | 1.5 | – | 0.9 | 0.8 | 0.3 |
| Management, professional, and related | 0.9 | 0.9 | – | 2.2 | 2.2 | – | 1.0 | 1.0 | 0.4 |
| Management, business, and financial | 1.8 | – | – | 2.5 | 2.5 | – | 2.1 | 2.0 | 0.4 |
| Professional and related | 1.0 | 1.0 | – | 2.8 | 2.8 | – | 1.1 | 1.0 | 0.7 |
| Service | 1.9 | – | – | 3.0 | 3.0 | – | 2.2 | 2.2 | – |
| Sales and office | 0.7 | 0.7 | – | 1.7 | 1.7 | – | 1.4 | 1.3 | 0.7 |
| Sales and related | 2.0 | – | – | 1.8 | 1.8 | – | 2.6 | – | – |
| Office and administrative support | 0.7 | 0.7 | – | 2.3 | 2.3 | – | 1.5 | 1.4 | 0.7 |
| Natural resources, construction, and maintenance | 0.7 | 0.7 | – | 2.4 | 2.4 | – | 1.8 | 1.7 | 0.6 |
| Construction, extraction, farming, fishing, and forestry | 0.6 | – | – | 4.0 | 4.0 | – | 3.9 | 3.7 | 1.4 |
| Installation, maintenance, and repair | 1.1 | 1.1 | – | 2.4 | 2.4 | – | 1.2 | – | – |
| Production, transportation, and material moving | 0.9 | 0.9 | – | 2.5 | 2.5 | – | 1.6 | 1.6 | – |
| Production | 0.8 | 0.8 | – | 3.0 | 3.0 | – | 2.2 | – | – |
| Transportation and material moving | 1.6 | – | – | 3.3 | 3.3 | – | 1.8 | 1.8 | – |
| Full time | 0.5 | 0.5 | – | 1.5 | 1.5 | – | 0.9 | 0.9 | 0.3 |
| Part time | 2.5 | – | – | 3.9 | 3.9 | – | 1.6 | – | – |
| Union | 1.3 | 1.3 | – | 3.2 | 3.2 | – | 2.0 | 2.5 | 1.3 |
| Nonunion | 0.5 | 0.5 | – | 1.5 | 1.5 | – | 0.9 | 0.8 | 0.3 |
| Average wage within the following categories ¹ : | | | | | | | | | |
| Lowest 25 percent | 1.3 | – | – | 1.6 | 1.6 | – | 1.3 | – | – |
| Second 25 percent | 0.6 | 0.6 | – | 1.9 | 1.9 | – | 1.1 | 1.0 | 0.4 |
| Third 25 percent | 0.9 | 0.9 | – | 2.0 | 2.0 | – | 1.6 | 1.6 | 0.3 |
| Highest 25 percent | 1.0 | 1.0 | – | 2.2 | 2.2 | – | 1.1 | 1.1 | 0.4 |
| Highest 10 percent | 0.8 | 0.8 | – | 3.0 | 3.0 | – | 1.1 | 1.1 | 0.5 |
| Establishment characteristics | | | | | | | | | |
| Goods-producing industries | 0.6 | 0.6 | – | 3.2 | 3.2 | – | 1.8 | 1.7 | 0.3 |
| Construction | 0.3 | – | – | 2.6 | 2.6 | – | 2.0 | – | – |
| Manufacturing | 0.8 | 0.8 | – | 4.0 | 4.0 | – | 2.6 | – | – |
| Service-providing industries | 0.6 | 0.6 | – | 1.7 | 1.7 | – | 1.0 | 1.0 | 0.4 |
| Trade, transportation, and utilities | 1.1 | 1.1 | – | 1.6 | 1.6 | – | 1.3 | 1.3 | – |
| Retail trade | 1.3 | – | – | 2.2 | 2.2 | – | 2.2 | – | – |
| Financial activities | 0.3 | – | – | 1.9 | 1.9 | – | 2.6 | 0.9 | 2.5 |
| Finance and insurance | 0.3 | – | – | 2.5 | 2.5 | – | 2.9 | 1.0 | 2.9 |

See footnotes at end of table.

Table 8. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2014—continued

| 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 .. | 0.1 | — | — | 2.3 | 2.3 | — | 5.9 | — | — |
| Insurance carriers and related activities | 0.7 | — | — | 2.7 | 2.7 | — | 1.9 | — | — |
| Professional and business services | 0.7 | — | — | 3.7 | 3.7 | — | 2.5 | 2.5 | — |
| Professional and technical services | 1.1 | — | — | 3.5 | 3.5 | — | 1.7 | — | — |
| Education and health services | 2.0 | 2.0 | — | 4.5 | 4.5 | — | 2.0 | 2.3 | 0.9 |
| Educational services | 7.1 | — | — | 6.2 | 6.2 | — | 3.8 | 3.8 | — |
| Junior colleges, colleges, and universities ... | 4.2 | 4.2 | — | 4.2 | 4.2 | — | 3.2 | 3.2 | — |
| Health care and social assistance | 2.1 | — | — | 5.1 | 5.1 | — | 2.3 | 2.8 | 1.0 |
| 1 to 99 workers | 0.7 | 0.7 | — | 2.3 | 2.3 | — | 1.2 | 1.2 | 0.2 |
| 1 to 49 workers | 0.9 | — | — | 2.8 | 2.8 | — | 1.5 | 1.5 | 0.3 |
| 50 to 99 workers | 1.4 | — | — | 3.1 | 3.1 | — | 1.8 | 1.7 | 0.3 |
| 100 workers or more | 0.7 | 0.7 | — | 1.6 | 1.6 | — | 1.1 | 1.1 | 0.5 |
| 100 to 499 workers | 1.1 | 1.1 | — | 1.7 | 1.7 | — | 1.6 | 1.5 | 0.7 |
| 500 workers or more | 1.0 | 1.0 | — | 2.5 | 2.5 | — | 1.7 | 1.8 | 0.7 |
| Geographic areas | | | | | | | | | |
| Northeast | 1.7 | 1.7 | — | 5.8 | 5.8 | — | 3.5 | 3.7 | 0.9 |
| New England | 1.5 | 1.5 | — | 4.9 | 4.9 | — | 3.4 | 3.4 | — |
| Middle Atlantic | 2.1 | 2.1 | — | 7.2 | 7.2 | — | 4.4 | 4.5 | 1.1 |
| South | 0.6 | 0.6 | — | 1.5 | 1.5 | — | 0.7 | 0.6 | 0.2 |
| South Atlantic | 1.0 | 1.0 | — | 2.4 | 2.4 | — | 1.0 | 1.0 | 0.1 |
| West South Central | 0.9 | — | — | 2.0 | 2.0 | — | 1.1 | — | — |
| Midwest | 0.6 | 0.6 | — | 2.7 | 2.7 | — | 1.0 | 1.0 | 0.1 |
| East North Central | 0.8 | 0.8 | — | 3.8 | 3.8 | — | 1.3 | 1.3 | 0.1 |
| West North Central | 1.0 | — | — | 2.9 | 2.9 | — | 1.1 | — | — |
| West | 1.1 | — | — | 2.1 | 2.1 | — | 1.6 | — | — |
| Mountain | 1.1 | — | — | 4.1 | — | — | 4.2 | — | — |
| Pacific | 1.6 | — | — | 2.3 | — | — | 0.7 | 0.7 | 0.2 |

¹ 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: 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/eps/glossary20142015.htm.

Table 9. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2014

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

| Characteristics | With deductible | | | | | | | Other deductible ² | With no deductible | Not determinable |
|--|-----------------------|-----------------------------|--------------------------|--------------------------------|--------------------------|----------------|-------------------------------------|-------------------------------|--------------------|------------------|
| | Total with deductible | With fixed deductible | | Total with variable deductible | With variable deductible | | | | | |
| | | Total with fixed deductible | Median deductible amount | | Median deductible amount | | | | | |
| | | | | | In-network | Out-of-network | Most generous coverage ¹ | | | |
| Worker characteristics | | | | | | | | | | |
| All workers | 96 | — | — | 63 | \$1,000 | \$2,000 | \$1,000 | — | 4 | — |
| Management, professional, and related | 95 | — | — | 62 | 1,000 | 2,000 | 1,000 | — | 5 | — |
| Management, business, and financial | 96 | — | — | 61 | 1,000 | 2,000 | 1,000 | — | — | — |
| Professional and related | 95 | — | — | 64 | 1,000 | 2,000 | 1,000 | — | 5 | — |
| Service | 94 | — | — | 60 | 1,250 | 2,500 | — | — | — | — |
| Sales and office | 96 | — | — | 70 | 1,000 | 2,500 | — | — | 4 | — |
| Sales and related | 95 | — | — | 73 | 1,500 | 3,000 | — | — | — | — |
| Office and administrative support | 97 | — | — | 69 | 1,000 | 2,000 | — | — | 3 | — |
| Natural resources, construction, and maintenance | 96 | 40 | \$500 | 56 | 1,000 | — | — | — | 4 | — |
| Construction, extraction, farming, fishing, and forestry | 98 | 58 | 400 | 40 | — | — | — | — | — | — |
| Installation, maintenance, and repair | 95 | 27 | 1,000 | 68 | 1,250 | — | — | — | 5 | — |
| Production, transportation, and material moving | 96 | — | — | 59 | — | 1,500 | — | — | 4 | — |
| Production | 97 | — | — | 63 | 950 | 1,750 | — | — | 3 | — |
| Transportation and material moving | 95 | — | — | 54 | 650 | 1,200 | — | — | 5 | — |
| Full time | 96 | — | — | 63 | 1,000 | 2,000 | 1,000 | — | 4 | — |
| Part time | 93 | — | — | 64 | 1,000 | — | — | — | — | — |
| Union | 92 | — | — | 53 | 500 | 1,000 | — | — | 8 | — |
| Nonunion | 96 | — | — | 64 | 1,000 | 2,000 | 1,000 | — | 4 | — |
| Average wage within the following categories ³ : | | | | | | | | | | |
| Lowest 25 percent | 96 | — | — | 61 | 1,250 | 3,000 | — | — | — | — |
| Second 25 percent | 98 | — | — | 69 | 1,000 | 2,500 | — | — | 2 | — |
| Third 25 percent | 96 | — | — | 64 | 1,000 | 2,000 | 1,000 | — | 4 | — |
| Highest 25 percent | 94 | — | — | 59 | 1,000 | 2,000 | — | — | 6 | — |
| Highest 10 percent | 96 | — | — | 59 | — | 2,000 | — | — | 4 | — |
| Establishment characteristics | | | | | | | | | | |
| Goods-producing industries | 97 | — | — | 53 | 1,000 | 2,000 | — | — | 3 | — |
| Construction | 99 | 62 | 500 | 37 | 1,500 | 3,000 | — | — | — | — |
| Manufacturing | 96 | — | — | 61 | — | — | — | — | 4 | — |
| Service-providing industries | 95 | — | — | 66 | 1,000 | 2,000 | 1,000 | — | 5 | — |
| Trade, transportation, and utilities | 95 | — | — | 69 | 1,000 | 2,500 | — | — | 5 | — |
| Retail trade | 95 | — | — | 72 | 1,500 | 3,000 | — | — | — | — |
| Financial activities | 100 | — | — | 65 | 1,000 | 2,000 | — | — | — | — |
| Finance and insurance | 99 | — | — | 62 | 1,000 | 2,000 | — | — | — | — |

See footnotes at end of table.

Table 9. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued

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

| Characteristics | With deductible | | | | | | | Other deductible ² | With no deductible | Not determinable |
|---|-----------------------|-----------------------------|--------------------------|--------------------------------|--------------------------|----------------|-------------------------------------|-------------------------------|--------------------|------------------|
| | Total with deductible | With fixed deductible | | Total with variable deductible | With variable deductible | | | | | |
| | | Total with fixed deductible | Median deductible amount | | Median deductible amount | | | | | |
| | | | | | In-network | Out-of-network | Most generous coverage ¹ | | | |
| Credit intermediation and related activities .. | 100 | 29 | \$1,000 | 70 | \$1,250 | \$2,500 | — | — | — | — |
| Insurance carriers and related activities | 99 | 47 | 1,300 | 52 | — | — | — | — | — | — |
| Professional and business services | 98 | 34 | — | 64 | 950 | 2,000 | — | — | — | — |
| Professional and technical services | 98 | 37 | — | 60 | — | — | — | — | — | — |
| Education and health services | 91 | — | — | 68 | 1,000 | 2,000 | — | — | 9 | — |
| Educational services | 78 | 24 | — | 53 | 500 | 1,000 | \$400 | — | — | — |
| Junior colleges, colleges, and universities ... | 86 | 27 | 500 | 58 | 500 | 1,000 | 400 | — | 14 | — |
| Health care and social assistance | 94 | — | — | 70 | 1,000 | 2,000 | — | — | — | — |
| 1 to 99 workers | 97 | — | — | 65 | 1,250 | 2,550 | 1,000 | — | 3 | — |
| 1 to 49 workers | 97 | — | — | 65 | 1,500 | 3,000 | 1,000 | — | — | — |
| 50 to 99 workers | 97 | — | — | 66 | 1,000 | 2,000 | — | — | — | — |
| 100 workers or more | 94 | — | — | 61 | 950 | 1,500 | — | — | 6 | — |
| 100 to 499 workers | 95 | — | — | 62 | 1,000 | 1,750 | 1,250 | — | 5 | — |
| 500 workers or more | 94 | — | — | 60 | 750 | 1,500 | — | — | 6 | — |
| Geographic areas | | | | | | | | | | |
| Northeast | 92 | — | — | 60 | 750 | 1,000 | — | — | 8 | — |
| New England | 95 | 38 | — | 56 | 650 | — | — | — | 5 | — |
| Middle Atlantic | 91 | — | — | 61 | — | 1,000 | — | — | 9 | — |
| South | 97 | — | — | 63 | 1,000 | 2,500 | 1,000 | — | 3 | — |
| South Atlantic | 96 | — | — | 66 | 1,000 | 2,000 | — | — | 4 | — |
| West South Central | 98 | 40 | — | 58 | 1,200 | 3,000 | 1,000 | — | — | — |
| Midwest | 96 | — | — | 68 | 1,000 | 2,500 | — | — | 4 | — |
| East North Central | 96 | — | — | 70 | 1,200 | 2,500 | 500 | — | 4 | — |
| West North Central | 96 | — | — | 64 | 1,000 | 2,500 | — | — | — | — |
| West | 97 | — | — | 60 | 1,000 | 2,000 | — | — | — | — |
| Mountain | 98 | — | — | 63 | 1,000 | — | — | — | — | — |
| Pacific | 96 | — | — | 58 | 1,000 | 2,000 | — | — | — | — |

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

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ 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/eps/glossary20142015.htm.

Table 9. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2014

| Characteristics | With deductible | | | | | | | Other deductible ² | With no deductible | Not determinable |
|--|-----------------------|-----------------------------|--------------------------|--------------------------------|--------------------------|-------------------------------------|-------|-------------------------------|--------------------|------------------|
| | Total with deductible | With fixed deductible | | Total with variable deductible | With variable deductible | | | | | |
| | | Total with fixed deductible | Median deductible amount | | Median deductible amount | | | | | |
| | | | | In-network | Out-of-network | Most generous coverage ¹ | | | | |
| Worker characteristics | | | | | | | | | | |
| All workers | 0.5 | — | — | 1.2 | \$0 | \$0 | \$230 | — | 0.5 | — |
| Management, professional, and related | 0.9 | — | — | 2.0 | 0 | 0 | 73 | — | 0.9 | — |
| Management, business, and financial | 1.8 | — | — | 2.4 | 0 | 134 | 0 | — | — | — |
| Professional and related | 1.0 | — | — | 2.5 | 46 | 0 | 199 | — | 1.0 | — |
| Service | 2.1 | — | — | 4.4 | 227 | 327 | — | — | — | — |
| Sales and office | 0.8 | — | — | 1.9 | 255 | 492 | — | — | 0.8 | — |
| Sales and related | 2.0 | — | — | 2.4 | 352 | 329 | — | — | — | — |
| Office and administrative support | 0.7 | — | — | 2.3 | 18 | 350 | — | — | 0.7 | — |
| Natural resources, construction, and maintenance | 0.9 | 3.0 | \$18 | 3.0 | 290 | — | — | — | 0.9 | — |
| Construction, extraction, farming, fishing, and forestry | 1.3 | 6.3 | 115 | 6.3 | — | — | — | — | — | — |
| Installation, maintenance, and repair | 1.1 | 3.5 | 146 | 3.5 | 302 | — | — | — | 1.1 | — |
| Production, transportation, and material moving | 0.9 | — | — | 2.6 | — | 325 | — | — | 0.9 | — |
| Production | 0.8 | — | — | 2.9 | 114 | 270 | — | — | 0.8 | — |
| Transportation and material moving | 1.6 | — | — | 4.4 | 66 | 281 | — | — | 1.6 | — |
| Full time | 0.5 | — | — | 1.2 | 0 | 0 | 157 | — | 0.5 | — |
| Part time | 2.8 | — | — | 5.5 | 0 | — | — | — | — | — |
| Union | 1.7 | — | — | 3.4 | 26 | 32 | — | — | 1.7 | — |
| Nonunion | 0.5 | — | — | 1.2 | 0 | 200 | 52 | — | 0.5 | — |
| Average wage within the following categories ³ : | | | | | | | | | | |
| Lowest 25 percent | 1.9 | — | — | 4.3 | 309 | 645 | — | — | — | — |
| Second 25 percent | 0.6 | — | — | 2.2 | 94 | 358 | — | — | 0.6 | — |
| Third 25 percent | 0.9 | — | — | 2.1 | 0 | 240 | 229 | — | 0.9 | — |
| Highest 25 percent | 1.0 | — | — | 1.9 | 116 | 149 | — | — | 1.0 | — |
| Highest 10 percent | 0.8 | — | — | 3.2 | — | 241 | — | — | 0.8 | — |
| Establishment characteristics | | | | | | | | | | |
| Goods-producing industries | 0.7 | — | — | 2.3 | 219 | 500 | — | — | 0.7 | — |
| Construction | 0.9 | 3.5 | 0 | 3.5 | 433 | 566 | — | — | — | — |
| Manufacturing | 0.8 | — | — | 3.1 | — | — | — | — | 0.8 | — |
| Service-providing industries | 0.6 | — | — | 1.4 | 0 | 0 | 184 | — | 0.6 | — |
| Trade, transportation, and utilities | 1.1 | — | — | 2.4 | 63 | 475 | — | — | 1.1 | — |
| Retail trade | 1.7 | — | — | 3.5 | 65 | 474 | — | — | — | — |
| Financial activities | 0.3 | — | — | 2.6 | 235 | 200 | — | — | — | — |
| Finance and insurance | 0.3 | — | — | 2.6 | 283 | 157 | — | — | — | — |

See footnotes at end of table.

Table 9. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | With deductible | | | | | | | Other deductible ² | With no deductible | Not determinable |
|---|-----------------------|-----------------------------|--------------------------|--------------------------------|--------------------------|-------------------------------------|-----|-------------------------------|--------------------|------------------|
| | Total with deductible | With fixed deductible | | Total with variable deductible | With variable deductible | | | | | |
| | | Total with fixed deductible | Median deductible amount | | Median deductible amount | | | | | |
| | | | | In-network | Out-of-network | Most generous coverage ¹ | | | | |
| Credit intermediation and related activities .. | 0.1 | 3.3 | \$0 | 3.3 | \$365 | \$439 | — | — | — | — |
| Insurance carriers and related activities | 0.7 | 4.5 | 58 | 4.1 | — | — | — | — | — | — |
| Professional and business services | 0.6 | 4.6 | — | 4.6 | 128 | 151 | — | — | — | — |
| Professional and technical services | 0.9 | 5.6 | — | 5.6 | — | — | — | — | — | — |
| Education and health services | 2.0 | — | — | 2.8 | 65 | 324 | — | — | 2.0 | — |
| Educational services | 7.1 | 5.2 | — | 6.4 | 88 | 137 | \$0 | — | — | — |
| Junior colleges, colleges, and universities ... | 4.2 | 4.8 | 0 | 5.7 | 0 | 45 | 0 | — | 4.2 | — |
| Health care and social assistance | 2.1 | — | — | 3.0 | 289 | 596 | — | — | — | — |
| 1 to 99 workers | 0.7 | — | — | 2.2 | 275 | 579 | 0 | — | 0.7 | — |
| 1 to 49 workers | 0.9 | — | — | 2.6 | 295 | 213 | 0 | — | — | — |
| 50 to 99 workers | 1.4 | — | — | 3.6 | 298 | 453 | — | — | — | — |
| 100 workers or more | 0.7 | — | — | 1.5 | 100 | 303 | — | — | 0.7 | — |
| 100 to 499 workers | 1.1 | — | — | 2.3 | 42 | 233 | 0 | — | 1.1 | — |
| 500 workers or more | 1.0 | — | — | 2.8 | 149 | 351 | — | — | 1.0 | — |
| Geographic areas | | | | | | | | | | |
| Northeast | 1.7 | — | — | 4.1 | 192 | 119 | — | — | 1.7 | — |
| New England | 1.5 | 5.4 | — | 5.0 | 169 | — | — | — | 1.5 | — |
| Middle Atlantic | 2.1 | — | — | 5.0 | — | 97 | — | — | 2.1 | — |
| South | 0.6 | — | — | 1.5 | 0 | 220 | 0 | — | 0.6 | — |
| South Atlantic | 1.1 | — | — | 2.1 | 0 | 74 | — | — | 1.1 | — |
| West South Central | 0.9 | 2.3 | — | 2.3 | 267 | 539 | 0 | — | — | — |
| Midwest | 0.7 | — | — | 2.0 | 253 | 514 | — | — | 0.7 | — |
| East North Central | 0.7 | — | — | 2.0 | 244 | 540 | 0 | — | 0.7 | — |
| West North Central | 1.7 | — | — | 4.3 | 186 | 636 | — | — | — | — |
| West | 1.1 | — | — | 3.2 | 16 | 479 | — | — | — | — |
| Mountain | 1.1 | — | — | 5.0 | 54 | — | — | — | — | — |
| Pacific | 1.6 | — | — | 4.0 | 103 | 595 | — | — | — | — |

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

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ 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: 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/eps/glossary20142015.htm.

