

# National Compensation Survey: Health Plan Provisions for Private Industry Workers in the United States, 2018

U.S. Department of Labor

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## Contents

Overview

Health benefit tables

Appendix table 1: Survey establishment response

Appendix table 2: Number of workers represented

Technical note

Glossary

# Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends and the coverage, costs, and provisions of employer-sponsored benefits in the United States. This bulletin presents 2018 estimates of the detailed benefit provisions of employer-sponsored health plans in private industry by worker and establishment characteristics.

These estimates are also accessible from the National Compensation Survey – Benefits database, available at [www.bls.gov/ncs/ebs/data.htm](http://www.bls.gov/ncs/ebs/data.htm).

## Health benefits detailed provisions

- Annual individual and family deductibles, coinsurance percentages, annual individual and family out-of-pocket maximums;
- Annual individual deductible for high and nonhigh deductible health plans;
- Coverage and limits for hospital room and board benefits as well as physician office visits; and
- Outpatient prescription drug benefits: types of coverage and limits for generic and brand-name drugs.

Estimates for prior years and other benefits publications are available from the benefits homepage at [www.bls.gov/ebs](http://www.bls.gov/ebs).

U. S. Bureau of Labor Statistics (BLS) staff designed the survey, collected and reviewed the survey data, and prepared survey estimates for publication. The survey could not have been conducted without the cooperation of the many private businesses that provided benefits data. BLS thanks these respondents for their cooperation. Information for respondents is available at [www.bls.gov/respondents/ncs/home.htm](http://www.bls.gov/respondents/ncs/home.htm).

For more information on benefits estimates, contact NCS staff by phone at (202) 691–6199 or by [email](mailto:ncsinfo@bls.gov) at [ncsinfo@bls.gov](mailto:ncsinfo@bls.gov). Information is made available to sensory-impaired individuals upon request (Voice phone: (202) 691–5200; Federal Relay Service: 1 (800) 877–8339). Data requests also may be sent to U.S. Bureau of Labor Statistics, National Compensation Survey - Benefits, 2 Massachusetts Avenue NE, Room 4160, Washington, DC 20212.

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**Table 1. Medical care benefits: Plan characteristics, private industry workers, 2018**

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

Characteristics	Plan network			Allow nonemergency services outside network		
	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>						
All workers .....	98	2	—	82	18	—
Management, professional, and related .....	99	1	—	85	15	—
Management, business, and financial .....	99	—	—	87	13	—
Professional and related .....	98	—	—	83	17	—
Sales and office .....	99	—	—	80	20	—
Sales and related .....	98	—	—	86	14	—
Office and administrative support .....	99	—	—	77	23	—
Full time .....	98	2	—	82	18	—
Part time .....	97	—	—	81	19	—
<b>Establishment characteristics</b>						
Service-providing industries .....	98	2	—	80	20	—
Trade, transportation, and utilities .....	99	—	—	85	15	—
Information .....	98	—	—	82	18	—
Financial activities .....	100	—	—	89	11	—
Education and health services .....	95	—	—	69	31	—
Educational services .....	95	5	—	68	32	—
Health care and social assistance .....	95	—	—	69	31	—
<b>Geographic areas</b>						
Northeast .....	97	—	—	86	14	—
New England .....	95	—	—	86	14	—
Middle Atlantic .....	97	—	—	85	15	—
South .....	98	—	—	85	15	—
South Atlantic .....	98	—	—	83	17	—
West South Central .....	98	—	—	87	13	—
Midwest .....	98	—	—	85	15	—
East North Central .....	98	—	—	84	16	—
West North Central .....	98	—	—	86	—	—
West:						
Mountain .....	99	—	—	71	—	—

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 1. Standard errors for medical care benefits: Plan characteristics, private industry workers, 2018**

Characteristics	Plan network			Allow nonemergency services outside network		
	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>						
All workers .....	0.4	0.4	0.0	1.2	1.2	0.0
Management, professional, and related .....	0.3	0.3	0.0	1.4	1.4	0.0
Management, business, and financial .....	0.3	–	0.0	1.6	1.6	0.0
Professional and related .....	0.5	–	0.0	1.9	1.9	0.0
Sales and office .....	0.4	–	0.0	2.8	2.8	0.0
Sales and related .....	0.7	–	0.0	2.6	2.6	0.0
Office and administrative support .....	0.5	–	0.0	3.5	3.5	0.0
Full time .....	0.4	0.4	0.0	1.2	1.2	0.0
Part time .....	1.9	–	0.0	4.5	4.5	0.0
<b>Establishment characteristics</b>						
Service-providing industries .....	0.5	0.5	0.0	1.4	1.4	0.0
Trade, transportation, and utilities .....	0.4	–	0.0	1.5	1.5	0.0
Information .....	1.3	–	0.0	4.9	4.9	0.0
Financial activities .....	0.2	–	0.0	2.2	2.2	0.0
Education and health services .....	1.8	–	0.0	4.3	4.3	0.0
Educational services .....	1.4	1.4	0.0	3.6	3.6	0.0
Health care and social assistance .....	2.1	–	0.0	5.0	5.0	0.0
<b>Geographic areas</b>						
Northeast .....	1.3	–	0.0	2.1	2.1	0.0
New England .....	3.0	–	0.0	3.1	3.1	0.0
Middle Atlantic .....	1.4	–	0.0	2.7	2.7	0.0
South .....	0.8	–	0.0	1.6	1.6	0.0
South Atlantic .....	1.3	–	0.0	2.3	2.3	0.0
West South Central .....	1.1	–	0.0	2.3	2.3	0.0
Midwest .....	1.1	–	0.0	1.9	1.9	0.0
East North Central .....	1.3	–	0.0	2.0	2.0	0.0
West North Central .....	1.9	–	0.0	4.4	–	0.0
West:						
Mountain .....	0.5	–	0.0	10.5	–	0.0

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 2. Medical care benefits: Number of plan networks, private industry workers, 2018**

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

Characteristics	No network	One network	Two networks	More than 2 networks
<b>Worker characteristics</b>				
All workers .....	2	16	77	5
Management, professional, and related .....	1	14	79	6
Management, business, and financial .....	—	12	85	—
Professional and related .....	—	15	75	—
Sales and office .....	—	19	77	—
Sales and related .....	—	12	85	—
Office and administrative support .....	—	22	74	—
Full time .....	2	16	77	5
Part time .....	—	16	76	—
<b>Establishment characteristics</b>				
Service-providing industries .....	2	18	75	5
Trade, transportation, and utilities .....	—	14	84	—
Information .....	—	—	80	—
Financial activities .....	—	11	86	—
Education and health services .....	—	26	54	—
Educational services .....	5	27	59	10
Health care and social assistance .....	—	26	53	—
<b>Geographic areas</b>				
Northeast .....	—	11	77	—
New England .....	—	9	78	—
Middle Atlantic .....	—	—	77	—
South .....	—	13	81	—
South Atlantic .....	—	15	79	—
West South Central .....	—	11	83	—
Midwest .....	—	13	81	—
East North Central .....	—	14	81	—
West North Central .....	—	—	82	—
West:				
Mountain .....	—	—	63	8

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 2. Standard errors for medical care benefits: Number of plan networks, private industry workers, 2018**

Characteristics	No network	One network	Two networks	More than 2 networks
<b>Worker characteristics</b>				
All workers .....	0.4	1.2	1.3	0.6
Management, professional, and related .....	0.3	1.3	1.7	0.9
Management, business, and financial .....	—	1.5	1.8	—
Professional and related .....	—	1.7	2.7	—
Sales and office .....	—	2.8	2.8	—
Sales and related .....	—	2.4	2.7	—
Office and administrative support .....	—	3.6	3.5	—
Full time .....	0.4	1.2	1.3	0.6
Part time .....	—	4.1	4.9	—
<b>Establishment characteristics</b>				
Service-providing industries .....	0.5	1.5	1.5	0.6
Trade, transportation, and utilities .....	—	1.4	1.6	—
Information .....	—	—	4.9	—
Financial activities .....	—	2.2	2.3	—
Education and health services .....	—	4.8	4.4	—
Educational services .....	1.4	3.6	4.2	1.8
Health care and social assistance .....	—	5.6	5.1	—
<b>Geographic areas</b>				
Northeast .....	—	2.7	3.1	—
New England .....	—	2.0	4.7	—
Middle Atlantic .....	—	—	4.4	—
South .....	—	1.5	1.7	—
South Atlantic .....	—	2.2	2.3	—
West South Central .....	—	2.0	2.5	—
Midwest .....	—	1.8	2.7	—
East North Central .....	—	1.9	2.3	—
West North Central .....	—	—	7.2	—
West:				
Mountain .....	—	—	8.7	2.4

