

Table 17. Fee-for-service plans: Summary of selected features, private industry workers, 2015

(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	93	7	—	83	17	—	95	4	(¹)
Management, professional, and related	95	5	—	84	16	—	95	4	(¹)
Management, business, and financial	96	4	—	84	16	—	95	5	(¹)
Professional and related	94	6	—	83	17	—	96	4	(¹)
Service	91	9	—	77	23	—	92	—	—
Sales and office	96	4	—	86	14	—	96	3	1
Sales and related	96	—	—	88	12	—	97	—	—
Office and administrative support	97	3	—	84	16	—	95	3	1
Natural resources, construction, and maintenance	90	—	—	82	18	—	94	—	—
Installation, maintenance, and repair	95	—	—	82	18	—	92	—	—
Production, transportation, and material moving	89	11	—	80	20	—	96	4	—
Production	93	7	—	84	16	—	94	6	—
Transportation and material moving	85	15	—	75	25	—	98	—	—
Full time	94	6	—	83	17	—	95	5	(¹)
Part time	89	—	—	79	21	—	98	—	—
Union	84	16	—	72	28	—	90	10	—
Nonunion	95	5	—	84	16	—	96	4	(¹)
Average wage within the following categories ² :									
Second 25 percent	92	8	—	83	17	—	96	4	1
Third 25 percent	94	6	—	83	17	—	95	4	(¹)
Highest 25 percent	94	6	—	83	17	—	95	5	(¹)
Highest 10 percent	94	6	—	87	13	—	94	6	(¹)
Establishment characteristics									
Goods-producing industries	92	—	—	85	15	—	96	4	—
Manufacturing	94	6	—	89	11	—	96	4	—
Service-providing industries	94	6	—	82	18	—	95	5	(¹)
Trade, transportation, and utilities	94	6	—	84	16	—	97	3	—
Retail trade	98	—	—	89	11	—	97	—	—
Financial activities	98	2	—	87	13	—	94	4	2
Finance and insurance	98	2	—	87	13	—	94	5	1
Credit intermediation and related activities ..	98	—	—	86	14	—	95	—	—
Insurance carriers and related activities	97	—	—	86	14	—	93	7	1
Professional and business services	94	—	—	84	16	—	96	—	—
Education and health services	92	8	—	79	21	—	92	8	1
Educational services	93	7	—	86	14	—	99	—	—
Junior colleges, colleges, and universities ...	88	12	—	76	24	—	98	—	—
Health care and social assistance	92	8	—	78	22	—	91	9	1

See footnotes at end of table.

Table 17. Fee-for-service plans: Summary of selected features, private industry workers, 2015—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
1 to 99 workers	95	5	—	80	20	—	95	4	(¹)
50 to 99 workers	96	—	—	82	18	—	97	—	—
100 workers or more	92	8	—	85	15	—	95	5	(¹)
100 to 499 workers	92	8	—	83	17	—	95	5	(¹)
500 workers or more	92	8	—	87	13	—	95	4	(¹)
Geographic areas									
Northeast	92	8	—	73	27	—	89	11	—
New England	93	—	—	68	32	—	87	—	—
Middle Atlantic	92	8	—	75	25	—	90	10	—
South	94	6	—	82	18	—	96	4	1
South Atlantic	95	5	—	82	18	—	96	3	1
East South Central	92	8	—	80	—	—	97	—	—
West South Central	93	—	—	82	18	—	95	—	—
Midwest	94	6	—	85	15	—	96	4	1
East North Central	94	6	—	87	13	—	95	5	(¹)
West North Central	94	6	—	82	18	—	98	—	—
West	93	7	—	88	12	—	98	—	—
Mountain	93	—	—	87	—	—	100	—	—
Pacific	93	—	—	88	12	—	96	—	—

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 2015."

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.