Table 10. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014

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

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|--|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Worker characteristics | | | | | | | | |
| All workers | 96 | \$250 | \$500 | \$1,000 | \$2,000 | \$3,000 | 4 | — |
| Management, professional, and related | 95 | 250 | — | 1,000 | 1,500 | 2,500 | 5 | — |
| Management, business, and financial | 96 | 250 | 500 | 1,000 | 1,500 | 2,750 | — | — |
| Professional and related | 95 | 250 | 400 | 750 | 1,500 | 2,500 | 5 | — |
| Service | 94 | 250 | 500 | 1,200 | 2,500 | 3,000 | — | — |
| Sales and office | 96 | 300 | 500 | 1,100 | — | 3,000 | 4 | — |
| Sales and related | 95 | — | 500 | 1,250 | 2,500 | 3,000 | — | — |
| Office and administrative support | 97 | 300 | 500 | 1,000 | 2,250 | 3,000 | 3 | — |
| Natural resources, construction, and maintenance | 96 | 250 | 300 | — | 2,000 | 3,000 | 4 | — |
| Construction, extraction, farming, fishing, and forestry | 98 | — | 300 | 500 | 1,000 | 2,500 | — | — |
| Installation, maintenance, and repair | 95 | 250 | — | 1,000 | 2,000 | 3,000 | 5 | — |
| Production, transportation, and material moving | 96 | 250 | 500 | 750 | 1,750 | 2,700 | 4 | — |
| Production | 97 | 250 | 500 | 1,000 | 2,000 | 2,700 | 3 | — |
| Transportation and material moving | 95 | 250 | 300 | 600 | 1,500 | 2,700 | 5 | — |
| Full time | 96 | 250 | 500 | 1,000 | 2,000 | 3,000 | 4 | — |
| Part time | 93 | 250 | — | 950 | 2,000 | 2,750 | — | — |
| Union | 92 | 200 | 250 | 500 | — | 1,500 | 8 | — |
| Nonunion | 96 | 250 | 500 | 1,000 | 2,000 | 3,000 | 4 | — |
| Average wage within the following categories ¹ : | | | | | | | | |
| Lowest 25 percent | 96 | 300 | 500 | 1,150 | 2,600 | 3,000 | — | — |
| Second 25 percent | 98 | 300 | 500 | 1,000 | 2,000 | 3,000 | 2 | — |
| Third 25 percent | 96 | 250 | 500 | 1,000 | 2,000 | 2,750 | 4 | — |
| Highest 25 percent | 94 | 250 | 350 | 750 | 1,500 | 2,500 | 6 | — |
| Highest 10 percent | 96 | 250 | 350 | 750 | 1,500 | 2,500 | 4 | — |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 97 | 250 | 450 | 800 | 2,000 | 3,000 | 3 | — |
| Construction | 99 | 250 | 350 | — | — | 3,000 | — | — |
| Manufacturing | 96 | 250 | 500 | 1,000 | 2,000 | 3,000 | 4 | — |
| Service-providing industries | 95 | 250 | 500 | 1,000 | 2,000 | 3,000 | 5 | — |
| Trade, transportation, and utilities | 95 | 250 | 500 | 1,000 | 2,000 | 3,000 | 5 | — |
| Retail trade | 95 | 300 | 500 | 1,500 | 2,500 | 3,000 | — | — |
| Financial activities | 100 | 350 | 500 | 1,250 | 2,000 | 3,000 | — | — |
| Finance and insurance | 99 | 350 | 500 | 1,250 | 2,000 | 2,500 | — | — |

See footnotes at end of table.

Table 10. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued

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

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|---|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 100 | \$350 | \$500 | \$1,250 | \$2,000 | \$3,000 | — | — |
| Insurance carriers and related activities | 99 | — | 600 | 1,250 | 2,000 | 2,800 | — | — |
| Professional and business services | 98 | 250 | 500 | 1,000 | 2,000 | 2,600 | — | — |
| Professional and technical services | 98 | 250 | 450 | — | 1,500 | 2,500 | — | — |
| Education and health services | 91 | 250 | 500 | 1,000 | 1,600 | 3,000 | 9 | — |
| Educational services | 78 | 250 | 300 | 500 | 1,000 | — | — | — |
| Junior colleges, colleges, and universities ... | 86 | 250 | 350 | 500 | 1,000 | — | 14 | — |
| Health care and social assistance | 94 | 250 | 500 | 1,000 | 2,000 | 3,000 | — | — |
| 1 to 99 workers | 97 | 300 | 500 | 1,000 | 2,500 | 3,000 | 3 | — |
| 1 to 49 workers | 97 | 300 | 500 | 1,000 | 2,500 | 3,000 | — | — |
| 50 to 99 workers | 97 | 250 | 500 | 1,000 | 2,000 | 3,000 | — | — |
| 100 workers or more | 94 | 250 | 400 | 750 | 1,500 | 2,600 | 6 | — |
| 100 to 499 workers | 95 | 250 | 500 | 950 | 1,700 | 2,750 | 5 | — |
| 500 workers or more | 94 | 225 | 300 | 650 | 1,500 | 2,300 | 6 | — |
| Geographic areas | | | | | | | | |
| Northeast | 92 | 250 | — | 750 | 1,500 | 2,500 | 8 | — |
| New England | 95 | 300 | 500 | — | 1,300 | 2,000 | 5 | — |
| Middle Atlantic | 91 | 225 | — | 750 | — | 2,500 | 9 | — |
| South | 97 | 250 | 500 | 1,000 | 1,800 | 2,750 | 3 | — |
| South Atlantic | 96 | 250 | — | 1,000 | 1,500 | 2,750 | 4 | — |
| West South Central | 98 | 300 | 500 | 1,000 | 2,000 | 3,000 | — | — |
| Midwest | 96 | 300 | 500 | 1,000 | 2,500 | 3,000 | 4 | — |
| East North Central | 96 | 300 | 500 | 1,000 | 2,500 | 3,300 | 4 | — |
| West North Central | 96 | 300 | 500 | 1,000 | 2,000 | 3,000 | — | — |
| West | 97 | 250 | — | 1,000 | 1,500 | 2,500 | — | — |
| Mountain | 98 | — | — | 1,000 | 1,500 | 2,500 | — | — |
| Pacific | 96 | 250 | — | 950 | 1,600 | 2,700 | — | — |

¹ 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/eps/glossary20142015.htm.

Table 10. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|--|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Worker characteristics | | | | | | | | |
| All workers | 0.5 | \$0 | \$13 | \$0 | \$36 | \$0 | 0.5 | — |
| Management, professional, and related | 0.9 | 0 | — | 193 | 0 | 195 | 0.9 | — |
| Management, business, and financial | 1.8 | 13 | 29 | 0 | 162 | 268 | — | — |
| Professional and related | 1.0 | 0 | 98 | 113 | 0 | 127 | 1.0 | — |
| Service | 2.1 | 50 | 9 | 298 | 396 | 289 | — | — |
| Sales and office | 0.8 | 13 | 0 | 193 | — | 0 | 0.8 | — |
| Sales and related | 2.0 | — | 44 | 280 | 309 | 38 | — | — |
| Office and administrative support | 0.7 | 13 | 0 | 136 | 436 | 0 | 0.7 | — |
| Natural resources, construction, and maintenance | 0.9 | 8 | 44 | — | 228 | 0 | 0.9 | — |
| Construction, extraction, farming, fishing, and forestry | 1.3 | — | 63 | 82 | 210 | 718 | — | — |
| Installation, maintenance, and repair | 1.1 | 0 | — | 165 | 0 | 89 | 1.1 | — |
| Production, transportation, and material moving | 0.9 | 0 | 143 | 112 | 302 | 185 | 0.9 | — |
| Production | 0.8 | 61 | 0 | 49 | 18 | 268 | 0.8 | — |
| Transportation and material moving | 1.6 | 0 | 61 | 144 | 354 | 244 | 1.6 | — |
| Full time | 0.5 | 0 | 0 | 0 | 41 | 0 | 0.5 | — |
| Part time | 2.8 | 0 | — | 195 | 421 | 0 | — | — |
| Union | 1.7 | 57 | 25 | 41 | — | 431 | 1.7 | — |
| Nonunion | 0.5 | 24 | 0 | 0 | 0 | 0 | 0.5 | — |
| Average wage within the following categories ¹ : | | | | | | | | |
| Lowest 25 percent | 1.9 | 53 | 0 | 257 | 228 | 392 | — | — |
| Second 25 percent | 0.6 | 13 | 0 | 0 | 46 | 0 | 0.6 | — |
| Third 25 percent | 0.9 | 0 | 50 | 40 | 52 | 262 | 0.9 | — |
| Highest 25 percent | 1.0 | 10 | 47 | 38 | 0 | 199 | 1.0 | — |
| Highest 10 percent | 0.8 | 14 | 75 | 112 | 0 | 94 | 0.8 | — |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 0.7 | 3 | 105 | 161 | 290 | 295 | 0.7 | — |
| Construction | 0.9 | 16 | 75 | — | — | 365 | — | — |
| Manufacturing | 0.8 | 24 | 33 | 78 | 83 | 276 | 0.8 | — |
| Service-providing industries | 0.6 | 0 | 0 | 0 | 0 | 0 | 0.6 | — |
| Trade, transportation, and utilities | 1.1 | 0 | 51 | 13 | 0 | 209 | 1.1 | — |
| Retail trade | 1.7 | 22 | 94 | 246 | 127 | 147 | — | — |
| Financial activities | 0.3 | 18 | 75 | 116 | 0 | 255 | — | — |
| Finance and insurance | 0.3 | 0 | 102 | 158 | 0 | 294 | — | — |

See footnotes at end of table.

Table 10. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|---|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 0.1 | \$0 | \$30 | \$355 | \$0 | \$456 | — | — |
| Insurance carriers and related activities | 0.7 | — | 12 | 68 | 65 | 372 | — | — |
| Professional and business services | 0.6 | 36 | 69 | 104 | 250 | 147 | — | — |
| Professional and technical services | 0.9 | 0 | 127 | — | 442 | 474 | — | — |
| Education and health services | 2.0 | 0 | 16 | 0 | 455 | 498 | 2.0 | — |
| Educational services | 7.1 | 0 | 82 | 0 | 166 | — | — | — |
| Junior colleges, colleges, and universities ... | 4.2 | 47 | 61 | 0 | 221 | — | 4.2 | — |
| Health care and social assistance | 2.1 | 32 | 115 | 0 | 498 | 857 | — | — |
| 1 to 99 workers | 0.7 | 0 | 0 | 53 | 189 | 0 | 0.7 | — |
| 1 to 49 workers | 0.9 | 49 | 0 | 88 | 129 | 117 | — | — |
| 50 to 99 workers | 1.4 | 50 | 52 | 154 | 558 | 0 | — | — |
| 100 workers or more | 0.7 | 5 | 59 | 100 | 0 | 151 | 0.7 | — |
| 100 to 499 workers | 1.1 | 0 | 130 | 102 | 242 | 147 | 1.1 | — |
| 500 workers or more | 1.0 | 25 | 79 | 118 | 55 | 321 | 1.0 | — |
| Geographic areas | | | | | | | | |
| Northeast | 1.7 | 20 | — | 170 | 87 | 44 | 1.7 | — |
| New England | 1.5 | 27 | 0 | — | 248 | 459 | 1.5 | — |
| Middle Atlantic | 2.1 | 40 | — | 214 | — | 199 | 2.1 | — |
| South | 0.6 | 0 | 72 | 0 | 285 | 188 | 0.6 | — |
| South Atlantic | 1.1 | 0 | — | 18 | 223 | 47 | 1.1 | — |
| West South Central | 0.9 | 46 | 0 | 0 | 36 | 289 | — | — |
| Midwest | 0.7 | 0 | 0 | 113 | 481 | 520 | 0.7 | — |
| East North Central | 0.7 | 0 | 0 | 153 | 336 | 892 | 0.7 | — |
| West North Central | 1.7 | 47 | 69 | 224 | 382 | 338 | — | — |
| West | 1.1 | 16 | — | 253 | 275 | 212 | — | — |
| Mountain | 1.1 | — | — | 297 | 132 | 0 | — | — |
| Pacific | 1.6 | 22 | — | 283 | 329 | 390 | — | — |

¹ 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: 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.

Table 11. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2014

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

| Characteristics | With deductible | | | | | | | Other deductible ² | With no deductible | Not determinable |
|--|-----------------------|-----------------------------|--------------------------|--------------------------------|--------------------------|----------------|-------------------------------------|-------------------------------|--------------------|------------------|
| | Total with deductible | With fixed deductible | | Total with variable deductible | With variable deductible | | | | | |
| | | Total with fixed deductible | Median deductible amount | | Median deductible amount | | | | | |
| | | | | | In-network | Out-of-network | Most generous coverage ¹ | | | |
| Worker characteristics | | | | | | | | | | |
| All workers | 94 | — | — | 62 | \$2,250 | \$4,500 | \$2,000 | — | 6 | — |
| Management, professional, and related | 94 | — | — | 61 | 2,000 | 4,500 | 2,000 | — | 6 | — |
| Management, business, and financial | 93 | — | — | 59 | 2,000 | 4,500 | 2,000 | — | — | — |
| Professional and related | 94 | — | — | 63 | 2,100 | 4,200 | — | — | 6 | — |
| Service | 91 | — | — | 59 | 3,000 | 5,000 | — | — | 9 | — |
| Sales and office | 95 | — | — | 70 | 3,000 | 6,000 | — | — | 5 | — |
| Sales and related | 95 | — | — | 73 | 3,000 | 6,000 | — | — | — | — |
| Office and administrative support | 95 | — | — | 68 | 3,000 | 6,000 | — | — | 5 | — |
| Natural resources, construction, and maintenance | 94 | 38 | \$1,500 | 56 | 2,250 | — | — | — | 6 | — |
| Construction, extraction, farming, fishing, and forestry | 95 | 55 | 1,050 | 40 | 2,000 | — | — | — | — | — |
| Installation, maintenance, and repair | 93 | 26 | 2,000 | 67 | 2,500 | — | — | — | 7 | — |
| Production, transportation, and material moving | 93 | — | — | 58 | 1,950 | 3,450 | — | — | 7 | — |
| Production | 93 | — | — | 62 | 1,950 | 3,900 | — | — | 7 | — |
| Transportation and material moving | 92 | — | — | 54 | 1,950 | — | — | — | 8 | — |
| Full time | 94 | — | — | 62 | 2,300 | 4,800 | 2,000 | — | 6 | — |
| Part time | 89 | — | — | 64 | 2,000 | 3,000 | — | — | 11 | — |
| Union | 88 | — | — | 52 | — | 2,000 | — | — | 12 | — |
| Nonunion | 94 | — | — | 64 | 2,500 | 5,000 | 2,000 | — | 6 | — |
| Average wage within the following categories ³ : | | | | | | | | | | |
| Lowest 25 percent | 92 | — | — | 59 | 3,000 | 6,000 | 4,500 | — | 8 | — |
| Second 25 percent | 97 | — | — | 68 | 3,000 | 5,600 | — | — | 3 | — |
| Third 25 percent | 93 | — | — | 63 | 2,000 | 4,000 | 2,000 | — | 7 | — |
| Highest 25 percent | 92 | — | — | 58 | 2,000 | 4,000 | 2,000 | — | 8 | — |
| Highest 10 percent | 94 | — | — | 57 | 2,000 | 4,000 | — | — | 6 | — |
| Establishment characteristics | | | | | | | | | | |
| Goods-producing industries | 93 | — | — | 51 | 2,000 | 4,000 | — | — | 7 | — |
| Construction | 97 | 60 | 1,500 | 37 | — | — | — | — | — | — |
| Manufacturing | 92 | — | — | 58 | 1,800 | 4,000 | — | — | 8 | — |
| Service-providing industries | 94 | — | — | 66 | 2,400 | 4,800 | 2,000 | — | 6 | — |
| Trade, transportation, and utilities | 93 | — | — | 68 | 2,300 | 5,600 | 3,600 | — | 7 | — |
| Retail trade | 93 | — | — | 72 | 3,000 | 7,000 | 3,600 | — | 7 | — |
| Financial activities | 99 | — | — | 65 | 2,500 | 4,500 | — | — | — | — |
| Finance and insurance | 99 | — | — | 62 | 2,500 | 5,000 | — | — | — | — |

See footnotes at end of table.

Table 11. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2014—continued

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

| Characteristics | With deductible | | | | | | | Other deductible ² | With no deductible | Not determinable |
|---|-----------------------|-----------------------------|--------------------------|--------------------------------|--------------------------|----------------|-------------------------------------|-------------------------------|--------------------|------------------|
| | Total with deductible | With fixed deductible | | Total with variable deductible | With variable deductible | | | | | |
| | | Total with fixed deductible | Median deductible amount | | Median deductible amount | | | | | |
| | | | | | In-network | Out-of-network | Most generous coverage ¹ | | | |
| Credit intermediation and related activities .. | 100 | 29 | \$2,500 | 70 | \$2,550 | \$5,000 | — | — | — | — |
| Insurance carriers and related activities | 97 | 45 | 2,600 | 52 | 2,550 | 4,500 | — | — | — | — |
| Professional and business services | 96 | 34 | — | 63 | 1,950 | 4,000 | — | — | — | — |
| Professional and technical services | 97 | 37 | — | 60 | 1,500 | 4,000 | — | — | — | — |
| Education and health services | 91 | — | — | 68 | 3,000 | 6,000 | — | — | 9 | — |
| Educational services | 77 | 24 | — | 52 | — | 3,000 | \$800 | — | — | — |
| Junior colleges, colleges, and universities ... | 84 | 27 | 1,500 | 56 | — | 2,000 | 800 | — | 16 | — |
| Health care and social assistance | 93 | — | — | 70 | 3,000 | 6,000 | — | — | — | — |
| 1 to 99 workers | 96 | — | — | 65 | 3,000 | 6,000 | 2,000 | — | 4 | — |
| 1 to 49 workers | 96 | — | — | 64 | 3,000 | 6,000 | 2,000 | — | 4 | — |
| 50 to 99 workers | 96 | — | — | 66 | 3,000 | 5,000 | — | — | — | — |
| 100 workers or more | 92 | — | — | 60 | 2,000 | 3,750 | — | — | 8 | — |
| 100 to 499 workers | 92 | — | — | 62 | 2,000 | 4,000 | 3,000 | — | 8 | — |
| 500 workers or more | 92 | — | — | 58 | 1,800 | 3,000 | — | — | 8 | — |
| Geographic areas | | | | | | | | | | |
| Northeast | 90 | — | — | 59 | 1,500 | 2,500 | — | — | 10 | — |
| New England | 91 | 34 | — | 56 | 1,800 | — | — | — | 9 | — |
| Middle Atlantic | 90 | — | — | 59 | 1,500 | 2,400 | — | — | 10 | — |
| South | 96 | — | — | 62 | 2,400 | 5,000 | 2,000 | — | 4 | — |
| South Atlantic | 95 | — | — | 66 | 2,100 | 4,500 | — | — | 5 | — |
| West South Central | 98 | 40 | — | 58 | 3,000 | 6,000 | 2,000 | — | — | — |
| Midwest | 94 | — | — | 67 | 2,600 | 6,000 | — | — | 6 | — |
| East North Central | 93 | — | — | 69 | 3,000 | 6,000 | 1,500 | — | 7 | — |
| West North Central | 97 | — | — | 64 | 2,400 | 5,000 | — | — | — | — |
| West | 92 | — | — | 58 | 2,000 | 4,500 | — | — | 8 | — |
| Mountain | 96 | — | — | 63 | — | — | — | — | — | — |
| Pacific | 90 | — | — | 55 | 2,000 | 4,500 | — | — | — | — |

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

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ 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/eps/glossary20142015.htm.