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Medical care benefits: Summary of plan features, private industry workers, 2018**

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	91	9	( <sup>1</sup> )	77	23	—	97	2	( <sup>1</sup> )
Management, professional, and related .....	92	8	( <sup>1</sup> )	76	24	—	98	1	( <sup>1</sup> )
Management, business, and financial .....	94	6	—	80	20	—	98	1	( <sup>1</sup> )
Professional and related .....	91	9	( <sup>1</sup> )	74	26	—	99	—	—
Sales and office .....	91	—	—	78	22	—	98	—	—
Sales and related .....	98	—	—	86	14	—	100	—	—
Office and administrative support .....	88	—	—	75	25	—	97	—	—
Full time .....	92	8	( <sup>1</sup> )	78	22	—	98	2	( <sup>1</sup> )
Part time .....	84	—	—	70	30	—	96	—	—
<b>Establishment characteristics</b>									
Service-providing industries .....	91	9	( <sup>1</sup> )	77	23	—	98	—	—
Trade, transportation, and utilities .....	96	4	( <sup>1</sup> )	86	14	—	100	—	—
Information .....	91	—	—	84	—	—	100	—	—
Financial activities .....	96	—	—	87	13	—	96	—	—
Education and health services .....	83	17	( <sup>1</sup> )	64	36	—	99	1	( <sup>1</sup> )
Educational services .....	90	10	( <sup>1</sup> )	57	43	—	95	4	( <sup>1</sup> )
Health care and social assistance .....	82	18	—	65	35	—	99	—	—
<b>Geographic areas</b>									
Northeast .....	89	11	( <sup>1</sup> )	69	31	—	96	—	—
New England .....	94	—	—	67	33	—	94	—	—
Middle Atlantic .....	87	13	( <sup>1</sup> )	69	31	—	96	—	—
South .....	95	4	( <sup>1</sup> )	78	22	—	98	—	—
South Atlantic .....	95	4	( <sup>1</sup> )	81	19	—	98	—	—
West South Central .....	95	—	—	75	25	—	99	—	—
Midwest .....	96	4	( <sup>1</sup> )	82	18	—	98	2	( <sup>1</sup> )
East North Central .....	95	5	( <sup>1</sup> )	82	18	—	97	3	( <sup>1</sup> )
West North Central .....	98	—	—	84	16	—	99	—	—
West:									
Mountain .....	95	—	—	87	—	—	98	—	—

<sup>1</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Standard errors for medical care benefits: Summary of plan features, private industry workers, 2018**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	0.9	0.9	0.1	1.2	1.2	0.0	0.4	0.4	0.1
Management, professional, and related .....	0.9	0.9	( <sup>1</sup> )	1.9	1.9	0.0	0.4	0.3	0.2
Management, business, and financial .....	0.9	0.9	0.0	1.9	1.9	0.0	0.4	0.4	0.1
Professional and related .....	1.2	1.2	0.1	3.0	3.0	0.0	0.5	–	–
Sales and office .....	2.8	–	–	3.0	3.0	0.0	0.7	–	–
Sales and related .....	0.6	–	–	3.0	3.0	0.0	0.2	–	0.0
Office and administrative support .....	3.9	–	–	3.9	3.9	0.0	1.0	–	–
Full time .....	0.8	0.8	0.1	1.2	1.2	0.0	0.5	0.4	0.1
Part time .....	8.4	–	–	7.1	7.1	0.0	3.1	–	0.0
<b>Establishment characteristics</b>									
Service-providing industries .....	1.1	1.0	( <sup>1</sup> )	1.5	1.5	0.0	0.5	–	–
Trade, transportation, and utilities .....	0.6	0.6	( <sup>1</sup> )	1.4	1.4	0.0	0.1	–	0.0
Information .....	4.6	–	–	4.9	–	0.0	0.1	–	0.0
Financial activities .....	1.8	–	0.0	2.8	2.8	0.0	1.7	–	–
Education and health services .....	3.2	3.2	( <sup>1</sup> )	4.2	4.2	0.0	0.6	0.2	0.5
Educational services .....	1.7	1.7	0.1	4.4	4.4	0.0	1.2	1.2	0.2
Health care and social assistance .....	3.7	3.7	0.0	4.8	4.8	0.0	0.6	–	–
<b>Geographic areas</b>									
Northeast .....	2.9	2.9	0.1	3.0	3.0	0.0	1.2	–	–
New England .....	3.1	–	–	3.1	3.1	0.0	2.6	–	–
Middle Atlantic .....	3.9	3.9	0.1	4.2	4.2	0.0	1.2	–	–
South .....	0.9	0.9	0.2	2.0	2.0	0.0	0.6	–	–
South Atlantic .....	1.3	1.3	0.1	2.3	2.3	0.0	0.9	–	–
West South Central .....	1.6	–	–	4.7	4.7	0.0	0.4	–	–
Midwest .....	0.8	0.7	0.3	2.0	2.0	0.0	0.6	0.6	0.1
East North Central .....	1.1	0.9	0.4	2.6	2.6	0.0	0.9	0.8	0.1
West North Central .....	0.7	–	–	3.1	3.1	0.0	0.2	–	0.0
West:									
Mountain .....	1.8	–	0.0	4.6	–	0.0	1.0	–	–

<sup>1</sup> 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/hcs/ebs/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/hcs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.



**Table 4. Medical care benefits: Amount of annual individual deductible, private industry workers, 2018**

(All workers participating in medical care 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		
<b>Worker characteristics</b>								
All workers .....	91	\$300	\$500	\$1,500	\$2,000	\$3,500	9	( 1 )
Management, professional, and related .....	92	350	550	1,500	2,000	–	8	( 1 )
Management, business, and financial .....	93	400	500	1,500	2,000	3,000	7	–
Professional and related .....	91	300	600	1,500	2,000	–	9	( 1 )
Sales and office .....	91	350	750	1,500	2,600	3,000	–	–
Sales and related .....	97	500	–	1,750	2,750	3,500	–	–
Office and administrative support .....	88	300	–	1,500	2,000	3,000	–	–
Full time .....	91	300	500	1,500	2,100	–	9	( 1 )
Part time .....	84	300	500	1,250	–	3,000	–	–
<b>Establishment characteristics</b>								
Service-providing industries .....	91	300	500	1,500	2,000	–	9	( 1 )
Trade, transportation, and utilities .....	94	300	750	1,500	2,500	3,000	5	( 1 )
Information .....	91	500	500	1,300	1,500	2,000	–	–
Financial activities .....	96	500	750	1,500	2,000	3,000	–	–
Education and health services .....	83	250	500	1,250	–	5,000	17	( 1 )
Educational services .....	90	–	500	–	2,500	3,500	10	( 1 )
Health care and social assistance .....	82	250	500	1,250	–	6,000	18	–
<b>Geographic areas</b>								
Northeast .....	88	250	500	1,250	2,000	3,000	12	( 1 )
New England .....	94	400	500	–	2,000	3,000	–	–
Middle Atlantic .....	86	250	500	1,250	1,750	3,000	14	( 1 )
South .....	95	350	600	1,500	2,500	4,500	4	( 1 )
South Atlantic .....	95	350	500	1,500	2,500	5,000	5	( 1 )
West South Central .....	95	–	850	1,500	2,500	–	–	–
Midwest .....	95	350	750	1,500	2,500	3,000	5	( 1 )
East North Central .....	94	350	750	1,500	2,500	3,000	6	( 1 )
West North Central .....	97	–	700	1,500	2,000	3,000	–	–
West:								
Mountain .....	94	–	–	1,500	–	–	6	–