Table 11. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2014

| Characteristics | With deductible | | | | | | | Other deductible ² | With no deductible | Not determinable |
|--|-----------------------|-----------------------------|--------------------------|--------------------------------|--------------------------|----------------|-------------------------------------|-------------------------------|--------------------|------------------|
| | Total with deductible | With fixed deductible | | With variable deductible | | | | | | |
| | | Total with fixed deductible | Median deductible amount | Total with variable deductible | Median deductible amount | | | | | |
| | | | | | In-network | Out-of-network | Most generous coverage ¹ | | | |
| Worker characteristics | | | | | | | | | | |
| All workers | 0.7 | – | – | 1.2 | \$180 | \$359 | \$345 | – | 0.7 | – |
| Management, professional, and related | 1.1 | – | – | 2.0 | 214 | 595 | 213 | – | 1.1 | – |
| Management, business, and financial | 2.2 | – | – | 2.4 | 117 | 573 | 0 | – | – | – |
| Professional and related | 1.1 | – | – | 2.5 | 442 | 547 | – | – | 1.1 | – |
| Service | 2.4 | – | – | 4.3 | 18 | 1,078 | – | – | 2.4 | – |
| Sales and office | 0.8 | – | – | 1.9 | 82 | 323 | – | – | 0.8 | – |
| Sales and related | 2.1 | – | – | 2.4 | 482 | 555 | – | – | – | – |
| Office and administrative support | 0.8 | – | – | 2.3 | 55 | 592 | – | – | 0.8 | – |
| Natural resources, construction, and maintenance | 1.7 | 2.9 | \$391 | 3.0 | 447 | – | – | – | 1.7 | – |
| Construction, extraction, farming, fishing, and forestry | 3.5 | 5.4 | 239 | 6.3 | 242 | – | – | – | – | – |
| Installation, maintenance, and repair | 1.5 | 3.5 | 46 | 3.5 | 589 | – | – | – | 1.5 | – |
| Production, transportation, and material moving | 1.4 | – | – | 2.6 | 49 | 302 | – | – | 1.4 | – |
| Production | 1.6 | – | – | 3.0 | 89 | 604 | – | – | 1.6 | – |
| Transportation and material moving | 2.2 | – | – | 4.4 | 97 | – | – | – | 2.2 | – |
| Full time | 0.7 | – | – | 1.2 | 169 | 429 | 318 | – | 0.7 | – |
| Part time | 3.0 | – | – | 5.5 | 119 | 604 | – | – | 3.0 | – |
| Union | 1.9 | – | – | 3.3 | – | 164 | – | – | 1.9 | – |
| Nonunion | 0.7 | – | – | 1.2 | 110 | 36 | 413 | – | 0.7 | – |
| Average wage within the following categories ³ : | | | | | | | | | | |
| Lowest 25 percent | 1.9 | – | – | 4.3 | 280 | 648 | 0 | – | 1.9 | – |
| Second 25 percent | 0.7 | – | – | 2.2 | 599 | 948 | – | – | 0.7 | – |
| Third 25 percent | 1.1 | – | – | 2.0 | 138 | 351 | 356 | – | 1.1 | – |
| Highest 25 percent | 1.2 | – | – | 2.0 | 9 | 36 | 495 | – | 1.2 | – |
| Highest 10 percent | 1.6 | – | – | 3.3 | 162 | 385 | – | – | 1.6 | – |
| Establishment characteristics | | | | | | | | | | |
| Goods-producing industries | 1.5 | – | – | 2.3 | 114 | 503 | – | – | 1.5 | – |
| Construction | 2.5 | 3.7 | 186 | 3.5 | – | – | – | – | – | – |
| Manufacturing | 1.9 | – | – | 3.1 | 380 | 718 | – | – | 1.9 | – |
| Service-providing industries | 0.8 | – | – | 1.4 | 157 | 491 | 359 | – | 0.8 | – |
| Trade, transportation, and utilities | 1.3 | – | – | 2.4 | 185 | 1,217 | 970 | – | 1.3 | – |
| Retail trade | 1.6 | – | – | 3.5 | 158 | 810 | 970 | – | 1.6 | – |
| Financial activities | 0.6 | – | – | 2.6 | 171 | 545 | – | – | – | – |
| Finance and insurance | 0.6 | – | – | 2.6 | 216 | 643 | – | – | – | – |

See footnotes at end of table.

Table 11. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | With deductible | | | | | | | Other deductible ² | With no deductible | Not determinable |
|---|-----------------------|-----------------------------|--------------------------|--------------------------------|--------------------------|----------------|-------------------------------------|-------------------------------|--------------------|------------------|
| | Total with deductible | With fixed deductible | | With variable deductible | | | | | | |
| | | Total with fixed deductible | Median deductible amount | Total with variable deductible | Median deductible amount | | | | | |
| | | | | | In-network | Out-of-network | Most generous coverage ¹ | | | |
| Credit intermediation and related activities .. | 0.3 | 3.4 | \$447 | 3.3 | \$618 | \$608 | — | — | — | |
| Insurance carriers and related activities | 1.4 | 4.4 | 26 | 4.1 | 596 | 560 | — | — | — | |
| Professional and business services | 1.4 | 4.7 | — | 4.4 | 134 | 285 | — | — | — | |
| Professional and technical services | 1.4 | 5.8 | — | 5.6 | 179 | 1,018 | — | — | — | |
| Education and health services | 2.0 | — | — | 2.8 | 0 | 920 | — | — | 2.0 | |
| Educational services | 7.1 | 5.2 | — | 6.4 | — | 672 | \$13 | — | — | |
| Junior colleges, colleges, and universities ... | 4.1 | 4.8 | 0 | 5.6 | — | 425 | 13 | — | 4.1 | |
| Health care and social assistance | 2.1 | — | — | 3.0 | 0 | 182 | — | — | — | |
| 1 to 99 workers | 0.9 | — | — | 2.2 | 0 | 0 | 0 | — | 0.9 | — |
| 1 to 49 workers | 1.1 | — | — | 2.5 | 0 | 0 | 0 | — | 1.1 | — |
| 50 to 99 workers | 1.8 | — | — | 3.6 | 605 | 930 | — | — | — | — |
| 100 workers or more | 0.9 | — | — | 1.5 | 49 | 428 | — | — | 0.9 | — |
| 100 to 499 workers | 1.3 | — | — | 2.2 | 16 | 267 | 713 | — | 1.3 | — |
| 500 workers or more | 1.4 | — | — | 2.8 | 362 | 537 | — | — | 1.4 | — |
| Geographic areas | | | | | | | | | | |
| Northeast | 1.7 | — | — | 3.9 | 270 | 504 | — | — | 1.7 | — |
| New England | 1.5 | 5.6 | — | 5.0 | 528 | — | — | — | 1.5 | — |
| Middle Atlantic | 2.1 | — | — | 4.8 | 264 | 275 | — | — | 2.1 | — |
| South | 0.7 | — | — | 1.5 | 133 | 873 | 103 | — | 0.7 | — |
| South Atlantic | 1.3 | — | — | 2.1 | 276 | 499 | — | — | 1.3 | — |
| West South Central | 0.9 | 2.3 | — | 2.3 | 456 | 887 | 0 | — | — | — |
| Midwest | 1.1 | — | — | 2.0 | 422 | 989 | — | — | 1.1 | — |
| East North Central | 1.5 | — | — | 1.9 | 184 | 530 | 356 | — | 1.5 | — |
| West North Central | 1.0 | — | — | 4.3 | 427 | 1,169 | — | — | — | — |
| West | 2.1 | — | — | 3.4 | 580 | 963 | — | — | 2.1 | — |
| Mountain | 2.1 | — | — | 5.0 | — | — | — | — | — | — |
| Pacific | 3.1 | — | — | 4.3 | 511 | 919 | — | — | — | — |

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

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ 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: 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/eps/glossary20142015.htm.

Table 12. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2014

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

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|--|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Worker characteristics | | | | | | | | |
| All workers | 94 | \$600 | \$1,000 | \$2,000 | \$4,000 | \$6,000 | 6 | — |
| Management, professional, and related | 94 | 600 | 1,000 | 2,000 | 3,600 | 5,600 | 6 | — |
| Management, business, and financial | 93 | 600 | 1,000 | 2,000 | 4,000 | 6,000 | — | — |
| Professional and related | 94 | 500 | 1,000 | 1,800 | 3,400 | 5,000 | 6 | — |
| Service | 91 | — | — | 3,000 | 5,000 | 8,000 | 9 | — |
| Sales and office | 95 | 750 | 1,350 | 3,000 | 4,500 | 6,000 | 5 | — |
| Sales and related | 95 | 800 | 1,500 | 2,500 | 5,000 | 6,400 | — | — |
| Office and administrative support | 95 | 700 | 1,200 | 3,000 | 4,500 | 6,000 | 5 | — |
| Natural resources, construction, and maintenance | 94 | 500 | 750 | 1,500 | 4,000 | 6,000 | 6 | — |
| Construction, extraction, farming, fishing, and forestry | 95 | — | 700 | — | — | 6,000 | — | — |
| Installation, maintenance, and repair | 93 | 500 | 800 | 2,000 | 5,000 | 6,000 | 7 | — |
| Production, transportation, and material moving | 93 | 600 | 1,000 | 1,950 | 4,000 | 6,000 | 7 | — |
| Production | 93 | 600 | 1,000 | 2,000 | 4,000 | 6,000 | 7 | — |
| Transportation and material moving | 92 | 500 | 750 | 1,500 | 3,000 | 6,000 | 8 | — |
| Full time | 94 | 600 | 1,000 | 2,000 | 4,000 | 6,000 | 6 | — |
| Part time | 89 | 500 | 750 | 2,000 | 4,500 | 5,500 | 11 | — |
| Union | 88 | 400 | 600 | 1,000 | 1,950 | — | 12 | — |
| Nonunion | 94 | 600 | 1,000 | 2,400 | 4,000 | 6,000 | 6 | — |
| Average wage within the following categories ¹ : | | | | | | | | |
| Lowest 25 percent | 92 | 600 | — | 3,000 | 5,500 | 9,000 | 8 | — |
| Second 25 percent | 97 | 700 | 1,350 | 2,500 | 4,500 | 6,000 | 3 | — |
| Third 25 percent | 93 | 600 | 1,000 | 2,000 | 4,000 | 6,000 | 7 | — |
| Highest 25 percent | 92 | 500 | 900 | 1,800 | 3,300 | 5,600 | 8 | — |
| Highest 10 percent | 94 | 600 | 900 | 1,800 | 3,000 | 5,500 | 6 | — |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 93 | 600 | 1,000 | 2,000 | 4,000 | 6,000 | 7 | — |
| Construction | 97 | 600 | 900 | 1,650 | 4,000 | 6,000 | — | — |
| Manufacturing | 92 | 600 | 1,000 | 2,400 | 4,000 | 6,000 | 8 | — |
| Service-providing industries | 94 | 600 | 1,000 | 2,000 | 4,000 | 6,000 | 6 | — |
| Trade, transportation, and utilities | 93 | 600 | 1,000 | 2,000 | 4,250 | 6,000 | 7 | — |
| Retail trade | 93 | 750 | 1,500 | 3,000 | 5,000 | 6,000 | 7 | — |
| Financial activities | 99 | 700 | 1,500 | 2,600 | 4,000 | 6,000 | — | — |
| Finance and insurance | 99 | 750 | 1,500 | 2,500 | 4,000 | 5,600 | — | — |

See footnotes at end of table.

Table 12. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2014—continued

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

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|---|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 100 | \$700 | \$1,500 | \$2,500 | \$4,000 | \$6,000 | — | — |
| Insurance carriers and related activities | 97 | 1,000 | 1,800 | 2,600 | 4,000 | 5,600 | — | — |
| Professional and business services | 96 | 700 | 1,000 | 2,000 | 4,000 | 5,000 | — | — |
| Professional and technical services | 97 | — | 1,000 | 1,500 | 3,000 | 4,500 | — | — |
| Education and health services | 91 | 600 | 1,000 | 2,500 | 4,500 | 7,500 | 9 | — |
| Educational services | 77 | 500 | — | 1,500 | 3,000 | 4,800 | — | — |
| Junior colleges, colleges, and universities ... | 84 | 500 | 750 | 1,500 | 2,500 | — | 16 | — |
| Health care and social assistance | 93 | 625 | — | 3,000 | 4,500 | 7,500 | — | — |
| 1 to 99 workers | 96 | 700 | 1,300 | 3,000 | 5,000 | 7,500 | 4 | — |
| 1 to 49 workers | 96 | 700 | 1,250 | 3,000 | 5,000 | 7,500 | 4 | — |
| 50 to 99 workers | 96 | 700 | 1,500 | 3,000 | 5,000 | 7,500 | — | — |
| 100 workers or more | 92 | 500 | 1,000 | 1,950 | 3,400 | 5,250 | 8 | — |
| 100 to 499 workers | 92 | 600 | 1,000 | 2,000 | 3,600 | 5,500 | 8 | — |
| 500 workers or more | 92 | 500 | 900 | 1,600 | 3,000 | 4,700 | 8 | — |
| Geographic areas | | | | | | | | |
| Northeast | 90 | 500 | 900 | 1,600 | 3,000 | 5,000 | 10 | — |
| New England | 91 | 900 | 1,000 | — | 3,000 | 4,000 | 9 | — |
| Middle Atlantic | 90 | 475 | 750 | 1,500 | 3,200 | 5,000 | 10 | — |
| South | 96 | 600 | 1,000 | 2,000 | 4,000 | 6,000 | 4 | — |
| South Atlantic | 95 | 600 | 1,000 | 2,000 | 3,750 | 6,000 | 5 | — |
| West South Central | 98 | 600 | 1,000 | 2,500 | 4,500 | 6,000 | — | — |
| Midwest | 94 | 700 | 1,200 | 2,500 | 5,000 | 7,500 | 6 | — |
| East North Central | 93 | 700 | 1,500 | 3,000 | 5,250 | 8,000 | 7 | — |
| West North Central | 97 | 750 | 1,200 | 2,400 | 4,600 | 6,000 | — | — |
| West | 92 | 500 | 1,000 | 2,000 | 3,750 | 6,000 | 8 | — |
| Mountain | 96 | — | 1,000 | 2,000 | 4,000 | 5,500 | — | — |
| Pacific | 90 | 500 | 900 | 2,000 | 3,750 | 6,000 | — | — |

¹ 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/eps/glossary20142015.htm.

Table 12. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2014

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|--|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Worker characteristics | | | | | | | | |
| All workers | 0.7 | \$0 | \$0 | \$66 | \$0 | \$0 | 0.7 | — |
| Management, professional, and related | 1.1 | 28 | 0 | 0 | 262 | 585 | 1.1 | — |
| Management, business, and financial | 2.2 | 66 | 0 | 124 | 385 | 0 | — | — |
| Professional and related | 1.1 | 131 | 93 | 198 | 432 | 467 | 1.1 | — |
| Service | 2.4 | — | — | 650 | 721 | 1,632 | 2.4 | — |
| Sales and office | 0.8 | 33 | 248 | 255 | 535 | 1,230 | 0.8 | — |
| Sales and related | 2.1 | 145 | 101 | 448 | 604 | 1,303 | — | — |
| Office and administrative support | 0.8 | 56 | 200 | 167 | 447 | 1,320 | 0.8 | — |
| Natural resources, construction, and maintenance | 1.7 | 13 | 66 | 269 | 456 | 0 | 1.7 | — |
| Construction, extraction, farming, fishing, and forestry | 3.5 | — | 102 | — | — | 1,482 | — | — |
| Installation, maintenance, and repair | 1.5 | 0 | 210 | 542 | 976 | 619 | 1.5 | — |
| Production, transportation, and material moving | 1.4 | 103 | 103 | 92 | 461 | 255 | 1.4 | — |
| Production | 1.6 | 37 | 101 | 406 | 0 | 185 | 1.6 | — |
| Transportation and material moving | 2.2 | 58 | 172 | 177 | 82 | 474 | 2.2 | — |
| Full time | 0.7 | 0 | 0 | 87 | 0 | 0 | 0.7 | — |
| Part time | 3.0 | 26 | 111 | 65 | 653 | 0 | 3.0 | — |
| Union | 1.9 | 117 | 41 | 36 | 352 | — | 1.9 | — |
| Nonunion | 0.7 | 120 | 65 | 125 | 571 | 0 | 0.7 | — |
| Average wage within the following categories ¹ : | | | | | | | | |
| Lowest 25 percent | 1.9 | 119 | — | 574 | 455 | 1,645 | 1.9 | — |
| Second 25 percent | 0.7 | 34 | 270 | 469 | 415 | 347 | 0.7 | — |
| Third 25 percent | 1.1 | 16 | 0 | 0 | 0 | 0 | 1.1 | — |
| Highest 25 percent | 1.2 | 32 | 89 | 207 | 397 | 617 | 1.2 | — |
| Highest 10 percent | 1.6 | 66 | 103 | 301 | 394 | 729 | 1.6 | — |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 1.5 | 18 | 45 | 242 | 220 | 0 | 1.5 | — |
| Construction | 2.5 | 75 | 186 | 467 | 691 | 0 | — | — |
| Manufacturing | 1.9 | 18 | 0 | 455 | 41 | 0 | 1.9 | — |
| Service-providing industries | 0.8 | 0 | 0 | 240 | 0 | 0 | 0.8 | — |
| Trade, transportation, and utilities | 1.3 | 71 | 0 | 97 | 456 | 0 | 1.3 | — |
| Retail trade | 1.6 | 109 | 327 | 451 | 385 | 524 | 1.6 | — |
| Financial activities | 0.6 | 52 | 114 | 295 | 0 | 0 | — | — |
| Finance and insurance | 0.6 | 93 | 0 | 317 | 0 | 568 | — | — |

See footnotes at end of table.

Table 12. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|---|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 0.3 | \$44 | \$175 | \$441 | \$0 | \$675 | — | — |
| Insurance carriers and related activities | 1.4 | 52 | 331 | 141 | 0 | 387 | — | — |
| Professional and business services | 1.4 | 110 | 20 | 110 | 164 | 71 | — | — |
| Professional and technical services | 1.4 | — | 192 | 68 | 809 | 769 | — | — |
| Education and health services | 2.0 | 158 | 242 | 501 | 55 | 1,437 | 2.0 | — |
| Educational services | 7.1 | 0 | — | 253 | 483 | 1,376 | — | — |
| Junior colleges, colleges, and universities ... | 4.1 | 0 | 65 | 182 | 144 | — | 4.1 | — |
| Health care and social assistance | 2.1 | 149 | — | 569 | 465 | 1,707 | — | — |
| 1 to 99 workers | 0.9 | 16 | 208 | 285 | 0 | 736 | 0.9 | — |
| 1 to 49 workers | 1.1 | 0 | 258 | 354 | 0 | 1,152 | 1.1 | — |
| 50 to 99 workers | 1.8 | 103 | 291 | 428 | 549 | 1,544 | — | — |
| 100 workers or more | 0.9 | 26 | 109 | 109 | 264 | 319 | 0.9 | — |
| 100 to 499 workers | 1.3 | 111 | 18 | 20 | 260 | 133 | 1.3 | — |
| 500 workers or more | 1.4 | 31 | 114 | 227 | 100 | 423 | 1.4 | — |
| Geographic areas | | | | | | | | |
| Northeast | 1.7 | 22 | 132 | 293 | 254 | 0 | 1.7 | — |
| New England | 1.5 | 82 | 88 | — | 255 | 661 | 1.5 | — |
| Middle Atlantic | 2.1 | 76 | 192 | 289 | 762 | 27 | 2.1 | — |
| South | 0.7 | 0 | 0 | 100 | 46 | 0 | 0.7 | — |
| South Atlantic | 1.3 | 98 | 68 | 0 | 515 | 508 | 1.3 | — |
| West South Central | 0.9 | 117 | 273 | 517 | 667 | 0 | — | — |
| Midwest | 1.1 | 13 | 303 | 309 | 55 | 1,039 | 1.1 | — |
| East North Central | 1.5 | 45 | 408 | 460 | 348 | 1,290 | 1.5 | — |
| West North Central | 1.0 | 24 | 310 | 410 | 282 | 1,044 | — | — |
| West | 2.1 | 95 | 180 | 160 | 313 | 719 | 2.1 | — |
| Mountain | 2.1 | — | 296 | 355 | 432 | 510 | — | — |
| Pacific | 3.1 | 144 | 211 | 251 | 517 | 516 | — | — |

¹ 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: 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.

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.

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

| 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 | — | — | 1.2 | 0.0 | 0.0 | 0.0 | — |
| Management, professional, and related | — | — | 1.5 | 0.0 | 0.0 | 0.0 | — |
| Management, business, and financial | — | — | 2.0 | 0.0 | 0.0 | 9.7 | — |
| Professional and related | 1.6 | 0.0 | 1.6 | 0.9 | 0.0 | 0.0 | — |
| Service | — | — | 4.4 | 0.0 | 0.0 | 3.6 | — |
| Sales and office | — | — | 1.8 | 0.0 | 0.0 | 3.6 | — |
| Sales and related | — | — | 2.6 | 0.0 | 0.0 | 0.0 | — |
| Office and administrative support | — | — | 2.0 | 0.0 | 0.0 | 7.3 | — |
| Natural resources, construction, and maintenance | 2.1 | 0.0 | 2.1 | 0.0 | 0.0 | 4.1 | — |
| Construction, extraction, farming, fishing, and forestry | — | — | 3.1 | 0.0 | 0.0 | — | — |
| Installation, maintenance, and repair | 2.3 | 8.2 | 2.3 | 0.0 | 0.0 | 13.9 | — |
| Production, transportation, and material moving | — | — | 1.9 | 0.0 | 0.0 | 10.5 | — |
| Production | 1.9 | 0.0 | 1.9 | 0.0 | 0.0 | — | — |
| Transportation and material moving | — | — | 2.8 | 0.0 | 0.0 | — | — |
| Full time | — | — | 1.2 | 0.0 | 0.0 | 0.0 | — |
| Part time | — | — | 4.3 | 0.0 | 0.0 | 1.3 | — |
| Union | 3.3 | 0.0 | 3.3 | 1.8 | 1.6 | 3.2 | — |
| Nonunion | — | — | 1.1 | 0.0 | 0.0 | 0.0 | — |
| Average wage within the following categories ² : | | | | | | | |
| Lowest 25 percent | — | — | 4.4 | 0.0 | 0.0 | 0.0 | — |
| Second 25 percent | — | — | 1.2 | 0.0 | 0.0 | 0.0 | — |
| Third 25 percent | — | — | 1.4 | 0.0 | 0.0 | 1.6 | — |
| Highest 25 percent | — | — | 1.3 | 0.0 | 0.0 | 0.0 | — |
| Highest 10 percent | 2.0 | 6.9 | 2.0 | 2.2 | 0.0 | 9.8 | — |
| Establishment characteristics | | | | | | | |
| Goods-producing industries | 1.5 | 0.0 | 1.5 | 0.0 | 0.0 | 6.9 | — |
| Construction | 3.0 | 0.0 | 3.0 | 0.0 | 0.0 | — | — |
| Manufacturing | 1.7 | 1.3 | 1.7 | 0.0 | 0.0 | — | — |
| Service-providing industries | — | — | 1.5 | 0.0 | 0.0 | 0.0 | — |
| Trade, transportation, and utilities | — | — | 1.8 | 0.0 | 0.0 | 6.3 | — |
| Retail trade | — | — | 2.6 | 0.0 | 5.2 | 8.9 | — |
| Financial activities | — | — | 1.3 | 0.0 | 0.0 | 8.0 | — |
| Finance and insurance | — | — | 1.0 | 0.0 | 0.0 | — | — |

See footnotes at end of table.