<sup>1</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 4. Standard errors for medical care benefits: Amount of annual individual deductible, private industry workers, 2018**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	0.9	\$0	\$76	\$84	\$523	\$756	0.9	0.1
Management, professional, and related .....	1.0	63	97	49	0	–	1.0	( <sup>1</sup> )
Management, business, and financial .....	1.2	33	77	108	242	122	1.2	0.0
Professional and related .....	1.3	43	147	65	18	–	1.3	0.1
Sales and office .....	2.8	57	188	0	132	231	–	–
Sales and related .....	0.9	122	–	234	0	961	–	–
Office and administrative support .....	3.9	88	–	137	368	55	–	–
Full time .....	0.8	0	81	42	453	–	0.8	0.1
Part time .....	8.4	65	69	158	–	282	–	–
<b>Establishment characteristics</b>								
Service-providing industries .....	1.1	43	117	90	518	–	1.1	( <sup>1</sup> )
Trade, transportation, and utilities .....	1.0	71	208	67	128	129	1.0	( <sup>1</sup> )
Information .....	4.6	0	9	279	0	512	–	–
Financial activities .....	1.8	0	57	0	67	52	–	0.0
Education and health services .....	3.2	16	32	279	–	1,446	3.2	( <sup>1</sup> )
Educational services .....	1.7	–	58	–	592	379	1.7	0.1
Health care and social assistance .....	3.7	44	109	265	–	1,427	3.7	0.0
<b>Geographic areas</b>								
Northeast .....	3.0	0	9	264	426	223	3.0	0.1
New England .....	3.1	0	120	–	294	189	–	–
Middle Atlantic .....	4.0	12	0	289	335	316	4.0	0.1
South .....	0.9	68	127	0	136	984	0.9	0.2
South Atlantic .....	1.3	76	131	0	114	1,402	1.3	0.1
West South Central .....	1.6	–	224	130	581	–	–	–
Midwest .....	1.0	75	142	29	555	91	0.9	0.3
East North Central .....	1.3	59	207	26	416	864	1.2	0.4
West North Central .....	0.6	–	114	151	430	0	–	–
West:								
Mountain .....	1.4	–	–	0	–	–	1.4	0.0

<sup>1</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 5. Medical care benefits: Type and amount of annual individual deductible, private industry workers, 2018**

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

Characteristics	With deductible							Other deductible <sup>2</sup>	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 <sup>1</sup>			
<b>Worker characteristics</b>										
All workers .....	91	—	—	61	\$1,500	\$3,000	\$1,500	—	9	( <sup>3</sup> )
Management, professional, and related .....	92	25	\$1,500	66	1,500	2,700	1,250	—	8	( <sup>3</sup> )
Management, business, and financial .....	93	29	1,500	64	1,500	—	—	—	7	—
Professional and related .....	91	23	1,500	68	1,500	3,000	1,350	—	9	( <sup>3</sup> )
Sales and office .....	91	—	—	64	1,500	3,000	2,000	—	—	—
Sales and related .....	97	—	—	69	2,000	4,000	—	—	—	—
Office and administrative support .....	88	—	—	61	1,500	3,000	2,000	—	—	—
Full time .....	91	—	—	62	1,500	3,000	1,350	—	9	( <sup>3</sup> )
Part time .....	84	27	1,300	57	1,250	2,500	2,000	—	—	—
<b>Establishment characteristics</b>										
Service-providing industries .....	91	—	—	61	1,500	3,000	1,500	—	9	( <sup>3</sup> )
Trade, transportation, and utilities .....	94	26	—	69	1,500	3,000	—	—	5	( <sup>3</sup> )
Information .....	91	45	—	47	1,350	—	—	—	—	—
Financial activities .....	96	—	—	68	1,600	3,000	—	—	—	—
Education and health services .....	83	32	1,500	51	—	2,000	1,350	—	17	( <sup>3</sup> )
Educational services .....	90	28	—	62	—	2,000	—	—	10	( <sup>3</sup> )
Health care and social assistance .....	82	33	—	49	—	—	1,500	—	18	—
<b>Geographic areas</b>										
Northeast .....	88	26	1,000	62	1,350	2,000	1,500	—	12	( <sup>3</sup> )
New England .....	94	33	—	61	1,500	—	—	—	—	—
Middle Atlantic .....	86	23	1,200	63	1,300	2,000	1,500	—	14	( <sup>3</sup> )
South .....	95	30	1,500	66	1,500	3,000	1,350	—	4	( <sup>3</sup> )
South Atlantic .....	95	32	1,500	63	1,350	3,000	1,350	—	5	( <sup>3</sup> )
West South Central .....	95	26	—	69	1,500	3,300	—	—	—	—
Midwest .....	95	31	—	64	1,500	3,000	—	—	5	( <sup>3</sup> )
East North Central .....	94	30	1,500	64	1,500	3,000	—	—	6	( <sup>3</sup> )
West North Central .....	97	35	—	63	1,500	3,000	—	—	—	—
West: .....										
Mountain .....	94	39	—	55	1,500	3,000	—	—	6	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

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

<sup>3</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 5. Standard errors for medical care benefits: Type and amount of annual individual deductible, private industry workers, 2018**

Characteristics	With deductible							Other deductible <sup>2</sup>	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 <sup>1</sup>				
<b>Worker characteristics</b>										
All workers .....	0.9	—	—	1.5	\$40	\$276	\$255	—	0.9	0.1
Management, professional, and related .....	1.0	2.4	\$120	2.7	58	297	245	—	1.0	( <sup>3</sup> )
Management, business, and financial .....	1.2	3.0	154	3.2	183	—	—	—	1.2	0.0
Professional and related .....	1.3	3.0	156	3.3	64	307	280	—	1.3	0.1
Sales and office .....	2.8	—	—	3.1	0	39	261	—	—	—
Sales and related .....	0.9	—	—	3.6	118	1,121	—	—	—	—
Office and administrative support .....	3.9	—	—	3.6	68	0	562	—	—	—
Full time .....	0.8	—	—	1.5	27	211	226	—	0.8	0.1
Part time .....	8.4	5.5	368	6.6	224	493	353	—	—	—
<b>Establishment characteristics</b>										
Service-providing industries .....	1.1	—	—	1.8	96	286	385	—	1.1	( <sup>3</sup> )
Trade, transportation, and utilities .....	1.0	3.1	—	2.7	0	0	—	—	1.0	( <sup>3</sup> )
Information .....	4.6	8.1	—	6.0	65	—	—	—	—	—
Financial activities .....	1.8	—	—	3.0	163	222	—	—	—	0.0
Education and health services .....	3.2	4.3	434	4.7	—	518	228	—	3.2	( <sup>3</sup> )
Educational services .....	1.7	4.4	—	4.2	—	277	—	—	1.7	0.1
Health care and social assistance .....	3.7	4.9	—	5.4	—	—	271	—	3.7	0.0
<b>Geographic areas</b>										
Northeast .....	3.0	2.8	72	3.7	211	16	0	—	3.0	0.1
New England .....	3.1	7.2	—	7.8	0	—	—	—	—	—
Middle Atlantic .....	4.0	2.7	347	4.3	251	140	365	—	4.0	0.1
South .....	0.9	2.1	145	2.4	0	0	399	—	0.9	0.2
South Atlantic .....	1.3	3.3	0	3.3	164	396	199	—	1.3	0.1
West South Central .....	1.6	3.3	—	4.5	97	638	—	—	—	—
Midwest .....	1.0	2.3	—	2.9	0	0	—	—	0.9	0.3
East North Central .....	1.3	3.2	254	3.9	58	137	—	—	1.2	0.4
West North Central .....	0.6	2.6	—	2.9	0	255	—	—	—	—
West:										
Mountain .....	1.4	7.6	—	7.5	0	443	—	—	1.4	0.0

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

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

<sup>3</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 6. Medical care benefits: Amount of annual family deductible, private industry workers, 2018**

(All workers participating in medical care 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		
<b>Worker characteristics</b>								
All workers .....	89	\$700	\$1,300	\$3,000	\$5,000	\$8,000	11	( 1 )
Management, professional, and related .....	89	800	1,200	3,000	4,000	–	11	( 1 )
Management, business, and financial .....	92	900	1,150	3,000	3,800	6,000	8	–
Professional and related .....	87	750	1,200	3,000	4,000	10,000	13	( 1 )
Sales and office .....	89	–	–	3,000	5,200	6,000	–	–
Sales and related .....	95	1,000	2,000	3,750	5,500	7,000	–	–
Office and administrative support .....	87	–	1,500	3,000	4,500	6,000	–	–
Full time .....	90	700	1,300	3,000	5,000	8,000	10	( 1 )
Part time .....	80	–	1,200	3,000	4,500	–	–	–
<b>Establishment characteristics</b>								
Service-providing industries .....	89	750	1,250	3,000	4,500	9,000	11	( 1 )
Trade, transportation, and utilities .....	92	–	1,500	3,000	5,000	6,000	8	( 1 )
Information .....	91	1,000	1,100	2,700	3,750	5,000	–	–
Financial activities .....	96	1,000	1,800	3,000	4,200	5,700	–	–
Education and health services .....	82	600	1,000	3,000	–	10,000	18	( 1 )
Educational services .....	88	–	1,000	2,000	–	7,000	12	( 1 )
Health care and social assistance .....	81	600	1,200	3,000	–	12,000	19	–
<b>Geographic areas</b>								
Northeast .....	88	500	1,000	2,700	4,000	6,000	12	( 1 )
New England .....	94	800	–	–	4,000	6,000	–	–
Middle Atlantic .....	85	500	1,000	2,700	3,800	6,000	15	( 1 )
South .....	93	900	1,500	3,000	5,000	10,000	7	( 1 )
South Atlantic .....	93	–	1,200	3,000	5,000	10,000	7	( 1 )
West South Central .....	92	–	2,000	3,000	5,000	9,000	–	–
Midwest .....	95	–	1,500	3,000	5,000	6,450	5	( 1 )
East North Central .....	93	–	1,500	3,000	5,000	7,500	6	( 1 )
West North Central .....	97	–	1,500	3,000	5,000	6,000	–	–
West:								
Mountain .....	93	1,000	2,250	3,000	5,500	–	7	–

<sup>1</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 6. Standard errors for medical care benefits: Amount of annual family deductible, private industry workers, 2018**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	1.3	\$129	\$256	\$0	\$640	\$1,583	1.3	0.1
Management, professional, and related .....	1.6	77	192	0	0	–	1.6	( <sup>1</sup> )
Management, business, and financial .....	1.1	147	344	0	227	409	1.1	0.0
Professional and related .....	2.5	35	210	0	847	2,830	2.5	0.1
Sales and office .....	2.8	–	–	0	297	900	–	–
Sales and related .....	1.8	0	180	416	0	1,952	–	–
Office and administrative support .....	3.8	–	222	36	491	574	–	–
Full time .....	1.3	127	274	0	640	1,839	1.3	0.1
Part time .....	8.1	–	251	158	1,270	–	–	–
<b>Establishment characteristics</b>								
Service-providing industries .....	1.6	43	267	0	739	2,282	1.6	( <sup>1</sup> )
Trade, transportation, and utilities .....	0.9	–	114	0	189	267	0.9	( <sup>1</sup> )
Information .....	4.6	0	325	396	79	883	–	–
Financial activities .....	1.8	0	438	0	404	36	–	0.0
Education and health services .....	3.2	163	224	418	–	2,875	3.2	( <sup>1</sup> )
Educational services .....	2.1	–	126	557	–	1,109	2.1	0.1
Health care and social assistance .....	3.7	179	265	359	–	2,899	3.7	0.0
<b>Geographic areas</b>								
Northeast .....	2.9	82	165	502	587	505	2.9	0.1
New England .....	3.1	11	–	–	510	377	–	–
Middle Atlantic .....	3.9	27	71	549	585	680	3.9	0.1
South .....	1.0	168	165	0	261	1,366	0.9	0.2
South Atlantic .....	0.9	–	326	0	247	1,197	1.0	0.1
West South Central .....	1.4	–	517	0	889	2,461	–	–
Midwest .....	1.0	–	158	0	253	1,263	0.9	0.3
East North Central .....	1.4	–	326	0	533	1,514	1.2	0.4
West North Central .....	0.6	–	293	0	889	0	–	–
West:								
Mountain .....	1.5	213	313	0	1,526	–	1.5	0.0

<sup>1</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 7. Medical care benefits: Type and amount of annual family deductible, private industry workers, 2018**

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

Characteristics	With deductible							Other deductible <sup>2</sup>	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 <sup>1</sup>			
<b>Worker characteristics</b>										
All workers .....	89	—	—	61	\$3,000	\$6,000	\$3,000	—	11	( <sup>3</sup> )
Management, professional, and related .....	89	25	\$3,000	64	3,000	6,000	2,500	—	11	( <sup>3</sup> )
Management, business, and financial .....	92	29	3,000	64	3,000	5,200	—	—	8	—
Professional and related .....	87	22	3,000	64	3,000	6,000	2,700	—	13	( <sup>3</sup> )
Sales and office .....	89	—	—	63	3,000	6,800	3,000	—	—	—
Sales and related .....	95	—	—	69	4,000	10,000	—	—	—	—
Office and administrative support .....	87	—	—	61	3,000	6,000	3,000	—	—	—
Full time .....	90	—	—	61	3,000	6,000	2,700	—	10	( <sup>3</sup> )
Part time .....	80	23	3,000	57	2,700	6,000	—	—	—	—
<b>Establishment characteristics</b>										
Service-providing industries .....	89	—	—	60	3,000	6,000	3,000	—	11	( <sup>3</sup> )
Trade, transportation, and utilities .....	92	23	3,000	69	3,000	6,000	—	—	8	( <sup>3</sup> )
Information .....	91	45	—	47	2,700	—	—	—	—	—
Financial activities .....	96	—	—	68	3,200	6,000	—	—	—	—
Education and health services .....	82	31	3,000	51	2,500	4,800	2,700	—	18	( <sup>3</sup> )
Educational services .....	88	26	—	62	—	4,000	—	—	12	( <sup>3</sup> )
Health care and social assistance .....	81	32	—	49	2,500	4,800	3,000	—	19	—
<b>Geographic areas</b>										
Northeast .....	88	25	2,000	62	3,000	4,000	3,000	—	12	( <sup>3</sup> )
New England .....	94	33	—	61	3,000	6,000	—	—	—	—
Middle Atlantic .....	85	22	3,000	63	2,700	4,000	3,000	—	15	( <sup>3</sup> )
South .....	93	28	3,000	65	3,000	6,400	2,700	—	7	( <sup>3</sup> )
South Atlantic .....	93	30	3,000	63	3,000	6,000	2,700	—	7	( <sup>3</sup> )
West South Central .....	92	24	—	69	3,200	7,800	—	—	—	—
Midwest .....	95	31	3,000	64	3,000	6,000	—	—	5	( <sup>3</sup> )
East North Central .....	93	29	3,000	64	3,000	6,000	—	—	6	( <sup>3</sup> )
West North Central .....	97	35	—	63	3,000	7,000	—	—	—	—
West:										
Mountain .....	93	38	—	55	3,000	6,000	—	—	7	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

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

<sup>3</sup> 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/eps/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/eps/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 7. Standard errors for medical care benefits: Type and amount of annual family deductible, private industry workers, 2018**