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

| 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 .. | — | — | 1.3 | 0.0 | 0.0 | — | — |
| Insurance carriers and related activities | — | — | 2.2 | 0.0 | 0.0 | 12.2 | — |
| Professional and business services | 2.9 | 6.2 | 2.9 | 2.2 | 0.0 | — | — |
| Professional and technical services | 3.7 | 4.8 | 3.7 | 4.2 | 0.0 | — | — |
| Education and health services | 3.1 | 1.8 | 3.1 | 0.0 | 0.0 | 0.0 | — |
| Educational services | 6.2 | 0.0 | 6.2 | 0.9 | 1.3 | 8.4 | — |
| Junior colleges, colleges, and universities ... | 3.9 | 7.1 | 3.9 | 4.4 | 6.5 | 8.4 | — |
| Health care and social assistance | — | — | 3.3 | 0.0 | 0.0 | 0.0 | — |
| 1 to 99 workers | — | — | 1.6 | 0.0 | 0.0 | 3.2 | — |
| 1 to 49 workers | — | — | 1.4 | 0.0 | 0.0 | 3.2 | — |
| 50 to 99 workers | 3.3 | 0.0 | 3.3 | 0.0 | 0.0 | — | — |
| 100 workers or more | — | — | 1.4 | 0.0 | 0.0 | 0.0 | — |
| 100 to 499 workers | — | — | 1.9 | 0.0 | 0.0 | 6.0 | — |
| 500 workers or more | — | — | 2.1 | 0.0 | 0.0 | 6.8 | — |
| Geographic areas | | | | | | | |
| Northeast | 3.6 | 0.0 | 3.6 | 0.9 | 2.2 | 0.0 | — |
| New England | 2.1 | 0.0 | 2.1 | 4.7 | 4.5 | 0.0 | — |
| Middle Atlantic | 4.6 | 2.0 | 4.6 | 1.3 | 4.7 | 0.0 | — |
| South | — | — | 2.3 | 0.0 | 0.0 | 7.7 | — |
| South Atlantic | — | — | 4.0 | 0.0 | 0.0 | 0.0 | — |
| West South Central | — | — | 2.0 | 0.0 | 0.0 | 0.0 | — |
| Midwest | — | — | 2.1 | 0.0 | 0.0 | 4.9 | — |
| East North Central | — | — | 0.9 | 0.0 | 0.0 | 6.2 | — |
| West North Central | — | — | 5.5 | 0.0 | 0.0 | 5.4 | — |
| West | 2.0 | 0.0 | 2.0 | 0.0 | 0.0 | 2.6 | — |
| Mountain | 3.2 | 0.0 | 3.2 | 0.0 | 6.1 | — | — |
| Pacific | 2.6 | 0.0 | 2.6 | 0.0 | 0.0 | 5.4 | — |

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: 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.

Table 14. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014

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

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|--|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Worker characteristics | | | | | | | | |
| All workers | 92 | \$1,000 | \$1,500 | \$2,000 | \$3,000 | \$4,200 | 8 | 1 |
| Management, professional, and related | 92 | 1,000 | 1,500 | 2,000 | 3,000 | 3,850 | 7 | 1 |
| Management, business, and financial | 92 | 1,000 | 1,500 | 2,000 | 2,700 | 3,750 | 7 | (²) |
| Professional and related | 92 | 1,000 | 1,500 | 2,000 | 3,000 | 4,000 | 7 | 1 |
| Service | 87 | 1,000 | 1,500 | 2,500 | 4,000 | 5,000 | 13 | — |
| Sales and office | 92 | 1,000 | 1,500 | 2,250 | 3,000 | 4,300 | 7 | 1 |
| Sales and related | 92 | 1,000 | 1,750 | 2,425 | 3,250 | 4,300 | — | — |
| Office and administrative support | 92 | 1,000 | 1,500 | 2,000 | 3,000 | 4,300 | 7 | 1 |
| Natural resources, construction, and maintenance | 90 | 1,000 | 1,250 | 2,000 | 3,000 | 4,850 | 9 | 1 |
| Construction, extraction, farming, fishing, and forestry | 81 | 1,000 | 1,400 | 2,000 | 2,750 | 5,000 | 17 | 2 |
| Installation, maintenance, and repair | 96 | 750 | 1,250 | 2,000 | 3,000 | 4,500 | — | — |
| Production, transportation, and material moving | 93 | 700 | 1,000 | 2,000 | 2,700 | 3,750 | 7 | — |
| Production | 94 | 550 | 1,000 | 2,000 | 2,700 | 3,400 | — | — |
| Transportation and material moving | 92 | 1,000 | 1,000 | 2,000 | 2,600 | 4,400 | 8 | — |
| Full time | 92 | 1,000 | 1,500 | 2,000 | 3,000 | 4,000 | 8 | 1 |
| Part time | 93 | 1,000 | 1,500 | 2,250 | 3,000 | 4,500 | 7 | — |
| Union | 83 | 900 | 1,000 | 1,750 | 2,750 | 4,900 | 16 | 2 |
| Nonunion | 93 | 1,000 | 1,500 | 2,000 | 3,000 | 4,000 | 7 | 1 |
| Average wage within the following categories ³ : | | | | | | | | |
| Lowest 25 percent | 95 | 1,000 | 1,750 | 2,500 | 3,500 | 5,000 | — | — |
| Second 25 percent | 93 | 1,000 | 1,500 | 2,000 | 3,000 | 4,000 | 7 | 1 |
| Third 25 percent | 91 | 1,000 | 1,300 | 2,000 | 3,000 | 4,000 | 9 | 1 |
| Highest 25 percent | 91 | 1,000 | 1,500 | 2,000 | 3,000 | 4,000 | 8 | 1 |
| Highest 10 percent | 92 | 1,000 | 1,300 | 2,000 | 2,750 | 4,200 | 7 | 1 |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 93 | 750 | 1,250 | 2,000 | 2,900 | 3,500 | 7 | 1 |
| Construction | 91 | 1,000 | 1,500 | 2,000 | 3,000 | 4,900 | — | — |
| Manufacturing | 93 | 600 | 1,000 | 2,000 | 2,750 | 3,200 | — | — |
| Service-providing industries | 91 | 1,000 | 1,500 | 2,000 | 3,000 | 4,250 | 8 | 1 |
| Trade, transportation, and utilities | 92 | 1,000 | 1,500 | 2,250 | 3,000 | 4,150 | 8 | — |
| Retail trade | 92 | 1,250 | 2,000 | 2,500 | 3,250 | 4,500 | 8 | — |
| Financial activities | 94 | 1,000 | 1,400 | 1,800 | 2,500 | 3,750 | 3 | 3 |
| Finance and insurance | 93 | 1,000 | 1,400 | 1,750 | 2,000 | 3,000 | 4 | 3 |

See footnotes at end of table.

Table 14. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014—continued

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

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|---|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 92 | \$1,000 | \$1,500 | \$2,000 | \$2,500 | \$3,200 | — | — |
| Insurance carriers and related activities | 96 | 1,000 | 1,400 | 1,700 | 2,000 | 2,950 | — | — |
| Professional and business services | 91 | 1,000 | 1,750 | 2,425 | 3,000 | 4,000 | 9 | — |
| Professional and technical services | 94 | 1,250 | 1,650 | 2,500 | 3,000 | 4,200 | — | — |
| Education and health services | 86 | 1,000 | 1,500 | 2,400 | 3,050 | 5,000 | 13 | 1 |
| Educational services | 85 | 750 | 1,000 | 1,750 | 2,500 | 3,850 | 15 | — |
| Junior colleges, colleges, and universities ... | 83 | 850 | 1,000 | 1,750 | 2,250 | 3,000 | 17 | — |
| Health care and social assistance | 86 | 1,000 | 1,500 | 2,400 | 3,050 | 5,000 | 12 | 1 |
| 1 to 99 workers | 92 | 1,000 | 1,500 | 2,000 | 3,000 | 4,325 | 8 | (²) |
| 1 to 49 workers | 92 | 1,000 | 1,500 | 2,000 | 3,000 | 4,000 | 8 | (²) |
| 50 to 99 workers | 93 | 1,000 | 1,500 | 2,250 | 3,000 | 5,000 | 7 | (²) |
| 100 workers or more | 91 | 1,000 | 1,500 | 2,000 | 2,750 | 4,000 | 8 | 1 |
| 100 to 499 workers | 92 | 1,000 | 1,500 | 2,000 | 3,000 | 4,200 | 8 | 1 |
| 500 workers or more | 91 | 1,000 | 1,500 | 2,000 | 2,700 | 4,000 | 8 | 1 |
| Geographic areas | | | | | | | | |
| Northeast | 78 | 1,000 | 1,500 | 2,000 | 3,000 | 4,500 | 21 | 1 |
| New England | 82 | 1,000 | 1,500 | 2,000 | 3,500 | 4,500 | 18 | — |
| Middle Atlantic | 76 | 1,000 | 1,500 | 2,000 | 2,900 | 3,800 | 22 | 2 |
| South | 95 | 1,000 | 1,550 | 2,200 | 3,000 | 4,000 | 4 | (²) |
| South Atlantic | 93 | 1,000 | 1,650 | 2,150 | 3,000 | 4,000 | 7 | (²) |
| West South Central | 97 | 1,100 | 1,650 | 2,250 | 3,200 | 4,250 | — | — |
| Midwest | 94 | 750 | 1,100 | 2,000 | 2,800 | 4,000 | 6 | (²) |
| East North Central | 94 | 1,000 | 1,250 | 2,000 | 3,000 | 4,300 | 6 | (²) |
| West North Central | 95 | 600 | 1,000 | 2,000 | 2,500 | 3,250 | — | — |
| West | 95 | 1,000 | 1,500 | 2,000 | 3,000 | 4,200 | — | — |
| Mountain | 92 | 1,000 | 1,500 | 2,000 | 3,000 | 4,150 | — | — |
| Pacific | 97 | 1,000 | 1,500 | 2,000 | 2,800 | 4,200 | 3 | (²) |

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² Less than 0.5.

³ 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.

Table 14. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|--|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Worker characteristics | | | | | | | | |
| All workers | 0.9 | \$0 | \$0 | \$0 | \$0 | \$274 | 0.9 | 0.3 |
| Management, professional, and related | 1.0 | 0 | 0 | 0 | 255 | 281 | 1.0 | 0.4 |
| Management, business, and financial | 2.1 | 0 | 212 | 134 | 231 | 399 | 2.0 | 0.4 |
| Professional and related | 1.1 | 0 | 0 | 0 | 107 | 299 | 1.0 | 0.7 |
| Service | 2.3 | 0 | 202 | 41 | 784 | 323 | 2.3 | – |
| Sales and office | 1.5 | 0 | 104 | 35 | 164 | 264 | 1.3 | 0.7 |
| Sales and related | 2.7 | 0 | 94 | 169 | 254 | 252 | – | – |
| Office and administrative support | 1.5 | 0 | 29 | 274 | 52 | 336 | 1.4 | 0.7 |
| Natural resources, construction, and maintenance | 1.9 | 124 | 284 | 0 | 71 | 464 | 1.8 | 0.6 |
| Construction, extraction, farming, fishing, and forestry | 4.1 | 129 | 247 | 313 | 308 | 873 | 3.7 | 1.4 |
| Installation, maintenance, and repair | 1.2 | 141 | 283 | 95 | 0 | 468 | – | – |
| Production, transportation, and material moving | 1.5 | 144 | 125 | 18 | 132 | 354 | 1.5 | – |
| Production | 2.2 | 77 | 71 | 32 | 142 | 339 | – | – |
| Transportation and material moving | 1.8 | 33 | 275 | 47 | 197 | 185 | 1.8 | – |
| Full time | 0.9 | 0 | 18 | 0 | 0 | 252 | 0.9 | 0.3 |
| Part time | 2.0 | 0 | 204 | 74 | 220 | 129 | 2.0 | – |
| Union | 2.3 | 181 | 221 | 200 | 323 | 801 | 2.7 | 1.3 |
| Nonunion | 0.9 | 0 | 0 | 0 | 0 | 135 | 0.8 | 0.3 |
| Average wage within the following categories ² : | | | | | | | | |
| Lowest 25 percent | 1.7 | 0 | 202 | 0 | 454 | 673 | – | – |
| Second 25 percent | 1.1 | 0 | 0 | 41 | 0 | 254 | 1.0 | 0.4 |
| Third 25 percent | 1.6 | 0 | 198 | 0 | 95 | 137 | 1.6 | 0.3 |
| Highest 25 percent | 1.1 | 0 | 76 | 0 | 270 | 265 | 1.1 | 0.4 |
| Highest 10 percent | 1.1 | 78 | 190 | 36 | 251 | 453 | 1.1 | 0.5 |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 1.8 | 143 | 78 | 0 | 236 | 325 | 1.8 | 0.3 |
| Construction | 2.1 | 27 | 69 | 63 | 720 | 598 | – | – |
| Manufacturing | 2.6 | 40 | 182 | 36 | 207 | 247 | – | – |
| Service-providing industries | 1.0 | 0 | 0 | 9 | 0 | 222 | 1.0 | 0.4 |
| Trade, transportation, and utilities | 1.3 | 0 | 0 | 100 | 0 | 262 | 1.3 | – |
| Retail trade | 2.3 | 221 | 248 | 0 | 187 | 281 | 2.3 | – |
| Financial activities | 2.6 | 0 | 115 | 130 | 187 | 387 | 0.9 | 2.5 |
| Finance and insurance | 2.9 | 0 | 111 | 77 | 56 | 47 | 1.0 | 2.9 |

See footnotes at end of table.

Table 14. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014—continued

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|---|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 5.9 | \$20 | \$0 | \$0 | \$135 | \$162 | — | — |
| Insurance carriers and related activities | 1.9 | 105 | 97 | 9 | 95 | 119 | — | — |
| Professional and business services | 2.4 | 279 | 97 | 245 | 0 | 292 | 2.4 | — |
| Professional and technical services | 1.8 | 242 | 138 | 227 | 82 | 748 | — | — |
| Education and health services | 2.0 | 0 | 143 | 378 | 42 | 82 | 2.3 | 0.9 |
| Educational services | 3.8 | 63 | 0 | 281 | 381 | 771 | 3.8 | — |
| Junior colleges, colleges, and universities ... | 3.2 | 165 | 52 | 243 | 387 | 768 | 3.2 | — |
| Health care and social assistance | 2.3 | 0 | 9 | 143 | 800 | 47 | 2.8 | 1.0 |
| 1 to 99 workers | 1.2 | 0 | 0 | 90 | 0 | 426 | 1.2 | 0.2 |
| 1 to 49 workers | 1.5 | 0 | 175 | 63 | 0 | 449 | 1.5 | 0.3 |
| 50 to 99 workers | 1.8 | 0 | 229 | 351 | 222 | 581 | 1.7 | 0.3 |
| 100 workers or more | 1.1 | 0 | 41 | 0 | 136 | 235 | 1.1 | 0.5 |
| 100 to 499 workers | 1.6 | 0 | 71 | 75 | 38 | 236 | 1.5 | 0.7 |
| 500 workers or more | 1.7 | 120 | 163 | 0 | 60 | 216 | 1.8 | 0.7 |
| Geographic areas | | | | | | | | |
| Northeast | 3.5 | 0 | 111 | 0 | 76 | 377 | 3.7 | 0.9 |
| New England | 3.4 | 234 | 18 | 269 | 384 | 388 | 3.4 | — |
| Middle Atlantic | 4.4 | 46 | 259 | 116 | 278 | 431 | 4.5 | 1.1 |
| South | 0.8 | 0 | 108 | 184 | 0 | 242 | 0.7 | 0.2 |
| South Atlantic | 1.2 | 119 | 109 | 162 | 0 | 118 | 1.2 | 0.1 |
| West South Central | 1.1 | 201 | 232 | 181 | 367 | 811 | — | — |
| Midwest | 1.0 | 189 | 186 | 0 | 212 | 353 | 1.0 | 0.1 |
| East North Central | 1.2 | 136 | 122 | 175 | 18 | 351 | 1.2 | 0.1 |
| West North Central | 1.8 | 144 | 16 | 176 | 132 | 444 | — | — |
| West | 1.6 | 0 | 244 | 0 | 293 | 409 | — | — |
| Mountain | 4.2 | 0 | 308 | 145 | 112 | 1,061 | — | — |
| Pacific | 0.7 | 187 | 297 | 0 | 411 | 481 | 0.7 | 0.2 |

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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: 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.

Table 15. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014

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

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|--|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Worker characteristics | | | | | | | | |
| All workers | 90 | \$2,000 | \$3,000 | \$4,500 | \$6,000 | \$8,500 | 10 | 1 |
| Management, professional, and related | 91 | 2,000 | 3,000 | 4,400 | 6,000 | 8,200 | 8 | 1 |
| Management, business, and financial | 90 | 2,000 | 3,000 | 4,000 | 6,000 | 8,000 | 9 | (²) |
| Professional and related | 91 | 2,000 | 3,000 | 4,500 | 6,000 | 8,200 | 8 | 1 |
| Service | 84 | 1,650 | 3,000 | 5,000 | 7,500 | 12,700 | 16 | – |
| Sales and office | 91 | 2,000 | 3,250 | 4,500 | 6,000 | 8,400 | 8 | 1 |
| Sales and related | 92 | 2,300 | 4,000 | 5,000 | 6,500 | 9,600 | – | – |
| Office and administrative support | 91 | 2,000 | 3,000 | 4,200 | 6,000 | 8,000 | 8 | 1 |
| Natural resources, construction, and maintenance | 86 | 2,000 | 3,000 | 4,500 | 6,500 | 10,000 | 13 | 1 |
| Construction, extraction, farming, fishing, and forestry | 72 | 2,000 | 3,000 | 5,000 | 6,000 | 10,500 | 26 | 2 |
| Installation, maintenance, and repair | 95 | – | 2,800 | 4,500 | 6,750 | 9,700 | – | – |
| Production, transportation, and material moving | 90 | 1,500 | 2,500 | 4,400 | 6,000 | 8,200 | 10 | – |
| Production | 93 | 1,200 | 2,250 | 4,000 | 5,500 | 7,500 | – | – |
| Transportation and material moving | 87 | 1,800 | 2,600 | 4,700 | 6,000 | 9,000 | 13 | – |
| Full time | 90 | 2,000 | 3,000 | 4,500 | 6,000 | 8,500 | 9 | 1 |
| Part time | 90 | 2,200 | 3,300 | 5,000 | 6,000 | 10,000 | 10 | – |
| Union | 78 | – | 2,500 | 4,250 | 6,000 | 11,500 | 20 | 2 |
| Nonunion | 91 | 2,000 | 3,000 | 4,500 | 6,000 | 8,400 | 8 | 1 |
| Average wage within the following categories ³ : | | | | | | | | |
| Lowest 25 percent | 93 | 2,000 | 3,750 | 5,000 | 6,500 | 10,900 | – | – |
| Second 25 percent | 91 | 2,000 | 3,000 | 4,500 | 6,000 | 8,200 | 8 | 1 |
| Third 25 percent | 88 | 2,000 | 3,000 | 4,500 | 6,000 | 8,200 | 11 | 1 |
| Highest 25 percent | 89 | 2,000 | 3,000 | 4,300 | 6,000 | 8,500 | 10 | 1 |
| Highest 10 percent | 91 | 2,000 | 3,000 | 4,250 | 6,000 | – | 8 | 1 |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 91 | 1,500 | 3,000 | 4,500 | 6,000 | 9,000 | 9 | 1 |
| Construction | 86 | 2,000 | 3,400 | 5,000 | 7,500 | 10,000 | – | – |
| Manufacturing | 92 | 1,200 | 2,600 | 4,000 | 5,900 | 7,500 | – | – |
| Service-providing industries | 90 | 2,000 | 3,000 | 4,500 | 6,000 | 8,500 | 10 | 1 |
| Trade, transportation, and utilities | 89 | 2,000 | 3,000 | 5,000 | 6,000 | 8,700 | 11 | – |
| Retail trade | 93 | 3,000 | 4,500 | 5,000 | 6,500 | 9,000 | – | – |
| Financial activities | 92 | 2,000 | 3,000 | 4,000 | 5,000 | 7,000 | 5 | 3 |
| Finance and insurance | 92 | 2,000 | 3,000 | 4,000 | 4,500 | 6,000 | 5 | 3 |

See footnotes at end of table.