Characteristics	With deductible							Other deductible <sup>2</sup>	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 <sup>1</sup>			
<b>Worker characteristics</b>										
All workers .....	1.3	–	–	1.5	\$0	\$0	\$458	–	1.3	0.1
Management, professional, and related .....	1.6	2.4	\$36	2.0	0	222	490	–	1.6	( <sup>3</sup> )
Management, business, and financial .....	1.1	2.9	51	3.2	0	647	–	–	1.1	0.0
Professional and related .....	2.5	2.9	63	2.1	0	0	484	–	2.5	0.1
Sales and office .....	2.8	–	–	3.1	0	805	780	–	–	–
Sales and related .....	1.8	–	–	3.6	456	2,104	–	–	–	–
Office and administrative support .....	3.8	–	–	3.5	0	0	0	–	–	–
Full time .....	1.3	–	–	1.5	0	0	449	–	1.3	0.1
Part time .....	8.1	5.2	0	6.6	555	1,379	–	–	–	–
<b>Establishment characteristics</b>										
Service-providing industries .....	1.6	–	–	1.8	0	73	263	–	1.6	( <sup>3</sup> )
Trade, transportation, and utilities .....	0.9	2.8	266	2.7	0	175	–	–	0.9	( <sup>3</sup> )
Information .....	4.6	8.1	–	6.0	129	–	–	–	–	–
Financial activities .....	1.8	–	–	3.0	328	329	–	–	–	0.0
Education and health services .....	3.2	4.4	365	4.7	661	1,270	451	–	3.2	( <sup>3</sup> )
Educational services .....	2.1	4.5	–	4.2	–	438	–	–	2.1	0.1
Health care and social assistance .....	3.7	5.1	–	5.4	681	1,258	484	–	3.7	0.0
<b>Geographic areas</b>										
Northeast .....	2.9	2.7	585	3.7	336	508	0	–	2.9	0.1
New England .....	3.1	7.2	–	7.8	540	1,742	–	–	–	–
Middle Atlantic .....	3.9	2.4	521	4.3	592	264	663	–	3.9	0.1
South .....	1.0	2.3	0	2.4	0	384	534	–	0.9	0.2
South Atlantic .....	0.9	3.4	100	3.3	55	0	142	–	1.0	0.1
West South Central .....	1.4	3.5	–	4.4	398	989	–	–	–	–
Midwest .....	1.0	2.3	36	2.8	0	186	–	–	0.9	0.3
East North Central .....	1.4	3.0	109	3.9	0	0	–	–	1.2	0.4
West North Central .....	0.6	2.7	–	2.9	0	808	–	–	–	–
West:										
Mountain .....	1.5	7.9	–	7.5	0	630	–	–	1.5	0.0

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

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

<sup>3</sup> 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/nscs/ebs/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/nscs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.



**Table 8. Medical care benefits: Type and percent of coinsurance, private industry workers, 2018**

(All workers participating in medical care 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 <sup>1</sup>	
<b>Worker characteristics</b>							
All workers .....	—	—	81	80	60	90	—
Management, professional, and related .....	—	—	83	80	60	90	—
Management, business, and financial .....	—	—	86	80	60	90	—
Professional and related .....	20	80	80	80	60	90	—
Sales and office .....	—	—	83	80	60	90	—
Sales and related .....	—	—	88	80	60	—	—
Office and administrative support .....	20	80	80	80	60	90	—
Full time .....	—	—	81	80	60	90	—
Part time .....	—	—	81	80	60	90	—
<b>Establishment characteristics</b>							
Service-providing industries .....	—	—	79	80	60	90	—
Trade, transportation, and utilities .....	—	—	85	80	60	90	—
Information .....	—	—	88	80	60	—	—
Financial activities .....	10	80	90	80	60	90	—
Education and health services .....	—	—	65	80	60	90	—
Educational services .....	35	80	65	90	70	90	—
Health care and social assistance .....	—	—	65	80	60	90	—
<b>Geographic areas</b>							
Northeast .....	—	—	85	80	60	100	—
New England .....	—	—	77	80	60	90	—
Middle Atlantic .....	—	—	88	80	60	100	—
South .....	14	80	86	80	60	90	—
South Atlantic .....	14	80	86	80	60	90	—
West South Central .....	13	75	87	80	60	90	—
Midwest .....	—	—	82	80	60	90	—
East North Central .....	—	—	82	80	60	90	—
West North Central .....	—	—	81	80	60	80	—
West:							
Mountain .....	—	—	67	80	60	85	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 8. Standard errors for medical care benefits: Type and percent of coinsurance, private industry workers, 2018**

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 <sup>1</sup>	
<b>Worker characteristics</b>							
All workers .....	—	—	1.4	0.0	0.0	0.0	—
Management, professional, and related .....	—	—	2.3	0.0	0.0	0.0	—
Management, business, and financial .....	—	—	3.2	0.0	0.0	0.0	—
Professional and related .....	2.6	4.9	2.6	0.0	0.0	4.1	—
Sales and office .....	—	—	2.1	0.0	0.0	0.0	—
Sales and related .....	—	—	2.7	0.0	7.8	—	—
Office and administrative support .....	2.5	0.0	2.5	0.0	0.0	0.0	—
Full time .....	—	—	1.5	0.0	0.0	0.0	—
Part time .....	—	—	4.8	0.0	0.0	7.7	—
<b>Establishment characteristics</b>							
Service-providing industries .....	—	—	1.8	0.0	0.0	0.0	—
Trade, transportation, and utilities .....	—	—	1.6	0.0	0.0	0.0	—
Information .....	—	—	4.1	2.6	0.0	—	—
Financial activities .....	2.0	0.9	2.0	0.0	0.0	13.1	—
Education and health services .....	—	—	5.7	1.8	0.0	4.5	—
Educational services .....	7.3	2.2	7.3	4.4	3.0	0.0	—
Health care and social assistance .....	—	—	6.4	0.9	0.0	6.0	—
<b>Geographic areas</b>							
Northeast .....	—	—	3.0	0.0	0.0	2.6	—
New England .....	—	—	9.8	0.0	3.2	11.4	—
Middle Atlantic .....	—	—	2.2	0.0	0.0	0.0	—
South .....	1.6	3.2	1.6	0.0	0.0	0.0	—
South Atlantic .....	2.1	1.3	2.1	0.0	0.0	0.0	—
West South Central .....	2.4	0.0	2.4	0.0	0.0	1.3	—
Midwest .....	—	—	2.2	0.0	0.0	10.8	—
East North Central .....	—	—	2.6	0.0	0.0	6.3	—
West North Central .....	—	—	4.0	0.0	0.0	7.1	—
West:	—	—	—	—	—	—	—
Mountain .....	—	—	10.6	0.0	1.6	21.2	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Medical care benefits: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, 2018**

(All workers participating in medical care 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		
<b>Worker characteristics</b>								
All workers .....	97	\$1,000	\$1,500	\$2,500	\$3,500	\$4,850	2	( <sup>2</sup> )
Management, professional, and related .....	98	1,200	1,500	2,500	3,450	4,850	1	( <sup>2</sup> )
Management, business, and financial .....	98	1,200	1,500	2,500	3,400	4,850	1	( <sup>2</sup> )
Professional and related .....	99	1,100	1,500	2,400	3,500	4,850	–	–
Sales and office .....	98	1,000	1,500	2,500	3,500	4,500	–	–
Sales and related .....	100	1,000	2,000	3,000	4,100	4,500	–	–
Office and administrative support .....	97	1,000	1,500	2,500	3,300	4,500	–	–
Full time .....	98	1,000	1,500	2,400	3,450	4,700	2	( <sup>2</sup> )
Part time .....	96	1,000	2,000	2,900	4,300	–	–	–
<b>Establishment characteristics</b>								
Service-providing industries .....	98	1,000	1,500	2,500	3,500	4,850	–	–
Trade, transportation, and utilities .....	100	1,000	1,600	2,500	3,650	4,300	–	–
Information .....	100	1,000	1,350	2,300	3,500	4,000	–	–
Financial activities .....	96	1,000	1,500	2,000	2,750	3,500	–	–
Education and health services .....	99	1,000	1,600	2,400	3,500	6,350	1	1
Educational services .....	95	1,000	1,400	2,000	3,000	4,450	4	( <sup>2</sup> )
Health care and social assistance .....	99	–	1,600	2,500	3,750	6,350	–	–
<b>Geographic areas</b>								
Northeast .....	96	1,000	1,600	2,500	3,700	6,600	–	–
New England .....	94	1,000	–	2,500	3,450	4,200	–	–
Middle Atlantic .....	96	1,000	1,500	2,500	4,050	6,850	–	–
South .....	98	1,000	1,650	2,500	3,500	4,500	–	–
South Atlantic .....	98	1,000	1,750	2,500	3,450	4,300	–	–
West South Central .....	99	1,000	–	–	3,500	4,500	–	–
Midwest .....	98	1,000	1,500	2,250	3,200	4,550	2	( <sup>2</sup> )
East North Central .....	97	1,000	1,500	–	3,400	4,550	3	( <sup>2</sup> )
West North Central .....	99	1,000	1,500	2,000	3,000	4,100	–	–
West:								
Mountain .....	98	–	1,250	2,000	3,500	5,450	–	–

<sup>1</sup> 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.

<sup>2</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Standard errors for medical care benefits: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, 2018**

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		
<b>Worker characteristics</b>								
All workers .....	0.4	\$0	\$0	\$57	\$24	\$177	0.4	0.1
Management, professional, and related .....	0.4	202	9	167	90	460	0.3	0.2
Management, business, and financial .....	0.4	109	105	56	65	521	0.4	0.1
Professional and related .....	0.5	198	0	159	135	521	–	–
Sales and office .....	0.7	0	120	0	120	188	–	–
Sales and related .....	0.2	138	184	166	34	159	–	0.0
Office and administrative support .....	1.0	0	22	228	297	401	–	–
Full time .....	0.5	0	0	129	67	238	0.4	0.1
Part time .....	3.1	18	146	297	700	–	–	0.0
<b>Establishment characteristics</b>								
Service-providing industries .....	0.5	0	46	44	9	152	–	–
Trade, transportation, and utilities .....	0.1	0	205	85	185	167	–	0.0
Information .....	0.1	0	210	551	292	65	–	0.0
Financial activities .....	1.7	0	108	94	114	50	–	–
Education and health services .....	0.6	162	132	130	343	513	0.2	0.5
Educational services .....	1.2	0	133	71	524	303	1.2	0.2
Health care and social assistance .....	0.6	–	86	105	476	1,045	–	–
<b>Geographic areas</b>								
Northeast .....	1.2	112	38	34	379	832	–	–
New England .....	2.6	271	–	556	279	223	–	–
Middle Atlantic .....	1.2	199	108	53	623	840	–	–
South .....	0.6	76	124	105	64	93	–	–
South Atlantic .....	0.9	9	176	158	66	163	–	–
West South Central .....	0.4	248	–	–	71	97	–	–
Midwest .....	0.6	0	0	190	302	340	0.6	0.1
East North Central .....	0.9	0	0	–	227	389	0.8	0.1
West North Central .....	0.2	62	321	55	189	392	–	0.0
West:								
Mountain .....	1.0	–	343	204	202	428	–	–

<sup>1</sup> 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.

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Medical care benefits: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, 2018**

(All workers participating in medical care 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		
<b>Worker characteristics</b>								
All workers .....	97	\$2,000	\$3,000	\$5,000	\$7,000	\$10,000	3	( <sup>2</sup> )
Management, professional, and related .....	98	2,400	3,000	5,000	7,000	10,000	2	( <sup>2</sup> )
Management, business, and financial .....	98	2,400	3,100	5,000	7,000	10,100	2	( <sup>2</sup> )
Professional and related .....	98	2,400	3,000	5,000	7,000	10,000	—	—
Sales and office .....	98	2,000	3,000	5,000	7,000	9,500	—	—
Sales and related .....	100	2,400	3,500	6,000	8,200	9,500	—	—
Office and administrative support .....	97	2,000	3,000	5,000	6,800	9,400	—	—
Full time .....	97	2,000	3,000	5,000	7,000	9,750	3	( <sup>2</sup> )
Part time .....	96	2,400	4,000	6,000	9,500	—	—	—
<b>Establishment characteristics</b>								
Service-providing industries .....	97	2,000	3,000	5,000	7,200	10,200	—	—
Trade, transportation, and utilities .....	99	2,000	3,250	—	7,500	8,700	—	—
Information .....	99	2,400	3,000	5,200	7,000	8,000	—	—
Financial activities .....	96	2,000	3,200	4,200	6,000	7,000	—	—
Education and health services .....	97	2,000	3,200	5,000	7,500	12,700	2	1
Educational services .....	93	2,000	2,700	4,000	6,000	8,900	6	( <sup>2</sup> )
Health care and social assistance .....	98	—	3,200	5,250	7,800	12,700	—	—
<b>Geographic areas</b>								
Northeast .....	95	2,250	3,200	5,000	8,000	13,200	—	—
New England .....	94	—	3,200	5,200	—	9,750	—	—
Middle Atlantic .....	96	2,200	3,000	5,000	8,500	13,700	—	—
South .....	97	2,000	3,300	5,200	7,000	9,000	—	—
South Atlantic .....	97	2,000	3,300	—	7,000	8,900	—	—
West South Central .....	99	2,000	3,100	5,400	—	9,400	—	—
Midwest .....	97	2,000	3,000	4,500	6,500	9,500	3	( <sup>2</sup> )
East North Central .....	97	2,000	3,000	4,500	7,000	10,000	3	( <sup>2</sup> )
West North Central .....	99	1,950	2,650	4,000	6,000	8,200	—	—
West:								
Mountain .....	98	—	2,500	3,850	7,000	10,700	—	—

<sup>1</sup> 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.

<sup>2</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Standard errors for medical care benefits: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, 2018**

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		
<b>Worker characteristics</b>								
All workers .....	0.5	\$0	\$0	\$0	\$226	\$232	0.4	0.1
Management, professional, and related .....	0.4	201	0	0	66	547	0.3	0.2
Management, business, and financial .....	0.4	112	209	156	88	786	0.4	0.1
Professional and related .....	0.6	350	0	309	344	1,107	–	–
Sales and office .....	0.7	0	243	6	325	795	–	–
Sales and related .....	0.2	501	443	275	109	626	–	0.0
Office and administrative support .....	1.0	0	101	0	332	1,137	–	–
Full time .....	0.5	0	0	0	0	393	0.5	0.1
Part time .....	3.1	516	280	848	1,701	–	–	0.0
<b>Establishment characteristics</b>								
Service-providing industries .....	0.5	73	123	0	335	269	–	–
Trade, transportation, and utilities .....	0.6	0	340	–	222	570	–	0.0
Information .....	0.4	616	423	950	475	0	–	0.0
Financial activities .....	1.7	0	210	219	322	685	–	–
Education and health services .....	0.8	462	278	243	757	969	0.5	0.5
Educational services .....	1.6	186	295	0	599	375	1.5	0.2
Health care and social assistance .....	0.9	–	291	772	1,104	2,192	–	–
<b>Geographic areas</b>								
Northeast .....	1.2	376	45	308	484	1,268	–	–
New England .....	2.6	–	717	699	–	1,078	–	–
Middle Atlantic .....	1.3	367	269	271	1,198	1,665	–	–
South .....	0.8	75	192	194	0	289	–	–
South Atlantic .....	1.3	41	295	–	204	309	–	–
West South Central .....	0.9	441	299	149	–	623	–	–
Midwest .....	0.7	0	0	348	589	933	0.6	0.1
East North Central .....	0.9	0	36	503	481	632	0.9	0.1
West North Central .....	0.3	137	467	428	0	161	–	0.0
West:								
Mountain .....	1.0	–	599	513	515	766	–	–

<sup>1</sup> 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.