Table 15. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014—continued

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

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|---|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 91 | \$2,000 | \$3,000 | \$4,000 | \$5,000 | \$6,500 | — | — |
| Insurance carriers and related activities | 93 | 2,000 | 2,500 | 4,000 | 4,400 | 5,600 | — | — |
| Professional and business services | 91 | 2,500 | 3,600 | 5,000 | 6,000 | 8,000 | 9 | — |
| Professional and technical services | 93 | 2,700 | 4,000 | 5,000 | 6,000 | 8,400 | — | — |
| Education and health services | 86 | 2,000 | 3,000 | 4,500 | 6,100 | 9,500 | 13 | 1 |
| Educational services | 84 | — | 3,000 | 3,500 | 5,000 | 8,000 | 16 | — |
| Junior colleges, colleges, and universities ... | 83 | 2,000 | 2,550 | 3,500 | 5,000 | 6,000 | 17 | — |
| Health care and social assistance | 86 | 2,000 | 3,000 | 5,000 | 6,100 | 10,000 | 13 | 1 |
| 1 to 99 workers | 91 | 2,000 | 3,000 | 4,500 | 6,000 | 8,700 | 9 | (²) |
| 1 to 49 workers | 91 | 2,000 | 3,000 | 4,200 | 6,000 | 8,000 | 9 | (²) |
| 50 to 99 workers | 91 | 2,000 | 3,500 | 5,000 | 6,700 | 10,000 | 9 | (²) |
| 100 workers or more | 89 | 2,000 | 3,000 | 4,500 | 6,000 | 8,400 | 10 | 1 |
| 100 to 499 workers | 89 | 2,000 | 3,000 | 4,500 | 6,000 | 9,000 | 10 | 1 |
| 500 workers or more | 90 | 2,000 | 3,000 | 4,000 | 6,000 | 8,200 | 10 | 1 |
| Geographic areas | | | | | | | | |
| Northeast | 76 | 2,400 | 3,000 | 4,500 | 6,000 | 9,000 | 23 | 1 |
| New England | 82 | 2,500 | 3,000 | 4,500 | 7,000 | 12,700 | 18 | — |
| Middle Atlantic | 74 | 2,250 | 3,000 | 4,000 | 6,000 | 9,000 | 24 | 2 |
| South | 93 | 2,200 | 3,500 | 5,000 | 6,000 | 9,000 | 6 | (²) |
| South Atlantic | 91 | 2,200 | 3,500 | 5,000 | 6,000 | 9,000 | 9 | (²) |
| West South Central | 96 | 2,500 | 3,600 | 5,000 | 7,000 | 9,700 | — | — |
| Midwest | 93 | 1,500 | 2,600 | 4,000 | 5,500 | 7,500 | 7 | (²) |
| East North Central | 92 | 1,500 | 2,850 | 4,000 | 6,000 | 8,000 | 8 | (²) |
| West North Central | 95 | 1,200 | 2,500 | 4,000 | 5,200 | 6,750 | — | — |
| West | 92 | 2,000 | 3,000 | 4,500 | 6,000 | 9,000 | — | — |
| Mountain | 92 | 2,000 | 2,600 | 5,000 | 6,500 | 9,700 | — | — |
| Pacific | 93 | 2,000 | 3,000 | 4,250 | 6,000 | — | 7 | (²) |

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² Less than 0.5.

³ 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.

Table 15. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|--|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Worker characteristics | | | | | | | | |
| All workers | 1.0 | \$0 | \$0 | \$0 | \$0 | \$563 | 1.0 | 0.3 |
| Management, professional, and related | 0.9 | 0 | 0 | 355 | 0 | 366 | 0.9 | 0.4 |
| Management, business, and financial | 1.9 | 0 | 0 | 158 | 116 | 688 | 1.9 | 0.4 |
| Professional and related | 1.1 | 97 | 36 | 225 | 0 | 341 | 1.0 | 0.7 |
| Service | 3.1 | 472 | 313 | 223 | 725 | 1,482 | 3.1 | – |
| Sales and office | 1.5 | 262 | 255 | 66 | 0 | 444 | 1.4 | 0.7 |
| Sales and related | 2.7 | 443 | 383 | 157 | 576 | 1,229 | – | – |
| Office and administrative support | 1.5 | 219 | 282 | 457 | 505 | 477 | 1.4 | 0.7 |
| Natural resources, construction, and maintenance | 2.4 | 135 | 365 | 167 | 704 | 714 | 2.5 | 0.6 |
| Construction, extraction, farming, fishing, and forestry | 5.6 | 69 | 549 | 254 | 1,227 | 799 | 5.7 | 1.4 |
| Installation, maintenance, and repair | 1.3 | – | 483 | 520 | 659 | 817 | – | – |
| Production, transportation, and material moving | 2.0 | 112 | 438 | 408 | 257 | 407 | 2.0 | – |
| Production | 2.2 | 200 | 427 | 106 | 460 | 158 | – | – |
| Transportation and material moving | 3.1 | 461 | 596 | 424 | 120 | 930 | 3.1 | – |
| Full time | 0.9 | 0 | 0 | 32 | 0 | 480 | 0.9 | 0.3 |
| Part time | 2.8 | 303 | 379 | 0 | 584 | 1,384 | 2.8 | – |
| Union | 2.6 | – | 223 | 737 | 352 | 1,379 | 3.0 | 1.3 |
| Nonunion | 0.9 | 0 | 0 | 0 | 0 | 338 | 0.9 | 0.3 |
| Average wage within the following categories ² : | | | | | | | | |
| Lowest 25 percent | 2.6 | 144 | 722 | 18 | 431 | 1,565 | – | – |
| Second 25 percent | 1.2 | 0 | 52 | 398 | 61 | 659 | 1.2 | 0.4 |
| Third 25 percent | 1.8 | 243 | 0 | 202 | 0 | 601 | 1.8 | 0.3 |
| Highest 25 percent | 1.0 | 0 | 0 | 342 | 0 | 574 | 1.0 | 0.4 |
| Highest 10 percent | 1.0 | 63 | 0 | 363 | 0 | – | 1.0 | 0.5 |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 1.9 | 0 | 533 | 549 | 0 | 609 | 1.8 | 0.3 |
| Construction | 2.9 | 0 | 203 | 397 | 627 | 725 | – | – |
| Manufacturing | 2.6 | 158 | 562 | 0 | 233 | 591 | – | – |
| Service-providing industries | 1.1 | 0 | 0 | 18 | 0 | 416 | 1.1 | 0.4 |
| Trade, transportation, and utilities | 1.8 | 0 | 66 | 364 | 31 | 617 | 1.8 | – |
| Retail trade | 2.2 | 378 | 426 | 26 | 205 | 745 | – | – |
| Financial activities | 2.6 | 0 | 0 | 0 | 264 | 725 | 1.1 | 2.5 |
| Finance and insurance | 3.0 | 0 | 0 | 0 | 74 | 351 | 1.2 | 2.9 |

See footnotes at end of table.

Table 15. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014—continued

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|---|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 5.9 | \$234 | \$292 | \$0 | \$140 | \$390 | — | — |
| Insurance carriers and related activities | 2.3 | 347 | 583 | 104 | 302 | 204 | — | — |
| Professional and business services | 2.0 | 386 | 394 | 464 | 143 | 942 | 2.0 | — |
| Professional and technical services | 2.0 | 457 | 353 | 278 | 551 | 911 | — | — |
| Education and health services | 2.0 | 97 | 0 | 566 | 243 | 1,468 | 2.3 | 0.9 |
| Educational services | 3.7 | — | 802 | 500 | 362 | 1,213 | 3.7 | — |
| Junior colleges, colleges, and universities ... | 3.3 | 0 | 605 | 389 | 378 | 0 | 3.3 | — |
| Health care and social assistance | 2.3 | 99 | 0 | 359 | 574 | 1,839 | 2.8 | 1.0 |
| 1 to 99 workers | 1.3 | 0 | 0 | 111 | 26 | 597 | 1.3 | 0.2 |
| 1 to 49 workers | 1.6 | 173 | 0 | 382 | 0 | 414 | 1.6 | 0.3 |
| 50 to 99 workers | 2.0 | 424 | 431 | 145 | 640 | 1,269 | 1.9 | 0.3 |
| 100 workers or more | 1.1 | 0 | 0 | 0 | 0 | 668 | 1.1 | 0.5 |
| 100 to 499 workers | 1.6 | 0 | 0 | 152 | 108 | 517 | 1.5 | 0.7 |
| 500 workers or more | 2.0 | 400 | 0 | 431 | 405 | 313 | 2.1 | 0.7 |
| Geographic areas | | | | | | | | |
| Northeast | 3.6 | 192 | 0 | 477 | 0 | 912 | 3.7 | 0.9 |
| New England | 3.5 | 112 | 570 | 192 | 624 | 3,107 | 3.5 | — |
| Middle Atlantic | 4.5 | 357 | 0 | 473 | 101 | 1,604 | 4.5 | 1.1 |
| South | 1.2 | 291 | 149 | 380 | 293 | 814 | 1.2 | 0.2 |
| South Atlantic | 1.9 | 451 | 138 | 604 | 0 | 420 | 1.9 | 0.1 |
| West South Central | 1.6 | 553 | 458 | 368 | 938 | 561 | — | — |
| Midwest | 1.3 | 111 | 484 | 0 | 532 | 398 | 1.3 | 0.1 |
| East North Central | 1.8 | 306 | 585 | 331 | 330 | 553 | 1.8 | 0.1 |
| West North Central | 1.2 | 286 | 520 | 66 | 90 | 709 | — | — |
| West | 1.8 | 50 | 449 | 448 | 144 | 850 | — | — |
| Mountain | 4.1 | 0 | 497 | 350 | 987 | 1,592 | — | — |
| Pacific | 1.6 | 136 | 175 | 476 | 46 | — | 1.6 | 0.2 |

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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: 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.

Table 16. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2014

(All workers participating in health maintenance organizations = 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 | 49 | 51 | — | 21 | 79 | — | 87 | 13 | — |
| Management, professional, and related | 49 | 51 | — | 18 | 82 | — | 87 | 13 | — |
| Management, business, and financial | 40 | 60 | — | 22 | 78 | — | 86 | 14 | — |
| Professional and related | 54 | 46 | — | 15 | 85 | — | 87 | 13 | — |
| Service | 36 | 64 | — | — | — | — | 96 | — | — |
| Sales and office | 59 | 41 | — | 33 | 67 | — | 85 | 15 | — |
| Sales and related | 62 | 38 | — | 39 | 61 | — | 94 | — | — |
| Office and administrative support | 58 | 42 | — | 30 | 70 | — | 81 | 19 | — |
| Natural resources, construction, and maintenance | 34 | 66 | — | 26 | 74 | — | 91 | — | — |
| Construction, extraction, farming, fishing, and forestry | — | — | — | — | — | — | 98 | — | — |
| Installation, maintenance, and repair | 30 | 70 | — | 24 | 76 | — | 88 | — | — |
| Production, transportation, and material moving | 59 | 41 | — | 38 | 62 | — | 79 | — | — |
| Production | 57 | 43 | — | — | 68 | — | 66 | 34 | — |
| Transportation and material moving | 61 | — | — | 43 | 57 | — | 90 | — | — |
| Full time | 49 | 51 | — | 22 | 78 | — | 87 | 13 | — |
| Part time | 45 | 55 | — | — | 86 | — | 95 | — | — |
| Union | 39 | 61 | — | 15 | 85 | — | 79 | 21 | — |
| Nonunion | 50 | 50 | — | 23 | 77 | — | 89 | 11 | — |
| Average wage within the following categories ¹ : | | | | | | | | | |
| Lowest 25 percent | — | 59 | — | — | 81 | — | 96 | — | — |
| Second 25 percent | 49 | 51 | — | 21 | 79 | — | 86 | 14 | — |
| Third 25 percent | 53 | 47 | — | 23 | 77 | — | 88 | 12 | — |
| Highest 25 percent | 47 | 53 | — | 21 | 79 | — | 85 | 15 | — |
| Highest 10 percent | 45 | 55 | — | 24 | 76 | — | 87 | 13 | — |
| Establishment characteristics | | | | | | | | | |
| Goods-producing industries | 51 | 49 | — | 29 | 71 | — | 79 | 21 | — |
| Construction | — | — | — | — | — | — | 100 | — | — |
| Manufacturing | 63 | 37 | — | 35 | 65 | — | 69 | 31 | — |
| Service-providing industries | 48 | 52 | — | 20 | 80 | — | 89 | 11 | — |
| Trade, transportation, and utilities | 56 | 44 | — | 44 | 56 | — | 96 | — | — |
| Retail trade | 45 | 55 | — | 31 | 69 | — | 96 | — | — |
| Financial activities | 39 | 61 | — | 29 | 71 | — | 91 | 9 | — |
| Finance and insurance | 59 | 41 | — | 41 | 59 | — | 85 | 15 | — |

See footnotes at end of table.

Table 16. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2014—continued

(All workers participating in health maintenance organizations = 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 .. | 66 | 34 | — | 44 | 56 | — | 86 | — | — |
| Insurance carriers and related activities | 53 | 47 | — | — | 62 | — | 84 | — | — |
| Professional and business services | 50 | 50 | — | — | 79 | — | 88 | — | — |
| Professional and technical services | 47 | 53 | — | — | 79 | — | 89 | — | — |
| Education and health services | 48 | 52 | — | — | 91 | — | 84 | 16 | — |
| Educational services | 53 | 47 | — | 16 | 84 | — | 64 | 36 | — |
| Junior colleges, colleges, and universities ... | 41 | 59 | — | 10 | 90 | — | 59 | 41 | — |
| Health care and social assistance | 47 | 53 | — | — | 92 | — | 88 | — | — |
| 1 to 99 workers | 48 | 52 | — | 20 | 80 | — | 94 | — | — |
| 1 to 49 workers | 47 | 53 | — | 20 | 80 | — | 93 | — | — |
| 50 to 99 workers | 54 | 46 | — | — | 81 | — | 96 | — | — |
| 100 workers or more | 49 | 51 | — | 23 | 77 | — | 80 | 20 | — |
| 100 to 499 workers | 52 | 48 | — | 29 | 71 | — | 89 | 11 | — |
| 500 workers or more | 44 | 56 | — | 16 | 84 | — | 68 | 32 | — |
| Geographic areas | | | | | | | | | |
| Northeast | 57 | 43 | — | 15 | 85 | — | 82 | 18 | — |
| New England | 69 | — | — | — | 91 | — | 79 | — | — |
| Middle Atlantic | 52 | 48 | — | 18 | 82 | — | 84 | 16 | — |
| South | 58 | 42 | — | 21 | 79 | — | 87 | — | — |
| South Atlantic | 59 | 41 | — | 22 | 78 | — | 90 | — | — |
| West South Central | — | 57 | — | — | 83 | — | 79 | — | — |
| Midwest | 53 | 47 | — | 38 | 62 | — | 76 | 24 | — |
| East North Central | 51 | 49 | — | — | 63 | — | 77 | — | — |
| West North Central | 57 | 43 | — | — | 61 | — | 73 | — | — |
| West | 37 | 63 | — | 20 | 80 | — | 94 | 6 | — |
| Mountain | — | 65 | — | — | 79 | — | 96 | — | — |
| Pacific | 38 | 62 | — | 20 | 80 | — | 93 | — | — |

¹ 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.

Table 16. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2014

| 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 | 3.7 | 3.7 | — | 2.5 | 2.5 | — | 1.8 | 1.8 | — |
| Management, professional, and related | 6.2 | 6.2 | — | 3.7 | 3.7 | — | 2.7 | 2.7 | — |
| Management, business, and financial | 6.3 | 6.3 | — | 5.8 | 5.8 | — | 4.2 | 4.2 | — |
| Professional and related | 7.9 | 7.9 | — | 4.0 | 4.0 | — | 3.3 | 3.3 | — |
| Service | 10.7 | 10.7 | — | — | — | — | 1.9 | — | — |
| Sales and office | 3.7 | 3.7 | — | 4.9 | 4.9 | — | 3.9 | 3.9 | — |
| Sales and related | 7.3 | 7.3 | — | 6.4 | 6.4 | — | 2.7 | — | — |
| Office and administrative support | 4.0 | 4.0 | — | 5.7 | 5.7 | — | 5.0 | 5.0 | — |
| Natural resources, construction, and maintenance | 5.8 | 5.8 | — | 5.4 | 5.4 | — | 3.3 | — | — |
| Construction, extraction, farming, fishing, and forestry | — | — | — | — | — | — | 1.8 | — | — |
| Installation, maintenance, and repair | 7.4 | 7.4 | — | 7.2 | 7.2 | — | 4.9 | — | — |
| Production, transportation, and material moving | 8.2 | 8.2 | — | 7.5 | 7.5 | — | 6.5 | — | — |
| Production | 7.0 | 7.0 | — | — | 9.8 | — | 9.0 | 9.0 | — |
| Transportation and material moving | 15.0 | — | — | 12.3 | 12.3 | — | 4.9 | — | — |
| Full time | 3.8 | 3.8 | — | 2.5 | 2.5 | — | 1.9 | 1.9 | — |
| Part time | 8.7 | 8.7 | — | — | 5.1 | — | 2.4 | — | — |
| Union | 9.1 | 9.1 | — | 3.8 | 3.8 | — | 5.7 | 5.7 | — |
| Nonunion | 3.9 | 3.9 | — | 2.7 | 2.7 | — | 1.7 | 1.7 | — |
| Average wage within the following categories ¹ : | | | | | | | | | |
| Lowest 25 percent | — | 13.7 | — | — | 7.6 | — | 2.8 | — | — |
| Second 25 percent | 6.3 | 6.3 | — | 4.4 | 4.4 | — | 3.9 | 3.9 | — |
| Third 25 percent | 5.9 | 5.9 | — | 3.8 | 3.8 | — | 3.4 | 3.4 | — |
| Highest 25 percent | 5.1 | 5.1 | — | 3.9 | 3.9 | — | 2.5 | 2.5 | — |
| Highest 10 percent | 6.1 | 6.1 | — | 5.0 | 5.0 | — | 2.8 | 2.8 | — |
| Establishment characteristics | | | | | | | | | |
| Goods-producing industries | 4.4 | 4.4 | — | 5.4 | 5.4 | — | 5.4 | 5.4 | — |
| Construction | — | — | — | — | — | — | (²) | — | — |
| Manufacturing | 4.8 | 4.8 | — | 6.9 | 6.9 | — | 7.4 | 7.4 | — |
| Service-providing industries | 4.4 | 4.4 | — | 2.7 | 2.7 | — | 1.8 | 1.8 | — |
| Trade, transportation, and utilities | 6.4 | 6.4 | — | 5.3 | 5.3 | — | 2.1 | — | — |
| Retail trade | 12.3 | 12.3 | — | 8.1 | 8.1 | — | 3.1 | — | — |
| Financial activities | 8.8 | 8.8 | — | 7.0 | 7.0 | — | 1.7 | 1.7 | — |
| Finance and insurance | 6.2 | 6.2 | — | 5.8 | 5.8 | — | 2.9 | 2.9 | — |

See footnotes at end of table.

Table 16. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2014—continued

| 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 .. | 7.1 | 7.1 | — | 5.5 | 5.5 | — | 6.5 | — | — |
| Insurance carriers and related activities | 9.4 | 9.4 | — | — | 12.1 | — | 6.2 | — | — |
| Professional and business services | 7.4 | 7.4 | — | — | 8.2 | — | 4.4 | — | — |
| Professional and technical services | 9.9 | 9.9 | — | — | 9.9 | — | 5.0 | — | — |
| Education and health services | 8.6 | 8.6 | — | — | 3.2 | — | 4.7 | 4.7 | — |
| Educational services | 8.7 | 8.7 | — | 4.2 | 4.2 | — | 10.7 | 10.7 | — |
| Junior colleges, colleges, and universities ... | 6.0 | 6.0 | — | 2.2 | 2.2 | — | 7.3 | 7.3 | — |
| Health care and social assistance | 10.1 | 10.1 | — | — | 3.5 | — | 4.8 | — | — |
| 1 to 99 workers | 5.5 | 5.5 | — | 3.1 | 3.1 | — | 2.1 | — | — |
| 1 to 49 workers | 6.2 | 6.2 | — | 3.8 | 3.8 | — | 2.4 | — | — |
| 50 to 99 workers | 9.1 | 9.1 | — | — | 6.0 | — | 2.1 | — | — |
| 100 workers or more | 4.8 | 4.8 | — | 3.6 | 3.6 | — | 3.1 | 3.1 | — |
| 100 to 499 workers | 7.5 | 7.5 | — | 5.9 | 5.9 | — | 3.0 | 3.0 | — |
| 500 workers or more | 6.6 | 6.6 | — | 3.4 | 3.4 | — | 5.2 | 5.2 | — |
| Geographic areas | | | | | | | | | |
| Northeast | 5.2 | 5.2 | — | 3.3 | 3.3 | — | 4.4 | 4.4 | — |
| New England | 13.7 | — | — | — | 7.9 | — | 10.3 | — | — |
| Middle Atlantic | 3.1 | 3.1 | — | 3.3 | 3.3 | — | 4.9 | 4.9 | — |
| South | 7.9 | 7.9 | — | 4.8 | 4.8 | — | 3.9 | — | — |
| South Atlantic | 9.4 | 9.4 | — | 6.2 | 6.2 | — | 4.0 | — | — |
| West South Central | — | 16.2 | — | — | 8.9 | — | 12.1 | — | — |
| Midwest | 7.5 | 7.5 | — | 9.4 | 9.4 | — | 7.0 | 7.0 | — |
| East North Central | 9.9 | 9.9 | — | — | 12.3 | — | 6.8 | — | — |
| West North Central | 11.4 | 11.4 | — | — | 13.9 | — | 16.3 | — | — |
| West | 5.7 | 5.7 | — | 3.4 | 3.4 | — | 1.9 | 1.9 | — |
| Mountain | — | 12.4 | — | — | 8.2 | — | 1.9 | — | — |
| Pacific | 6.0 | 6.0 | — | 3.5 | 3.5 | — | 2.7 | — | — |

¹ 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."