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Medical care benefits: High deductible and nonhigh deductible plans,<sup>1</sup> private industry workers, 2018**

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

Characteristics	High deductible health plans	Nonhigh deductible health plans
<b>Worker characteristics</b>		
All workers .....	45	54
Management, professional, and related .....	47	53
Management, business, and financial .....	46	54
Professional and related .....	47	53
Sales and office .....	50	50
Sales and related .....	63	37
Office and administrative support .....	44	55
Full time .....	46	54
Part time .....	38	61
<b>Establishment characteristics</b>		
Service-providing industries .....	46	54
Trade, transportation, and utilities .....	51	49
Information .....	40	59
Financial activities .....	51	49
Education and health services .....	35	65
Educational services .....	38	62
Health care and social assistance .....	34	66
<b>Geographic areas</b>		
Northeast .....	36	64
New England .....	38	62
Middle Atlantic .....	35	65
South .....	51	49
South Atlantic .....	51	49
West South Central .....	51	49
Midwest .....	51	49
East North Central .....	50	50
West North Central .....	52	47
West:		
Mountain .....	59	41

<sup>1</sup> 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 \$1,350 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.

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Standard errors for medical care benefits: High deductible and nonhigh deductible plans,<sup>1</sup> private industry workers, 2018**

Characteristics	High deductible health plans	Nonhigh deductible health plans
<b>Worker characteristics</b>		
All workers .....	1.4	1.4
Management, professional, and related .....	2.5	2.5
Management, business, and financial .....	3.2	3.2
Professional and related .....	2.9	2.9
Sales and office .....	2.5	2.5
Sales and related .....	3.0	3.0
Office and administrative support .....	2.9	2.9
Full time .....	1.5	1.5
Part time .....	5.6	5.6
<b>Establishment characteristics</b>		
Service-providing industries .....	1.7	1.7
Trade, transportation, and utilities .....	2.4	2.4
Information .....	8.2	8.3
Financial activities .....	2.7	2.8
Education and health services .....	4.9	4.9
Educational services .....	4.0	4.0
Health care and social assistance .....	5.7	5.7
<b>Geographic areas</b>		
Northeast .....	2.8	2.8
New England .....	4.7	4.7
Middle Atlantic .....	3.6	3.7
South .....	2.3	2.2
South Atlantic .....	1.8	1.9
West South Central .....	6.5	6.3
Midwest .....	2.8	2.8
East North Central .....	3.6	3.6
West North Central .....	4.2	4.1
West:		
Mountain .....	8.0	8.0

<sup>1</sup> 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 \$1,350 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.

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.



**Table 12. High deductible plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, 2018**

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	\$1,500	\$1,500	\$2,000	\$3,000	\$5,000
Management, professional, and related .....	1,500	1,500	2,000	3,000	5,000
Management, business, and financial .....	1,500	1,500	1,750	2,700	5,000
Professional and related .....	1,500	1,500	2,000	3,000	5,000
Sales and office .....	1,500	1,500	2,500	3,000	5,000
Sales and related .....	1,500	1,750	2,750	3,000	5,000
Office and administrative support .....	1,500	1,500	2,000	3,000	5,000
Full time .....	1,500	1,500	2,000	3,000	5,000
Part time .....	1,500	1,500	2,250	2,750	–
<b>Establishment characteristics</b>					
Service-providing industries .....	1,500	1,500	2,000	3,000	5,000
Trade, transportation, and utilities .....	1,500	1,500	2,500	2,750	5,000
Information .....	1,350	1,500	1,500	2,000	–
Financial activities .....	1,500	1,700	2,000	2,750	3,000
Education and health services .....	1,500	2,000	3,000	5,000	6,300
Educational services .....	1,500	1,500	2,500	3,500	4,500
Health care and social assistance .....	1,500	2,000	–	5,000	6,300
<b>Geographic areas</b>					
Northeast .....	1,500	1,500	2,000	2,750	4,000
New England .....	1,500	1,500	2,000	2,750	3,550
Middle Atlantic .....	1,500	1,500	2,000	2,750	4,500
South .....	1,500	1,500	2,000	3,000	5,000
South Atlantic .....	1,500	1,500	2,500	3,000	5,000
West South Central .....	1,500	1,550	2,000	–	5,000
Midwest .....	1,500	1,500	2,000	3,000	5,000
East North Central .....	1,500	1,500	2,000	3,000	5,000
West North Central .....	1,500	1,500	2,000	2,750	–
West:					
Mountain .....	1,500	1,500	–	–	6,300

<sup>1</sup> 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 \$1,350 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.

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for high deductible health plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, 2018**

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	\$0	\$0	\$0	\$0	\$0
Management, professional, and related .....	0	0	94	282	0
Management, business, and financial .....	0	0	239	137	1,249
Professional and related .....	0	0	0	612	0
Sales and office .....	0	0	124	0	500
Sales and related .....	0	258	214	36	605
Office and administrative support .....	0	0	0	122	811
Full time .....	0	0	0	0	0
Part time .....	0	0	591	323	–
<b>Establishment characteristics</b>					
Service-providing industries .....	0	0	18	0	0
Trade, transportation, and utilities .....	0	9	374	90	1,200
Information .....	133	0	0	121	–
Financial activities .....	0	131	0	13	77
Education and health services .....	0	487	499	729	413
Educational services .....	0	185	369	634	1,268
Health care and social assistance .....	0	412	–	1,369	351
<b>Geographic areas</b>					
Northeast .....	0	0	257	27	810
New England .....	0	0	246	121	285
Middle Atlantic .....	0	0	345	38	879
South .....	0	0	386	346	0
South Atlantic .....	0	82	381	599	0
West South Central .....	0	69	328	–	0
Midwest .....	0	26	0	240	296
East North Central .....	0	67	192	123	0
West North Central .....	0	67	0	67	–
West:					
Mountain .....	0	0	–	–	0

<sup>1</sup> 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 \$1,350 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.

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/nchs/ebs/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/nchs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Nonhigh deductible plans: Amount of annual individual deductible, private industry workers, 2018**

(All workers participating in nonhigh 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	
<b>Worker characteristics</b>							
All workers .....	84	\$250	\$350	\$500	\$1,000	\$1,000	16
Management, professional, and related .....	85	250	350	500	1,000	1,000	15
Management, business, and financial .....	87	250	400	500	800	1,000	13
Professional and related .....	83	250	–	500	1,000	1,000	17
Sales and office .....	82	250	–	500	1,000	1,000	18
Office and administrative support .....	79	–	–	500	1,000	1,000	21
Full time .....	84	250	–	500	1,000	1,000	16
<b>Establishment characteristics</b>							
Service-providing industries .....	83	250	350	500	1,000	1,000	17
Trade, transportation, and utilities .....	89	–	350	500	1,000	1,000	11
Education and health services .....	74	250	300	500	1,000	–	26
Educational services .....	84	200	250	500	–	1,000	16
Health care and social assistance .....	72	250	300	500	1,000	1,250	28
<b>Geographic areas</b>							
Northeast .....	81	200	300	500	750	1,000	19
Middle Atlantic .....	78	–	250	500	800	1,100	22
South .....	91	250	350	500	1,000	1,100	9
South Atlantic .....	91	250	–	500	1,000	1,000	9
Midwest .....	91	250	350	600	1,000	1,000	9
East North Central .....	89	250	400	550	1,000	1,000	11
West:							
Mountain .....	85	250	–	600	1,000	1,250	15

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Standard errors for nonhigh deductible plans: Amount of annual individual deductible, private industry workers, 2018**

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
<b>Worker characteristics</b>							
All workers .....	1.7	\$0	\$57	\$0	\$42	\$0	1.7
Management, professional, and related .....	1.8	0	59	0	92	29	1.8
Management, business, and financial .....	1.9	70	103	0	160	18	1.9
Professional and related .....	2.5	0	–	44	52	87	2.5
Sales and office .....	5.1	46	–	16	0	27	5.1
Office and administrative support .....	6.2	–	–	125	18	0	6.2
Full time .....	1.5	0	–	0	68	0	1.5
<b>Establishment characteristics</b>							
Service-providing industries .....	2.1	0	31	18	72	0	2.1
Trade, transportation, and utilities .....	2.0	–	41	51	121	58	2.0
Education and health services .....	5.2	0	74	64	76	–	5.2
Educational services .....	2.5	0	46	0	–	0	2.5
Health care and social assistance .....	6.1	0	78	133	39	303	6.1
<b>Geographic areas</b>							
Northeast .....	4.9	49	65	0	47	26	4.9
Middle Atlantic .....	6.4	–	16	0	106	199	6.4
South .....	1.9	0	49	29	105	100	1.9
South Atlantic .....	2.6	0	–	16	220	87	2.6
Midwest .....	1.8	45	95	142	0	0	1.8
East North Central .....	2.3	69	66	123	0	0	2.3
West:							
Mountain .....	2.9	26	–	95	80	209	2.9