² Less than 0.05.

Note: 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.

Table 17. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014

(All workers participating in health maintenance organizations = 100 percent)

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|--|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Worker characteristics | | | | | | | | |
| All workers | 87 | \$1,500 | \$1,500 | \$2,000 | \$3,000 | \$3,500 | 13 | - |
| Management, professional, and related | 87 | 1,250 | 1,500 | 1,800 | 2,500 | 3,000 | 13 | - |
| Management, business, and financial | 86 | 1,200 | 1,500 | 1,900 | 2,500 | 3,300 | 14 | - |
| Professional and related | 87 | 1,400 | 1,500 | 1,500 | 2,700 | 3,000 | 13 | - |
| Service | 96 | 1,500 | 2,000 | 2,500 | 3,000 | 3,500 | - | - |
| Sales and office | 85 | 1,250 | 1,500 | 2,000 | 2,600 | 3,500 | 15 | - |
| Sales and related | 94 | 1,500 | 1,500 | 1,725 | 2,500 | 4,000 | - | - |
| Office and administrative support | 81 | 1,250 | 1,500 | 2,000 | 3,000 | 3,500 | 19 | - |
| Natural resources, construction, and maintenance | 91 | 1,500 | 1,500 | 1,500 | 3,300 | 3,500 | - | - |
| Construction, extraction, farming, fishing, and forestry | 98 | 1,000 | 1,500 | 3,300 | 3,500 | 4,000 | - | - |
| Installation, maintenance, and repair | 88 | 1,500 | 1,500 | 1,500 | 2,500 | 3,000 | - | - |
| Production, transportation, and material moving | 79 | 1,400 | 1,700 | 2,350 | 5,000 | 5,000 | - | - |
| Production | 66 | 1,000 | 1,500 | 2,000 | 2,350 | 3,500 | 34 | - |
| Transportation and material moving | 90 | 1,500 | 2,000 | 2,600 | 5,000 | 5,000 | - | - |
| Full time | 87 | 1,400 | 1,500 | 2,000 | 3,000 | 3,500 | 13 | - |
| Part time | 95 | 1,500 | 1,500 | 2,350 | 3,000 | 3,000 | - | - |
| Union | 79 | 1,400 | 1,500 | 1,500 | 2,000 | 4,400 | 21 | - |
| Nonunion | 89 | 1,500 | 1,500 | 2,000 | 3,000 | 3,500 | 11 | - |
| Average wage within the following categories ² : | | | | | | | | |
| Lowest 25 percent | 96 | 1,500 | 1,700 | 2,500 | 3,500 | 3,500 | - | - |
| Second 25 percent | 86 | 1,500 | 1,500 | 2,500 | 3,000 | 5,000 | 14 | - |
| Third 25 percent | 88 | 1,400 | 1,500 | 2,000 | 2,900 | 3,750 | 12 | - |
| Highest 25 percent | 85 | 1,200 | 1,500 | 1,800 | 2,500 | 3,300 | 15 | - |
| Highest 10 percent | 87 | 650 | 1,500 | 1,800 | 2,500 | 3,000 | 13 | - |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 79 | 1,000 | 1,500 | 2,000 | 3,300 | 4,000 | 21 | - |
| Construction | 100 | 1,500 | 1,500 | 3,000 | 3,500 | 4,000 | - | - |
| Manufacturing | 69 | 1,400 | 1,500 | 2,000 | 2,350 | 3,500 | 31 | - |
| Service-providing industries | 89 | 1,500 | 1,500 | 2,000 | 3,000 | 3,500 | 11 | - |
| Trade, transportation, and utilities | 96 | 1,500 | 1,500 | 2,000 | 2,500 | 3,000 | - | - |
| Retail trade | 96 | 1,500 | 1,500 | 1,800 | 2,500 | 4,000 | - | - |
| Financial activities | 91 | 1,150 | 1,500 | 2,000 | 4,000 | 5,000 | 9 | - |
| Finance and insurance | 85 | 1,100 | 1,500 | 2,000 | 2,500 | 4,000 | 15 | - |

See footnotes at end of table.

Table 17. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014—continued

(All workers participating in health maintenance organizations = 100 percent)

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|---|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 86 | \$1,000 | \$1,150 | \$1,500 | \$2,200 | \$4,000 | — | — |
| Insurance carriers and related activities | 84 | 1,250 | 1,500 | 2,000 | 2,200 | 5,000 | — | — |
| Professional and business services | 88 | 1,500 | 1,700 | 2,500 | 3,000 | 3,000 | — | — |
| Professional and technical services | 89 | 1,500 | 1,700 | 2,000 | 3,000 | 3,000 | — | — |
| Education and health services | 84 | 1,500 | 1,500 | 2,250 | 3,000 | 3,500 | 16 | — |
| Educational services | 64 | 1,000 | 1,250 | 1,500 | 2,000 | 3,000 | 36 | — |
| Junior colleges, colleges, and universities ... | 59 | 1,000 | 1,500 | 1,900 | 2,500 | 3,500 | 41 | — |
| Health care and social assistance | 88 | 1,500 | 1,500 | 2,500 | 3,000 | 3,500 | — | — |
| 1 to 99 workers | 94 | 1,500 | 1,500 | 2,500 | 3,000 | 4,000 | — | — |
| 1 to 49 workers | 93 | 1,500 | 1,500 | 2,500 | 3,000 | 4,000 | — | — |
| 50 to 99 workers | 96 | 1,500 | 1,500 | 2,350 | 3,300 | 3,750 | — | — |
| 100 workers or more | 80 | 1,250 | 1,500 | 1,500 | 2,350 | 3,000 | 20 | — |
| 100 to 499 workers | 89 | 1,400 | 1,500 | 1,500 | 2,350 | 3,000 | 11 | — |
| 500 workers or more | 68 | 650 | 1,500 | 1,500 | 2,250 | 3,500 | 32 | — |
| Geographic areas | | | | | | | | |
| Northeast | 82 | 1,500 | 1,500 | 2,500 | 3,000 | 3,500 | 18 | — |
| New England | 79 | 1,500 | 1,500 | 2,400 | 3,350 | 4,000 | — | — |
| Middle Atlantic | 84 | 1,500 | 1,500 | 2,500 | 3,000 | 3,500 | 16 | — |
| South | 87 | 1,400 | 1,500 | 2,000 | 3,000 | 3,750 | — | — |
| South Atlantic | 90 | 1,500 | 1,500 | 2,000 | 3,000 | 3,500 | — | — |
| West South Central | 79 | 650 | 1,500 | 2,000 | 5,000 | 5,000 | — | — |
| Midwest | 76 | 1,500 | 1,500 | 2,000 | 2,700 | 4,000 | 24 | — |
| East North Central | 77 | 1,500 | 1,500 | 2,000 | 2,700 | 3,500 | — | — |
| West North Central | 73 | 1,500 | 1,900 | 2,500 | 3,000 | 5,000 | — | — |
| West | 94 | 1,400 | 1,500 | 2,000 | 3,000 | 3,500 | 6 | — |
| Mountain | 96 | 1,500 | 2,000 | 3,000 | 3,500 | 4,000 | — | — |
| Pacific | 93 | 1,250 | 1,500 | 1,500 | 2,200 | 3,000 | — | — |

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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.

Table 17. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|--|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Worker characteristics | | | | | | | | |
| All workers | 1.8 | \$140 | \$0 | \$36 | \$61 | \$258 | 1.8 | — |
| Management, professional, and related | 2.7 | 184 | 0 | 337 | 583 | 439 | 2.7 | — |
| Management, business, and financial | 4.2 | 149 | 0 | 124 | 288 | 316 | 4.2 | — |
| Professional and related | 3.3 | 199 | 0 | 466 | 565 | 223 | 3.3 | — |
| Service | 1.9 | 0 | 449 | 502 | 591 | 91 | — | — |
| Sales and office | 3.9 | 286 | 0 | 0 | 247 | 701 | 3.9 | — |
| Sales and related | 2.7 | 191 | 0 | 396 | 66 | 3,650 | — | — |
| Office and administrative support | 5.0 | 192 | 0 | 0 | 315 | 569 | 5.0 | — |
| Natural resources, construction, and maintenance | 3.3 | 77 | 0 | 785 | 438 | 652 | — | — |
| Construction, extraction, farming, fishing, and forestry | 1.8 | 591 | 365 | 406 | 0 | 129 | — | — |
| Installation, maintenance, and repair | 4.9 | 0 | 0 | 91 | 205 | 358 | — | — |
| Production, transportation, and material moving | 6.5 | 143 | 356 | 266 | 1,207 | 979 | — | — |
| Production | 9.0 | 456 | 0 | 543 | 269 | 619 | 9.0 | — |
| Transportation and material moving | 4.9 | 117 | 212 | 2,710 | 0 | 1,392 | — | — |
| Full time | 1.9 | 108 | 0 | 0 | 58 | 313 | 1.9 | — |
| Part time | 2.4 | 0 | 0 | 956 | 455 | 2,843 | — | — |
| Union | 5.7 | 63 | 26 | 223 | 441 | 1,744 | 5.7 | — |
| Nonunion | 1.7 | 94 | 0 | 340 | 0 | 209 | 1.7 | — |
| Average wage within the following categories ² : | | | | | | | | |
| Lowest 25 percent | 2.8 | 26 | 439 | 791 | 447 | 1,649 | — | — |
| Second 25 percent | 3.9 | 0 | 497 | 421 | 0 | 1,284 | 3.9 | — |
| Third 25 percent | 3.4 | 122 | 0 | 223 | 576 | 319 | 3.4 | — |
| Highest 25 percent | 2.5 | 246 | 0 | 255 | 292 | 435 | 2.5 | — |
| Highest 10 percent | 2.8 | 519 | 0 | 221 | 80 | 71 | 2.8 | — |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 5.4 | 425 | 0 | 269 | 328 | 182 | 5.4 | — |
| Construction | (³) | 18 | 0 | 1,017 | 39 | 0 | — | — |
| Manufacturing | 7.4 | 443 | 0 | 285 | 26 | 785 | 7.4 | — |
| Service-providing industries | 1.8 | 93 | 0 | 104 | 91 | 199 | 1.8 | — |
| Trade, transportation, and utilities | 2.1 | 0 | 0 | 0 | 66 | 1,563 | — | — |
| Retail trade | 3.1 | 0 | 0 | 468 | 100 | 3,710 | — | — |
| Financial activities | 1.7 | 47 | 0 | 250 | 2,338 | 947 | 1.7 | — |
| Finance and insurance | 2.9 | 0 | 211 | 150 | 447 | 1,036 | 2.9 | — |

See footnotes at end of table.

Table 17. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014—continued

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|---|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 6.5 | \$129 | \$114 | \$555 | \$456 | \$1,818 | — | — |
| Insurance carriers and related activities | 6.2 | 341 | 289 | 61 | 617 | 2,634 | — | — |
| Professional and business services | 4.4 | 0 | 341 | 0 | 0 | 0 | — | — |
| Professional and technical services | 5.0 | 0 | 345 | 398 | 396 | 0 | — | — |
| Education and health services | 4.7 | 112 | 0 | 542 | 0 | 644 | 4.7 | — |
| Educational services | 10.7 | 283 | 377 | 0 | 476 | 122 | 10.7 | — |
| Junior colleges, colleges, and universities ... | 7.3 | 473 | 0 | 502 | 594 | 707 | 7.3 | — |
| Health care and social assistance | 4.8 | 0 | 73 | 584 | 0 | 568 | — | — |
| 1 to 99 workers | 2.1 | 0 | 155 | 113 | 440 | 938 | — | — |
| 1 to 49 workers | 2.4 | 0 | 374 | 182 | 472 | 1,372 | — | — |
| 50 to 99 workers | 2.1 | 0 | 0 | 346 | 504 | 668 | — | — |
| 100 workers or more | 3.1 | 191 | 0 | 337 | 217 | 0 | 3.1 | — |
| 100 to 499 workers | 3.0 | 63 | 0 | 332 | 226 | 0 | 3.0 | — |
| 500 workers or more | 5.2 | 343 | 82 | 579 | 378 | 754 | 5.2 | — |
| Geographic areas | | | | | | | | |
| Northeast | 4.4 | 71 | 294 | 430 | 55 | 548 | 4.4 | — |
| New England | 10.3 | 0 | 394 | 598 | 422 | 1,275 | — | — |
| Middle Atlantic | 4.9 | 203 | 391 | 491 | 109 | 731 | 4.9 | — |
| South | 3.9 | 254 | 0 | 260 | 318 | 1,622 | — | — |
| South Atlantic | 4.0 | 88 | 91 | 452 | 77 | 282 | — | — |
| West South Central | 12.1 | 785 | 565 | 2,561 | 1,565 | 0 | — | — |
| Midwest | 7.0 | 0 | 0 | 393 | 224 | 1,268 | 7.0 | — |
| East North Central | 6.8 | 0 | 0 | 537 | 241 | 602 | — | — |
| West North Central | 16.3 | 0 | 467 | 603 | 664 | 2,077 | — | — |
| West | 1.9 | 101 | 0 | 195 | 604 | 164 | 1.9 | — |
| Mountain | 1.9 | 184 | 607 | 408 | 204 | 1,617 | — | — |
| Pacific | 2.7 | 209 | 0 | 55 | 316 | 327 | — | — |

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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."

³ Less than 0.05.

Note: 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.

Table 18. Health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014

(All workers participating in health maintenance organizations = 100 percent)

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|--|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Worker characteristics | | | | | | | | |
| All workers | 85 | \$2,800 | \$3,000 | \$4,500 | \$6,000 | \$7,500 | 15 | - |
| Management, professional, and related | 84 | 2,500 | 3,000 | 3,400 | 6,000 | 6,250 | 16 | - |
| Management, business, and financial | 85 | 2,400 | 3,000 | 3,550 | 6,000 | 6,600 | 15 | - |
| Professional and related | 84 | 2,800 | 3,000 | - | 6,000 | 6,000 | 16 | - |
| Service | 96 | 3,000 | 4,000 | 6,000 | 6,000 | 7,000 | - | - |
| Sales and office | 80 | 2,800 | 3,000 | 4,500 | 6,000 | 7,500 | 20 | - |
| Sales and related | 93 | 3,000 | 3,400 | 4,500 | 5,000 | - | - | - |
| Office and administrative support | 75 | 2,500 | 3,000 | 4,500 | 6,000 | 8,000 | 25 | - |
| Natural resources, construction, and maintenance | 91 | 3,000 | 3,000 | 4,500 | 7,000 | 9,400 | - | - |
| Construction, extraction, farming, fishing, and forestry | 98 | 2,800 | 3,000 | 6,600 | 9,400 | 9,400 | - | - |
| Installation, maintenance, and repair | 87 | 3,000 | 3,000 | - | 6,000 | 7,500 | - | - |
| Production, transportation, and material moving | 75 | 2,800 | 3,550 | 5,000 | 10,000 | 10,000 | 25 | - |
| Production | 63 | 2,500 | 3,000 | 4,700 | - | - | 37 | - |
| Transportation and material moving | 85 | 3,000 | 4,000 | - | 10,000 | 12,000 | - | - |
| Full time | 84 | 2,800 | 3,000 | 4,500 | 6,000 | 7,500 | 16 | - |
| Part time | 95 | 3,000 | 3,000 | 4,700 | 6,000 | - | - | - |
| Union | 77 | 2,800 | 3,000 | 3,000 | 4,500 | - | 23 | - |
| Nonunion | 87 | 3,000 | 3,000 | 4,700 | 6,000 | 7,500 | 13 | - |
| Average wage within the following categories ² : | | | | | | | | |
| Lowest 25 percent | 96 | 3,000 | 4,000 | 5,000 | 7,000 | - | - | - |
| Second 25 percent | 83 | 3,000 | 4,000 | 6,000 | 6,000 | 10,000 | 17 | - |
| Third 25 percent | 85 | 2,800 | 3,000 | 4,500 | 6,000 | 7,500 | 15 | - |
| Highest 25 percent | 83 | 2,400 | 3,000 | 3,550 | 5,500 | 6,600 | 17 | - |
| Highest 10 percent | 84 | - | 3,000 | 3,550 | 5,200 | 6,250 | 16 | - |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 79 | 2,400 | 3,000 | 4,000 | 6,600 | 9,400 | 21 | - |
| Construction | 100 | 3,000 | 3,000 | 6,600 | 7,000 | 9,400 | - | - |
| Manufacturing | 69 | 2,500 | 3,000 | 4,000 | 4,700 | - | 31 | - |
| Service-providing industries | 86 | 3,000 | 3,000 | 4,500 | 6,000 | 7,500 | 14 | - |
| Trade, transportation, and utilities | 92 | 3,000 | - | 4,500 | 6,000 | 7,500 | - | - |
| Retail trade | 93 | 3,000 | 3,000 | 4,500 | - | - | - | - |
| Financial activities | 89 | 2,300 | 3,000 | 4,000 | - | 10,000 | 11 | - |
| Finance and insurance | 81 | 2,200 | 3,000 | 4,000 | 5,000 | 8,000 | 19 | - |

See footnotes at end of table.

Table 18. Health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014—continued

(All workers participating in health maintenance organizations = 100 percent)

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|---|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 85 | \$2,000 | \$2,300 | — | \$4,400 | — | — | — |
| Insurance carriers and related activities | 78 | 3,000 | — | \$4,000 | 5,000 | — | — | — |
| Professional and business services | 78 | 3,000 | 3,400 | 6,000 | 6,000 | \$6,250 | 22 | — |
| Professional and technical services | 76 | 3,000 | 3,400 | 5,400 | 6,000 | 6,250 | — | — |
| Education and health services | 84 | 3,000 | 3,000 | 4,500 | 6,000 | 7,000 | 16 | — |
| Educational services | 64 | 2,000 | — | 3,000 | 5,000 | 6,000 | 36 | — |
| Junior colleges, colleges, and universities ... | 59 | — | 3,000 | 4,000 | 5,100 | 9,000 | 41 | — |
| Health care and social assistance | 87 | 3,000 | 3,000 | 5,000 | 6,000 | 7,000 | — | — |
| 1 to 99 workers | 92 | 3,000 | 3,550 | 6,000 | 6,600 | 8,700 | 8 | — |
| 1 to 49 workers | 91 | 3,000 | 4,000 | 6,000 | 6,250 | 9,400 | 9 | — |
| 50 to 99 workers | 95 | 3,000 | 3,000 | 5,000 | 7,000 | 7,500 | — | — |
| 100 workers or more | 77 | 2,500 | 3,000 | 3,400 | 4,700 | 6,000 | 23 | — |
| 100 to 499 workers | 85 | 2,800 | 3,000 | 3,400 | 4,700 | 6,000 | 15 | — |
| 500 workers or more | 67 | — | 3,000 | 4,000 | 4,500 | 6,000 | 33 | — |
| Geographic areas | | | | | | | | |
| Northeast | 82 | 3,000 | — | 5,000 | 6,000 | — | 18 | — |
| New England | 79 | 3,000 | — | 5,000 | 6,700 | — | — | — |
| Middle Atlantic | 83 | 3,000 | — | 5,000 | 6,000 | — | 17 | — |
| South | 84 | 2,800 | 3,000 | 4,500 | 6,000 | 9,400 | 16 | — |
| South Atlantic | 86 | 3,000 | 3,000 | 4,500 | 6,000 | 7,500 | 14 | — |
| West South Central | 76 | — | — | — | 10,000 | 10,000 | — | — |
| Midwest | 76 | 3,000 | 3,000 | — | 6,000 | — | 24 | — |
| East North Central | 77 | 3,000 | 3,000 | — | 5,400 | 7,500 | 23 | — |
| West North Central | 73 | 3,000 | 3,300 | — | 6,250 | — | — | — |
| West | 90 | 2,800 | 3,000 | 4,500 | 6,000 | 7,000 | 10 | — |
| Mountain | 92 | 4,000 | 5,000 | 6,000 | 7,000 | — | 8 | — |
| Pacific | 89 | 2,800 | 3,000 | 3,000 | 4,700 | 6,000 | 11 | — |

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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.

Table 18. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|--|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Worker characteristics | | | | | | | | |
| All workers | 1.9 | \$268 | \$0 | \$226 | \$0 | \$584 | 1.9 | – |
| Management, professional, and related | 2.8 | 398 | 0 | 644 | 867 | 782 | 2.8 | – |
| Management, business, and financial | 4.2 | 297 | 0 | 659 | 406 | 515 | 4.2 | – |
| Professional and related | 3.6 | 332 | 0 | – | 1,304 | 816 | 3.6 | – |
| Service | 1.9 | 258 | 584 | 1,294 | 1,249 | 137 | – | – |
| Sales and office | 3.4 | 504 | 0 | 235 | 457 | 2,034 | 3.4 | – |
| Sales and related | 2.9 | 532 | 875 | 0 | 182 | – | – | – |
| Office and administrative support | 4.4 | 454 | 0 | 703 | 0 | 2,104 | 4.4 | – |
| Natural resources, construction, and maintenance | 3.3 | 245 | 0 | 886 | 593 | 194 | – | – |
| Construction, extraction, farming, fishing, and forestry | 1.8 | 274 | 0 | 899 | 752 | 0 | – | – |
| Installation, maintenance, and repair | 4.9 | 89 | 0 | – | 618 | 695 | – | – |
| Production, transportation, and material moving | 6.7 | 258 | 736 | 614 | 2,576 | 2,801 | 6.7 | – |
| Production | 9.1 | 423 | 0 | 1,087 | – | – | 9.1 | – |
| Transportation and material moving | 5.9 | 473 | 608 | – | 0 | 2,803 | – | – |
| Full time | 2.0 | 216 | 0 | 446 | 121 | 583 | 2.0 | – |
| Part time | 2.6 | 0 | 825 | 496 | 898 | – | – | – |
| Union | 5.9 | 97 | 63 | 483 | 1,078 | – | 5.9 | – |
| Nonunion | 1.8 | 161 | 55 | 341 | 129 | 709 | 1.8 | – |
| Average wage within the following categories ² : | | | | | | | | |
| Lowest 25 percent | 2.8 | 117 | 340 | 1,441 | 795 | – | – | – |
| Second 25 percent | 3.9 | 0 | 754 | 791 | 588 | 1,413 | 3.9 | – |
| Third 25 percent | 3.7 | 253 | 0 | 539 | 365 | 129 | 3.7 | – |
| Highest 25 percent | 2.6 | 375 | 0 | 627 | 720 | 441 | 2.6 | – |
| Highest 10 percent | 3.2 | – | 0 | 430 | 535 | 158 | 3.2 | – |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 5.4 | 615 | 0 | 633 | 497 | 523 | 5.4 | – |
| Construction | (³) | 0 | 0 | 1,896 | 0 | 0 | – | – |
| Manufacturing | 7.4 | 360 | 0 | 673 | 299 | – | 7.4 | – |
| Service-providing industries | 2.0 | 141 | 0 | 370 | 0 | 683 | 2.0 | – |
| Trade, transportation, and utilities | 3.2 | 0 | – | 397 | 619 | 1,292 | – | – |
| Retail trade | 4.0 | 0 | 447 | 506 | – | – | – | – |
| Financial activities | 1.8 | 88 | 0 | 428 | – | 1,964 | 1.8 | – |
| Finance and insurance | 3.1 | 0 | 97 | 258 | 775 | 1,975 | 3.1 | – |

See footnotes at end of table.

Table 18. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014—continued

| Characteristics | With out-of-pocket maximum | Amount of out-of-pocket maximum | | | | | With no out-of-pocket maximum | Not determinable |
|---|----------------------------|---------------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 6.3 | \$255 | \$480 | — | \$909 | — | — | — |
| Insurance carriers and related activities | 6.7 | 128 | — | \$163 | 1,264 | — | — | — |
| Professional and business services | 4.9 | 0 | 704 | 848 | 350 | \$0 | 4.9 | — |
| Professional and technical services | 5.1 | 0 | 491 | 659 | 79 | 316 | — | — |
| Education and health services | 4.8 | 129 | 0 | 1,164 | 0 | 1,040 | 4.8 | — |
| Educational services | 10.7 | 588 | — | 0 | 659 | 0 | 10.7 | — |
| Junior colleges, colleges, and universities ... | 7.3 | — | 0 | 1,197 | 564 | 2,074 | 7.3 | — |
| Health care and social assistance | 4.9 | 0 | 55 | 1,378 | 0 | 908 | — | — |
| 1 to 99 workers | 2.0 | 0 | 591 | 1,381 | 761 | 2,136 | 2.0 | — |
| 1 to 49 workers | 2.3 | 0 | 642 | 894 | 956 | 2,652 | 2.3 | — |
| 50 to 99 workers | 2.1 | 0 | 198 | 544 | 1,372 | 1,686 | — | — |
| 100 workers or more | 3.2 | 309 | 0 | 783 | 299 | 286 | 3.2 | — |
| 100 to 499 workers | 3.7 | 82 | 0 | 706 | 332 | 343 | 3.7 | — |
| 500 workers or more | 5.0 | — | 186 | 880 | 1,224 | 1,048 | 5.0 | — |
| Geographic areas | | | | | | | | |
| Northeast | 4.4 | 141 | — | 557 | 199 | — | 4.4 | — |
| New England | 10.3 | 0 | — | 1,074 | 559 | — | — | — |
| Middle Atlantic | 4.9 | 316 | — | 710 | 144 | — | 4.9 | — |
| South | 3.8 | 500 | 182 | 650 | 920 | 2,780 | 3.8 | — |
| South Atlantic | 3.8 | 287 | 258 | 1,070 | 268 | 341 | 3.8 | — |
| West South Central | 12.7 | — | — | — | 2,581 | 0 | — | — |
| Midwest | 7.0 | 0 | 0 | — | 337 | — | 7.0 | — |
| East North Central | 6.8 | 0 | 0 | — | 556 | 880 | 6.8 | — |
| West North Central | 16.3 | 0 | 351 | — | 943 | — | — | — |
| West | 2.3 | 206 | 0 | 525 | 544 | 0 | 2.3 | — |
| Mountain | 2.0 | 931 | 836 | 880 | 408 | — | 2.0 | — |
| Pacific | 3.3 | 332 | 0 | 822 | 244 | 0 | 3.3 | — |

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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."

³ Less than 0.05.

Note: 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.

Table 19. Outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2014

(All workers participating in outpatient prescription drug plans = 100 percent)

| Characteristics | Generic drugs | Brand-name drugs on formulary | Brand-name nonformulary drugs | Mail order drugs |
|--|---------------|-------------------------------|-------------------------------|------------------|
| Worker characteristics | | | | |
| All workers | 100 | 98 | 84 | 85 |
| Management, professional, and related | 100 | 98 | 86 | 83 |
| Management, business, and financial | 100 | 100 | 88 | 86 |
| Professional and related | 100 | 97 | 84 | 80 |
| Service | 100 | 98 | 76 | 83 |
| Sales and office | 100 | 97 | 85 | 85 |
| Sales and related | 100 | 96 | 86 | 83 |
| Office and administrative support | 100 | 98 | 85 | 86 |
| Natural resources, construction, and maintenance | 100 | 97 | 80 | 85 |
| Construction, extraction, farming, fishing, and forestry | 100 | 98 | 74 | 85 |
| Installation, maintenance, and repair | 100 | 96 | 84 | 86 |
| Production, transportation, and material moving | 100 | 99 | 84 | 90 |
| Production | 100 | 99 | 84 | 91 |
| Transportation and material moving | 100 | 98 | 83 | 89 |
| Full time | 100 | 98 | 84 | 85 |
| Part time | 100 | 97 | 79 | 78 |
| Union | 100 | 97 | 71 | 87 |
| Nonunion | 100 | 98 | 86 | 85 |
| Average wage within the following categories ² : | | | | |
| Lowest 25 percent | 100 | 96 | 79 | 79 |
| Second 25 percent | 100 | 98 | 88 | 87 |
| Third 25 percent | 100 | 98 | 83 | 85 |
| Highest 25 percent | 100 | 98 | 83 | 85 |
| Highest 10 percent | 100 | 99 | 85 | 86 |
| Establishment characteristics | | | | |
| Goods-producing industries | 100 | 99 | 83 | 86 |
| Construction | 100 | 99 | 79 | 81 |
| Manufacturing | 100 | 99 | 86 | 88 |
| Service-providing industries | 100 | 97 | 84 | 85 |
| Trade, transportation, and utilities | 100 | 97 | 84 | 85 |
| Wholesale trade | 100 | 97 | 86 | 77 |
| Retail trade | 100 | 96 | 84 | 80 |
| Transportation and warehousing | 100 | 100 | 86 | 100 |
| Utilities | 100 | 99 | 58 | 97 |
| Information | 100 | 100 | 91 | 94 |
| Financial activities | 100 | 98 | 83 | 91 |
| Finance and insurance | 100 | 99 | 81 | 90 |

See footnotes at end of table.

Table 19. Outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2014—continued

(All workers participating in outpatient prescription drug plans = 100 percent)

| Characteristics | Generic drugs | Brand-name drugs on formulary | Brand-name nonformulary drugs | Mail order drugs |
|---|---------------|-------------------------------|-------------------------------|------------------|
| Credit intermediation and related activities .. | 100 | 100 | 80 | 86 |
| Insurance carriers and related activities | 100 | 98 | 85 | 92 |
| Real estate and rental and leasing | 100 | 96 | 87 | 93 |
| Professional and business services | 100 | 97 | 89 | 81 |
| Professional and technical services | 100 | 98 | 90 | 84 |
| Education and health services | 100 | 97 | 80 | 80 |
| Educational services | 100 | 100 | 79 | 76 |
| Junior colleges, colleges, and universities ... | 100 | 100 | 84 | 90 |
| Health care and social assistance | 100 | 96 | 80 | 81 |
| Leisure and hospitality | 100 | 100 | 78 | 87 |
| Other services | 100 | 96 | 90 | 94 |
| 1 to 99 workers | 100 | 97 | 84 | 81 |
| 1 to 49 workers | 100 | 97 | 84 | 81 |
| 50 to 99 workers | 100 | 98 | 83 | 82 |
| 100 workers or more | 100 | 98 | 84 | 88 |
| 100 to 499 workers | 100 | 98 | 85 | 87 |
| 500 workers or more | 100 | 99 | 83 | 89 |
| Geographic areas | | | | |
| Northeast | 100 | 99 | 88 | 86 |
| New England | 100 | 100 | 96 | 79 |
| Middle Atlantic | 100 | 99 | 85 | 88 |
| South | 100 | 99 | 86 | 83 |
| South Atlantic | 100 | 98 | 84 | 83 |
| East South Central | 100 | 100 | 82 | 88 |
| West South Central | 100 | 99 | 92 | 81 |
| Midwest | 100 | 94 | 80 | 88 |
| East North Central | 100 | 94 | 78 | 88 |
| West North Central | 100 | 94 | 83 | 87 |
| West | 100 | 100 | 81 | 84 |
| Mountain | 100 | 100 | 83 | 78 |
| Pacific | 100 | 100 | 80 | 87 |

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

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: 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.

Table 19. Standard errors for outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2014

| Characteristics | Generic drugs | Brand-name drugs on formulary | Brand-name nonformulary drugs | Mail order drugs |
|--|------------------|-------------------------------|-------------------------------|------------------|
| Worker characteristics | | | | |
| All workers | (²) | 0.4 | 1.2 | 1.1 |
| Management, professional, and related | (²) | 0.9 | 1.9 | 2.0 |
| Management, business, and financial | (²) | 0.2 | 1.5 | 2.0 |
| Professional and related | (²) | 1.4 | 2.9 | 2.7 |
| Service | (²) | 0.7 | 5.7 | 5.6 |
| Sales and office | (²) | 0.6 | 1.4 | 1.3 |
| Sales and related | (²) | 0.8 | 2.1 | 2.7 |
| Office and administrative support | (²) | 0.9 | 1.8 | 1.3 |
| Natural resources, construction, and maintenance | (²) | 0.8 | 2.2 | 2.3 |
| Construction, extraction, farming, fishing, and forestry | (²) | 0.9 | 4.7 | 3.0 |
| Installation, maintenance, and repair | (²) | 1.1 | 2.2 | 2.8 |
| Production, transportation, and material moving | (²) | 0.6 | 2.3 | 1.6 |
| Production | (²) | 0.8 | 2.6 | 1.9 |
| Transportation and material moving | (²) | 0.5 | 3.7 | 2.4 |
| Full time | (²) | 0.5 | 1.2 | 1.1 |
| Part time | (²) | 1.7 | 3.4 | 4.0 |
| Union | (²) | 1.1 | 4.1 | 2.2 |
| Nonunion | (²) | 0.5 | 1.2 | 1.2 |
| Average wage within the following categories ³ : | | | | |
| Lowest 25 percent | (²) | 1.4 | 5.1 | 5.4 |
| Second 25 percent | (²) | 0.8 | 1.6 | 1.2 |
| Third 25 percent | (²) | 0.5 | 1.8 | 1.5 |
| Highest 25 percent | (²) | 0.7 | 1.9 | 1.8 |
| Highest 10 percent | (²) | 0.4 | 2.5 | 2.5 |
| Establishment characteristics | | | | |
| Goods-producing industries | (²) | 0.5 | 2.3 | 2.0 |
| Construction | (²) | 0.6 | 2.9 | 3.2 |
| Manufacturing | (²) | 0.6 | 2.3 | 2.3 |
| Service-providing industries | (²) | 0.5 | 1.5 | 1.3 |
| Trade, transportation, and utilities | (²) | 0.6 | 1.4 | 2.0 |
| Wholesale trade | (²) | 0.7 | 3.2 | 3.8 |
| Retail trade | (²) | 1.3 | 2.1 | 3.4 |
| Transportation and warehousing | (²) | (²) | 4.0 | (²) |
| Utilities | (²) | 0.9 | 9.4 | 1.9 |
| Information | (²) | (²) | 4.5 | 2.1 |
| Financial activities | (²) | 0.9 | 2.1 | 2.2 |
| Finance and insurance | (²) | 0.5 | 2.2 | 2.6 |

See footnotes at end of table.

Table 19. Standard errors for outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | Generic drugs | Brand-name drugs on formulary | Brand-name nonformulary drugs | Mail order drugs |
|---|------------------|-------------------------------|-------------------------------|------------------|
| Credit intermediation and related activities .. | (²) | 0.1 | 3.0 | 5.0 |
| Insurance carriers and related activities | (²) | 1.3 | 2.7 | 2.7 |
| Real estate and rental and leasing | (²) | 4.2 | 5.6 | 3.8 |
| Professional and business services | (²) | 1.4 | 2.7 | 2.7 |
| Professional and technical services | (²) | 1.1 | 2.3 | 3.6 |
| Education and health services | (²) | 1.9 | 4.2 | 3.3 |
| Educational services | (²) | 0.3 | 6.5 | 6.8 |
| Junior colleges, colleges, and universities ... | (²) | 0.2 | 2.5 | 2.1 |
| Health care and social assistance | (²) | 2.2 | 4.7 | 3.9 |
| Leisure and hospitality | (²) | (²) | 9.0 | 9.3 |
| Other services | (²) | 1.8 | 2.5 | 2.5 |
| 1 to 99 workers | (²) | 0.8 | 1.8 | 2.2 |
| 1 to 49 workers | (²) | 1.3 | 2.5 | 3.0 |
| 50 to 99 workers | (²) | 1.0 | 2.7 | 3.1 |
| 100 workers or more | (²) | 0.4 | 1.5 | 1.2 |
| 100 to 499 workers | (²) | 0.4 | 1.8 | 1.6 |
| 500 workers or more | (²) | 0.7 | 2.5 | 1.4 |
| Geographic areas | | | | |
| Northeast | (²) | 0.5 | 2.4 | 2.7 |
| New England | (²) | (²) | 1.5 | 8.8 |
| Middle Atlantic | (²) | 0.7 | 2.9 | 2.4 |
| South | (²) | 0.3 | 1.6 | 1.5 |
| South Atlantic | (²) | 0.6 | 2.7 | 2.2 |
| East South Central | (²) | (²) | 2.8 | 2.2 |
| West South Central | (²) | 0.2 | 2.0 | 2.5 |
| Midwest | (²) | 1.7 | 2.8 | 1.9 |
| East North Central | (²) | 2.3 | 3.6 | 2.8 |
| West North Central | (²) | 2.1 | 4.0 | 1.9 |
| West | (²) | 0.2 | 3.3 | 3.1 |
| Mountain | (²) | (²) | 7.6 | 6.9 |
| Pacific | (²) | 0.2 | 3.2 | 2.7 |

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² Less than 0.05.

³ 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: 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.

Table 20. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2014

(All workers participating in selected outpatient prescription drug plans = 100 percent)

| Characteristics | Generic drugs ² | | | | Brand-name drugs on formulary ³ | | | |
|--|----------------------------|--------------|------------------|-----------------------------------|--|--------------|------------------|-----------------------------------|
| | Copayment | No copayment | Not determinable | Median copayment per prescription | Copayment | No copayment | Not determinable | Median copayment per prescription |
| Worker characteristics | | | | | | | | |
| All workers | 78 | 20 | 2 | \$10 | 77 | 22 | 1 | \$30 |
| Management, professional, and related | 80 | 18 | 2 | 10 | 77 | 22 | 1 | 30 |
| Management, business, and financial | 80 | 19 | 1 | 10 | 74 | 25 | 1 | 30 |
| Professional and related | 80 | 17 | 3 | 10 | 80 | 20 | 1 | 30 |
| Service | 85 | 13 | 2 | 10 | 85 | 14 | 2 | 30 |
| Sales and office | 78 | 19 | 3 | 10 | 75 | 23 | 2 | 30 |
| Sales and related | 76 | 19 | 5 | 10 | 75 | 22 | 3 | 30 |
| Office and administrative support | 79 | 19 | 2 | 10 | 75 | 23 | 1 | 30 |
| Natural resources, construction, and maintenance | 77 | 20 | 3 | 10 | 79 | 19 | 2 | 30 |
| Construction, extraction, farming, fishing, and forestry | 76 | 21 | 2 | 10 | 79 | 18 | 2 | 30 |
| Installation, maintenance, and repair | 77 | 20 | 3 | 10 | 79 | 20 | 1 | 30 |
| Production, transportation, and material moving | 71 | 27 | 2 | 10 | 71 | 27 | 2 | 30 |
| Production | 62 | 36 | 2 | 10 | 63 | 34 | 2 | 30 |
| Transportation and material moving | 81 | 17 | 2 | 10 | 80 | 19 | 1 | 30 |
| Full time | 78 | 20 | 2 | 10 | 76 | 23 | 1 | 30 |
| Part time | 84 | 14 | 2 | 10 | 84 | 14 | 2 | 30 |
| Union | 74 | 24 | 2 | 10 | 72 | 26 | 1 | 20 |
| Nonunion | 79 | 19 | 2 | 10 | 77 | 21 | 1 | 30 |
| Average wage within the following categories ⁵ : | | | | | | | | |
| Lowest 25 percent | 80 | 18 | 2 | 10 | 82 | 16 | 2 | 35 |
| Second 25 percent | 80 | 17 | 3 | 10 | 78 | 20 | 1 | 30 |
| Third 25 percent | 77 | 21 | 2 | 10 | 75 | 24 | 1 | 30 |
| Highest 25 percent | 77 | 20 | 2 | 10 | 75 | 23 | 1 | 30 |
| Highest 10 percent | 79 | 20 | 1 | 10 | 75 | 24 | 1 | 30 |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 70 | 28 | 2 | 10 | 70 | 27 | 2 | 30 |
| Construction | 79 | 19 | 3 | 10 | 80 | 17 | 3 | 30 |
| Manufacturing | 65 | 33 | 2 | 10 | 66 | 32 | 2 | 30 |
| Service-providing industries | 81 | 17 | 2 | 10 | 79 | 20 | 1 | 30 |
| Trade, transportation, and utilities | 77 | 20 | 3 | 10 | 75 | 23 | 2 | 30 |
| Wholesale trade | 80 | 14 | 5 | 10 | 82 | 16 | 2 | 30 |
| Retail trade | 77 | 21 | 1 | — | 76 | 23 | 1 | 30 |
| Transportation and warehousing | 77 | 21 | 2 | 10 | 70 | 28 | 2 | 30 |
| Utilities | 50 | 49 | (⁶) | 10 | 48 | 51 | (⁶) | 35 |
| Information | 80 | 15 | 6 | 10 | 74 | 20 | 6 | 30 |
| Financial activities | 78 | 21 | 1 | 10 | 67 | 33 | (⁶) | 30 |
| Finance and insurance | 76 | 23 | 1 | 10 | 60 | 40 | (⁶) | 30 |

See footnotes at end of table.

Table 20. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2014—continued

(All workers participating in selected outpatient prescription drug plans = 100 percent)

| Characteristics | Brand-name drugs not on formulary ⁴ | | | |
|--|--|--------------|------------------|-----------------------------------|
| | Copayment | No copayment | Not determinable | Median copayment per prescription |
| Worker characteristics | | | | |
| All workers | 76 | 23 | 1 | \$50 |
| Management, professional, and related | 75 | 24 | 1 | 50 |
| Management, business, and financial | 71 | 27 | 1 | 50 |
| Professional and related | 78 | 21 | 1 | 50 |
| Service | 82 | 16 | 2 | 50 |
| Sales and office | 76 | 23 | 1 | 50 |
| Sales and related | 77 | 22 | 1 | 55 |
| Office and administrative support | 76 | 23 | 1 | 50 |
| Natural resources, construction, and maintenance | 79 | 20 | 1 | 55 |
| Construction, extraction, farming, fishing, and forestry | 77 | 22 | 1 | 60 |
| Installation, maintenance, and repair | 80 | 19 | 1 | 50 |
| Production, transportation, and material moving | 71 | 27 | 2 | 55 |
| Production | 63 | 34 | 3 | 55 |
| Transportation and material moving | 80 | 19 | 1 | 50 |
| Full time | 75 | 24 | 1 | 50 |
| Part time | 84 | 14 | 1 | 50 |
| Union | 67 | 31 | 2 | 50 |
| Nonunion | 77 | 22 | 1 | 50 |
| Average wage within the following categories ⁵ : | | | | |
| Lowest 25 percent | 83 | 15 | 2 | 55 |
| Second 25 percent | 78 | 21 | 1 | 50 |
| Third 25 percent | 74 | 25 | 1 | 50 |
| Highest 25 percent | 73 | 26 | 1 | 50 |
| Highest 10 percent | 72 | 27 | 1 | 50 |
| Establishment characteristics | | | | |
| Goods-producing industries | 69 | 29 | 2 | 55 |
| Construction | 79 | 21 | — | 55 |
| Manufacturing | 66 | 32 | 3 | 50 |
| Service-providing industries | 78 | 21 | 1 | 50 |
| Trade, transportation, and utilities | 77 | 22 | 1 | 50 |
| Wholesale trade | 81 | 19 | — | 60 |
| Retail trade | 80 | 20 | — | 50 |
| Transportation and warehousing | 70 | 26 | 4 | 50 |
| Utilities | 66 | — | — | 50 |
| Information | 72 | 22 | 6 | 50 |
| Financial activities | 65 | 35 | (⁶) | 50 |
| Finance and insurance | 57 | 43 | (⁶) | 50 |

See footnotes at end of table.

Table 20. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2014—continued

(All workers participating in selected outpatient prescription drug plans = 100 percent)

| Characteristics | Generic drugs ² | | | | Brand-name drugs on formulary ³ | | | |
|---|----------------------------|--------------|------------------|-----------------------------------|--|--------------|------------------|-----------------------------------|
| | Copayment | No copayment | Not determinable | Median copayment per prescription | Copayment | No copayment | Not determinable | Median copayment per prescription |
| Credit intermediation and related activities .. | 80 | 20 | (⁶) | \$10 | 61 | 39 | (⁶) | \$30 |
| Insurance carriers and related activities | 69 | 29 | 2 | 10 | 62 | 38 | (⁶) | 30 |
| Real estate and rental and leasing | 88 | — | — | 10 | 93 | — | — | 35 |
| Professional and business services | 75 | 23 | 1 | 10 | 74 | 26 | 1 | 35 |
| Professional and technical services | 79 | 21 | — | 10 | 75 | 25 | — | 35 |
| Education and health services | 87 | 10 | 4 | 10 | 90 | 9 | 1 | 30 |
| Educational services | 90 | 10 | (⁶) | 10 | 90 | 10 | (⁶) | 25 |
| Junior colleges, colleges, and universities ... | 84 | 16 | (⁶) | 10 | 84 | 16 | (⁶) | 25 |
| Health care and social assistance | 86 | 9 | 5 | 10 | 90 | 9 | 1 | 30 |
| Leisure and hospitality | 91 | — | — | 10 | 85 | — | — | 30 |
| Other services | 86 | — | — | 10 | 87 | — | — | 30 |
| 1 to 99 workers | 83 | 14 | 3 | 10 | 82 | 17 | 2 | 35 |
| 1 to 49 workers | 83 | 13 | 4 | 10 | 82 | 16 | 2 | 35 |
| 50 to 99 workers | 84 | 15 | 1 | 10 | 82 | 18 | 1 | 30 |
| 100 workers or more | 74 | 24 | 2 | 10 | 73 | 26 | 1 | 30 |
| 100 to 499 workers | 76 | 22 | 2 | 10 | 76 | 23 | 2 | 30 |
| 500 workers or more | 70 | 28 | 2 | 10 | 68 | 31 | 1 | 25 |
| Geographic areas | | | | | | | | |
| Northeast | 81 | 17 | 2 | 10 | 80 | 19 | 2 | 30 |
| New England | 81 | 17 | 2 | 10 | 80 | 18 | 2 | 30 |
| Middle Atlantic | 81 | 17 | 2 | 10 | 80 | 19 | 2 | 30 |
| South | 77 | 21 | 1 | 10 | 75 | 24 | 1 | 35 |
| South Atlantic | 78 | 21 | 1 | 10 | 76 | 23 | 1 | 35 |
| East South Central | 79 | 19 | 2 | 10 | 78 | 20 | 2 | 30 |
| West South Central | 75 | 24 | 2 | 10 | 73 | 26 | 2 | 35 |
| Midwest | 70 | 25 | 5 | 10 | 73 | 26 | 1 | 30 |
| East North Central | 70 | 25 | 5 | 10 | 74 | 25 | 1 | 30 |
| West North Central | 70 | 25 | 5 | 10 | 69 | 29 | 2 | 30 |
| West | 85 | 13 | 2 | 10 | 80 | 18 | 2 | 30 |
| Mountain | 86 | — | — | 10 | 81 | — | — | 30 |
| Pacific | 85 | 14 | 1 | 10 | 79 | 19 | 1 | 30 |

See footnotes at end of table.

Table 20. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2014—continued

(All workers participating in selected outpatient prescription drug plans = 100 percent)

| Characteristics | Brand-name drugs not on formulary ⁴ | | | |
|---|--|--------------|------------------|-----------------------------------|
| | Copayment | No copayment | Not determinable | Median copayment per prescription |
| Credit intermediation and related activities .. | 58 | 42 | (⁶) | \$50 |
| Insurance carriers and related activities | 62 | 38 | — | 50 |
| Real estate and rental and leasing | 94 | — | — | 60 |
| Professional and business services | 75 | 24 | 1 | 55 |
| Professional and technical services | 76 | 24 | — | 50 |
| Education and health services | 84 | 15 | 1 | 50 |
| Educational services | 88 | 11 | 1 | 50 |
| Junior colleges, colleges, and universities ... | 84 | 14 | 2 | 45 |
| Health care and social assistance | 84 | 15 | 1 | 50 |
| Leisure and hospitality | 86 | — | — | 50 |
| Other services | 87 | — | — | 50 |
| 1 to 99 workers | 83 | 16 | 1 | 60 |
| 1 to 49 workers | 82 | 17 | 1 | 60 |
| 50 to 99 workers | 84 | 16 | (⁶) | 55 |
| 100 workers or more | 70 | 28 | 2 | 50 |
| 100 to 499 workers | 73 | 25 | 2 | 50 |
| 500 workers or more | 65 | 33 | 2 | 50 |
| Geographic areas | | | | |
| Northeast | 76 | 24 | 1 | 50 |
| New England | 80 | 19 | 1 | 50 |
| Middle Atlantic | 74 | 25 | (⁶) | 50 |
| South | 75 | 23 | 2 | 60 |
| South Atlantic | 76 | 23 | 1 | 60 |
| East South Central | 86 | — | — | 50 |
| West South Central | 70 | 28 | 2 | 60 |
| Midwest | 74 | 25 | 1 | 50 |
| East North Central | 78 | 22 | 1 | 50 |
| West North Central | 67 | 32 | 2 | 55 |
| West | 78 | 21 | 1 | 50 |
| Mountain | 80 | — | — | 50 |
| Pacific | 77 | 22 | 1 | 50 |

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² All workers participating in an outpatient prescription drug plan with a generic drug provision equals 100 percent.

³ All workers participating in an outpatient prescription drug plan with a brand-name drug on formulary provision equals 100 percent.

⁴ All workers participating in an outpatient prescription drug plan with a brand-name drug not on formulary provision equals 100 percent.

⁵ 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."

⁶ Less than 0.5.

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.

Table 20. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2014

| Characteristics | Generic drugs | | | | Brand-name drugs on formulary | | | |
|--|---------------|--------------|------------------|-----------------------------------|-------------------------------|--------------|------------------|-----------------------------------|
| | Copayment | No copayment | Not determinable | Median copayment per prescription | Copayment | No copayment | Not determinable | Median copayment per prescription |
| Worker characteristics | | | | | | | | |
| All workers | 1.2 | 1.1 | 0.4 | \$0 | 1.2 | 1.2 | 0.2 | \$0 |
| Management, professional, and related | 1.7 | 1.5 | 0.8 | 0 | 1.9 | 1.8 | 0.2 | 0 |
| Management, business, and financial | 2.2 | 2.0 | 0.5 | 0 | 2.5 | 2.4 | 0.5 | 0 |
| Professional and related | 2.3 | 1.9 | 1.4 | 0 | 2.3 | 2.3 | 0.2 | 0 |
| Service | 2.8 | 2.6 | 0.8 | 0 | 2.9 | 2.7 | 0.8 | 0 |
| Sales and office | 1.7 | 1.6 | 0.8 | 0 | 1.7 | 1.6 | 0.5 | 0 |
| Sales and related | 2.6 | 2.3 | 1.3 | 0 | 2.8 | 2.3 | 1.2 | 5 |
| Office and administrative support | 1.9 | 1.8 | 0.7 | 0 | 1.9 | 1.9 | 0.4 | 0 |
| Natural resources, construction, and maintenance | 2.4 | 2.2 | 0.7 | 0 | 2.0 | 1.9 | 0.6 | 0 |
| Construction, extraction, farming, fishing, and forestry | 4.0 | 4.0 | 1.2 | 0 | 3.1 | 3.0 | 1.3 | 3 |
| Installation, maintenance, and repair | 2.8 | 2.6 | 0.8 | 0 | 3.1 | 3.1 | 0.6 | 0 |
| Production, transportation, and material moving | 2.9 | 2.9 | 0.5 | 0 | 2.7 | 2.8 | 0.5 | 2 |
| Production | 4.1 | 4.2 | 0.7 | 0 | 4.0 | 4.1 | 0.7 | 6 |
| Transportation and material moving | 2.7 | 2.8 | 0.7 | 0 | 3.2 | 3.3 | 0.5 | 0 |
| Full time | 1.2 | 1.1 | 0.5 | 0 | 1.3 | 1.2 | 0.2 | 0 |
| Part time | 2.7 | 2.1 | 1.4 | 1 | 2.5 | 1.9 | 1.2 | 0 |
| Union | 2.9 | 2.8 | 1.0 | (²) | 3.7 | 3.6 | 0.7 | 5 |
| Nonunion | 1.3 | 1.1 | 0.5 | 0 | 1.2 | 1.2 | 0.3 | 0 |
| Average wage within the following categories ³ : | | | | | | | | |
| Lowest 25 percent | 3.0 | 2.9 | 0.9 | 0 | 2.8 | 2.5 | 1.0 | 1 |
| Second 25 percent | 2.2 | 2.0 | 0.7 | 0 | 2.0 | 2.0 | 0.4 | 0 |
| Third 25 percent | 1.7 | 1.5 | 0.5 | 0 | 1.9 | 1.8 | 0.4 | 0 |
| Highest 25 percent | 1.8 | 1.7 | 0.7 | 0 | 1.7 | 1.7 | 0.3 | 0 |
| Highest 10 percent | 2.3 | 2.3 | 0.4 | 0 | 2.6 | 2.6 | 0.4 | 0 |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 2.8 | 2.7 | 0.6 | 0 | 2.6 | 2.6 | 0.6 | 0 |
| Construction | 4.3 | 4.2 | 1.1 | 0 | 3.4 | 3.5 | 1.2 | 1 |
| Manufacturing | 3.7 | 3.6 | 0.7 | 0 | 3.4 | 3.3 | 0.7 | 0 |
| Service-providing industries | 1.2 | 1.1 | 0.6 | 0 | 1.3 | 1.3 | 0.2 | 0 |
| Trade, transportation, and utilities | 2.0 | 2.0 | 0.5 | 0 | 2.2 | 2.1 | 0.4 | 0 |
| Wholesale trade | 3.0 | 3.0 | 1.2 | 0 | 3.2 | 3.2 | 0.9 | 1 |
| Retail trade | 2.8 | 2.5 | 0.7 | - | 2.9 | 2.6 | 0.7 | 0 |
| Transportation and warehousing | 5.6 | 5.2 | 1.4 | 0 | 6.0 | 5.7 | 1.4 | 0 |
| Utilities | 9.2 | 9.4 | 0.5 | 0 | 9.2 | 9.4 | 0.5 | 5 |
| Information | 4.6 | 4.3 | 3.1 | 0 | 5.1 | 5.0 | 3.1 | 0 |
| Financial activities | 2.0 | 1.9 | 0.4 | 0 | 2.9 | 2.8 | 0.2 | 0 |
| Finance and insurance | 2.3 | 2.0 | 0.5 | 0 | 2.9 | 2.8 | 0.2 | 0 |

See footnotes at end of table.

Table 20. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | Brand-name drugs not on formulary | | | |
|--|-----------------------------------|--------------|------------------|-----------------------------------|
| | Copayment | No copayment | Not determinable | Median copayment per prescription |
| Worker characteristics | | | | |
| All workers | 1.4 | 1.4 | 0.3 | \$0 |
| Management, professional, and related | 2.2 | 2.2 | 0.3 | 0 |
| Management, business, and financial | 2.8 | 2.8 | 0.5 | 1 |
| Professional and related | 2.6 | 2.5 | 0.3 | 1 |
| Service | 3.3 | 2.7 | 1.3 | 0 |
| Sales and office | 1.8 | 1.9 | 0.4 | 4 |
| Sales and related | 2.7 | 2.5 | 0.8 | 6 |
| Office and administrative support | 2.3 | 2.3 | 0.4 | 2 |
| Natural resources, construction, and maintenance | 2.5 | 2.5 | 0.5 | 5 |
| Construction, extraction, farming, fishing, and forestry | 4.1 | 4.1 | 0.8 | 2 |
| Installation, maintenance, and repair | 3.2 | 3.1 | 0.7 | 4 |
| Production, transportation, and material moving | 3.0 | 3.1 | 0.5 | 6 |
| Production | 4.4 | 4.5 | 0.9 | 7 |
| Transportation and material moving | 3.5 | 3.5 | 0.1 | 5 |
| Full time | 1.4 | 1.4 | 0.3 | 1 |
| Part time | 2.4 | 1.9 | 1.3 | 0 |
| Union | 3.8 | 3.8 | 0.8 | 2 |
| Nonunion | 1.3 | 1.3 | 0.3 | 3 |
| Average wage within the following categories ³ : | | | | |
| Lowest 25 percent | 2.7 | 2.2 | 1.2 | 7 |
| Second 25 percent | 2.1 | 2.2 | 0.4 | 3 |
| Third 25 percent | 2.3 | 2.3 | 0.3 | 4 |
| Highest 25 percent | 2.2 | 2.1 | 0.4 | 0 |
| Highest 10 percent | 3.1 | 3.1 | 0.5 | 0 |
| Establishment characteristics | | | | |
| Goods-producing industries | 3.2 | 3.3 | 0.6 | 7 |
| Construction | 4.8 | 4.8 | — | 4 |
| Manufacturing | 3.8 | 3.8 | 0.8 | 3 |
| Service-providing industries | 1.5 | 1.5 | 0.3 | 0 |
| Trade, transportation, and utilities | 2.2 | 2.1 | 0.4 | 0 |
| Wholesale trade | 3.6 | 3.6 | — | 9 |
| Retail trade | 2.8 | 2.8 | — | 0 |
| Transportation and warehousing | 6.9 | 6.6 | 1.7 | 0 |
| Utilities | 12.6 | — | — | 14 |
| Information | 5.3 | 4.8 | 3.0 | 6 |
| Financial activities | 3.4 | 3.4 | 0.1 | 0 |
| Finance and insurance | 3.5 | 3.5 | 0.1 | 0 |

See footnotes at end of table.

Table 20. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | Generic drugs | | | | Brand-name drugs on formulary | | | |
|---|---------------|--------------|------------------|-----------------------------------|-------------------------------|--------------|------------------|-----------------------------------|
| | Copayment | No copayment | Not determinable | Median copayment per prescription | Copayment | No copayment | Not determinable | Median copayment per prescription |
| Credit intermediation and related activities .. | 3.2 | 3.2 | 0.2 | \$0 | 3.4 | 3.4 | 0.1 | \$0 |
| Insurance carriers and related activities | 4.1 | 3.5 | 1.3 | 0 | 3.8 | 3.7 | 0.1 | 0 |
| Real estate and rental and leasing | 3.7 | — | — | 0 | 3.4 | — | — | 8 |
| Professional and business services | 2.7 | 2.6 | 0.8 | 0 | 3.7 | 3.7 | 0.6 | 2 |
| Professional and technical services | 3.9 | 3.9 | — | 0 | 4.6 | 4.6 | — | 5 |
| Education and health services | 2.5 | 1.7 | 1.8 | 0 | 1.6 | 1.5 | 0.4 | 0 |
| Educational services | 2.7 | 2.7 | 0.1 | 0 | 2.7 | 2.7 | (⁴) | 5 |
| Junior colleges, colleges, and universities ... | 3.9 | 3.9 | 0.2 | 0 | 3.7 | 3.7 | 0.1 | 0 |
| Health care and social assistance | 2.8 | 2.0 | 2.1 | 0 | 1.9 | 1.8 | 0.4 | 0 |
| Leisure and hospitality | 3.8 | — | — | 0 | 5.7 | — | — | 4 |
| Other services | 5.0 | — | — | 0 | 5.2 | — | — | 0 |
| 1 to 99 workers | 1.6 | 1.3 | 0.8 | 0 | 1.5 | 1.4 | 0.3 | 4 |
| 1 to 49 workers | 2.2 | 1.7 | 1.3 | 0 | 1.8 | 1.7 | 0.5 | 1 |
| 50 to 99 workers | 1.9 | 1.9 | 0.4 | 0 | 2.4 | 2.4 | 0.3 | 0 |
| 100 workers or more | 1.5 | 1.5 | 0.4 | 0 | 1.7 | 1.7 | 0.3 | 0 |
| 100 to 499 workers | 1.6 | 1.6 | 0.5 | 0 | 1.9 | 1.9 | 0.4 | 0 |
| 500 workers or more | 2.9 | 2.9 | 0.7 | 0 | 2.8 | 2.8 | 0.4 | 6 |
| Geographic areas | | | | | | | | |
| Northeast | 2.6 | 2.5 | 0.4 | 0 | 2.6 | 2.5 | 0.4 | 0 |
| New England | 5.0 | 4.3 | 1.1 | 0 | 5.1 | 4.5 | 1.1 | 2 |
| Middle Atlantic | 3.1 | 3.0 | 0.4 | 0 | 3.0 | 2.9 | 0.4 | 1 |
| South | 2.0 | 2.2 | 0.5 | 0 | 1.9 | 2.0 | 0.4 | 1 |
| South Atlantic | 2.2 | 2.3 | 0.6 | 0 | 2.6 | 2.6 | 0.4 | 3 |
| East South Central | 2.4 | 2.4 | 1.3 | 0 | 2.3 | 2.7 | 1.3 | 1 |
| West South Central | 4.8 | 5.3 | 1.0 | 0 | 3.9 | 4.3 | 0.9 | 0 |
| Midwest | 2.8 | 2.1 | 1.6 | 0 | 2.4 | 2.3 | 0.4 | 0 |
| East North Central | 3.6 | 2.6 | 2.1 | 0 | 2.5 | 2.6 | 0.2 | 0 |
| West North Central | 4.9 | 3.7 | 2.7 | 0 | 5.2 | 4.7 | 1.3 | 5 |
| West | 2.2 | 1.9 | 0.6 | 0 | 3.0 | 2.8 | 0.6 | 0 |
| Mountain | 5.3 | — | — | 0 | 6.8 | — | — | 1 |
| Pacific | 1.8 | 1.7 | 0.5 | 0 | 2.8 | 2.7 | 0.5 | 0 |

See footnotes at end of table.

Table 20. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2014—continued

| Characteristics | Brand-name drugs not on formulary | | | |
|---|-----------------------------------|--------------|------------------|-----------------------------------|
| | Copayment | No copayment | Not determinable | Median copayment per prescription |
| Credit intermediation and related activities .. | 4.5 | 4.6 | 0.2 | \$0 |
| Insurance carriers and related activities | 3.9 | 3.9 | — | 0 |
| Real estate and rental and leasing | 3.1 | — | — | 9 |
| Professional and business services | 4.2 | 4.2 | 0.6 | 9 |
| Professional and technical services | 5.7 | 5.7 | — | 6 |
| Education and health services | 2.8 | 2.9 | 0.3 | 1 |
| Educational services | 3.2 | 3.2 | 0.1 | 0 |
| Junior colleges, colleges, and universities ... | 4.2 | 4.2 | 0.2 | 9 |
| Health care and social assistance | 3.2 | 3.3 | 0.4 | 2 |
| Leisure and hospitality | 6.3 | — | — | 10 |
| Other services | 5.5 | — | — | 0 |
| 1 to 99 workers | 1.7 | 1.7 | 0.3 | 3 |
| 1 to 49 workers | 2.0 | 2.0 | 0.4 | 1 |
| 50 to 99 workers | 2.5 | 2.5 | 0.2 | 4 |
| 100 workers or more | 2.0 | 1.9 | 0.4 | 0 |
| 100 to 499 workers | 2.0 | 1.9 | 0.5 | 0 |
| 500 workers or more | 3.3 | 3.3 | 0.6 | 0 |
| Geographic areas | | | | |
| Northeast | 3.7 | 3.7 | 0.3 | 0 |
| New England | 5.1 | 4.8 | 0.9 | 0 |
| Middle Atlantic | 4.4 | 4.5 | 0.3 | 0 |
| South | 2.1 | 2.2 | 0.5 | 1 |
| South Atlantic | 3.3 | 3.1 | 0.6 | 0 |
| East South Central | 2.8 | — | — | 4 |
| West South Central | 3.6 | 4.1 | 1.0 | 0 |
| Midwest | 2.7 | 2.7 | 0.5 | 4 |
| East North Central | 2.9 | 3.0 | 0.2 | 2 |
| West North Central | 5.8 | 5.4 | 1.5 | 10 |
| West | 3.1 | 2.9 | 0.6 | 1 |
| Mountain | 6.3 | — | — | 8 |
| Pacific | 3.3 | 3.2 | 0.6 | 0 |

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² Less than 0.5.

³ 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."

⁴ Less than 0.05.

Note: 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.