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Medical care benefits: Coverage for services provided,<sup>1</sup> private industry workers, 2018**

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

Characteristics	Hospital room and board	Physician office visit
<b>Worker characteristics</b>		
All workers .....	95	100
Management, professional, and related .....	95	100
Management, business, and financial .....	90	100
Professional and related .....	98	100
Sales and office .....	94	100
Sales and related .....	95	100
Office and administrative support .....	93	100
Full time .....	94	100
Part time .....	100	100
<b>Establishment characteristics</b>		
Service-providing industries .....	95	100
Trade, transportation, and utilities .....	96	100
Information .....	88	100
Financial activities .....	93	100
Education and health services .....	98	100
Educational services .....	100	100
Health care and social assistance .....	98	100
<b>Geographic areas</b>		
Northeast .....	98	100
New England .....	98	100
Middle Atlantic .....	98	100
South .....	94	100
South Atlantic .....	92	99
West South Central .....	96	100
Midwest .....	93	99
East North Central .....	94	100
West North Central .....	89	98
West:		
Mountain .....	96	100

<sup>1</sup> The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for medical care benefits: Coverage for services provided,<sup>1</sup> private industry workers, 2018**

Characteristics	Hospital room and board	Physician office visit
<b>Worker characteristics</b>		
All workers .....	0.8	0.1
Management, professional, and related .....	1.2	0.0
Management, business, and financial .....	2.3	0.0
Professional and related .....	0.9	0.0
Sales and office .....	1.6	( <sup>2</sup> )
Sales and related .....	2.4	0.0
Office and administrative support .....	1.5	0.1
Full time .....	0.8	0.1
Part time .....	0.2	0.0
<b>Establishment characteristics</b>		
Service-providing industries .....	0.9	0.0
Trade, transportation, and utilities .....	1.4	0.0
Information .....	6.7	0.0
Financial activities .....	1.2	0.0
Education and health services .....	2.0	0.0
Educational services .....	0.0	0.0
Health care and social assistance .....	2.3	0.0
<b>Geographic areas</b>		
Northeast .....	1.2	0.0
New England .....	1.4	0.0
Middle Atlantic .....	1.6	0.0
South .....	1.1	0.3
South Atlantic .....	1.8	0.4
West South Central .....	0.8	0.3
Midwest .....	1.9	0.1
East North Central .....	1.3	0.0
West North Central .....	5.6	0.4
West:		
Mountain .....	3.1	0.0

<sup>1</sup> The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

<sup>2</sup> Less than 0.05.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Medical care benefits: Median copayment per visit by service provided, private industry workers, 2018**

(Includes all workers participating in plans with specified copayments)

Characteristics	Hospital room and board	Physician office visit
<b>Worker characteristics</b>		
All workers .....	\$250	\$25
Management, professional, and related .....	250	25
Management, business, and financial .....	250	25
Professional and related .....	–	25
Sales and office .....	250	25
Sales and related .....	250	25
Office and administrative support .....	250	25
Full time .....	250	25
Part time .....	250	–
<b>Establishment characteristics</b>		
Service-providing industries .....	250	25
Trade, transportation, and utilities .....	300	25
Information .....	350	25
Financial activities .....	250	25
Education and health services .....	–	25
Educational services .....	250	25
Health care and social assistance .....	200	25
<b>Geographic areas</b>		
Northeast .....	250	25
New England .....	250	25
Middle Atlantic .....	250	20
South .....	250	25
South Atlantic .....	250	25
West South Central .....	250	25
Midwest .....	250	25
East North Central .....	250	25
West North Central .....	250	25
West:		
Mountain .....	250	25

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Standard errors for medical care benefits: Median copayment per visit by service provided, private industry workers, 2018**

Characteristics	Hospital room and board	Physician office visit
<b>Worker characteristics</b>		
All workers .....	\$0	\$0
Management, professional, and related .....	0	0
Management, business, and financial .....	0	0
Professional and related .....	–	0
Sales and office .....	47	0
Sales and related .....	0	0
Office and administrative support .....	71	0
Full time .....	0	0
Part time .....	0	–
<b>Establishment characteristics</b>		
Service-providing industries .....	0	0
Trade, transportation, and utilities .....	58	0
Information .....	61	5
Financial activities .....	8	0
Education and health services .....	–	5
Educational services .....	0	7
Health care and social assistance .....	34	5
<b>Geographic areas</b>		
Northeast .....	0	3
New England .....	0	0
Middle Atlantic .....	30	5
South .....	0	0
South Atlantic .....	0	0
West South Central .....	0	6
Midwest .....	30	0
East North Central .....	32	0
West North Central .....	56	7
West:		
Mountain .....	0	6

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.



**Table 16. Hospital room and board benefits: Extent of coverage, private industry workers, 2018**

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

Characteristics	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Worker characteristics</b>				
All workers .....	4	91	—	5
Management, professional, and related .....	4	91	—	5
Management, business, and financial .....	1	89	—	10
Professional and related .....	5	92	—	2
Sales and office .....	—	92	—	6
Sales and related .....	—	95	—	5
Office and administrative support .....	—	90	—	7
Full time .....	3	92	—	6
Part time .....	—	86	—	( <sup>2</sup> )
<b>Establishment characteristics</b>				
Service-providing industries .....	4	91	—	5
Trade, transportation, and utilities .....	—	95	—	4
Information .....	—	88	—	12
Financial activities .....	—	90	—	7
Education and health services .....	—	85	—	2
Educational services .....	8	92	—	—
Health care and social assistance .....	—	84	—	2
<b>Geographic areas</b>				
Northeast .....	—	87	—	2
New England .....	10	88	—	2
Middle Atlantic .....	—	86	—	2
South .....	—	93	—	6
South Atlantic .....	—	91	—	8
West South Central .....	1	95	—	4
Midwest .....	—	91	—	7
East North Central .....	—	92	—	6
West North Central .....	—	88	—	11
West:				
Mountain .....	—	95	—	4

<sup>1</sup> Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

<sup>2</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 16. Standard errors for hospital room and board benefits: Extent of coverage, private industry workers, 2018**

Characteristics	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Worker characteristics</b>				
All workers .....	0.8	1.1	—	0.8
Management, professional, and related .....	0.5	1.3	—	1.2
Management, business, and financial .....	0.4	2.3	—	2.3
Professional and related .....	1.0	1.3	—	0.9
Sales and office .....	—	1.8	—	1.6
Sales and related .....	—	2.5	—	2.4
Office and administrative support .....	—	1.9	—	1.5
Full time .....	0.5	0.9	—	0.8
Part time .....	—	8.4	—	0.2
<b>Establishment characteristics</b>				
Service-providing industries .....	1.0	1.4	—	0.9
Trade, transportation, and utilities .....	—	1.6	—	1.4
Information .....	—	6.7	—	6.7
Financial activities .....	—	2.0	—	1.2
Education and health services .....	—	4.5	—	2.0
Educational services .....	2.2	2.2	—	0.0
Health care and social assistance .....	—	5.2	—	2.3
<b>Geographic areas</b>				
Northeast .....	—	4.4	—	1.2
New England .....	1.6	2.1	—	1.4
Middle Atlantic .....	—	6.2	—	1.6
South .....	—	1.2	—	1.1
South Atlantic .....	—	1.9	—	1.8
West South Central .....	0.3	1.0	—	0.8
Midwest .....	—	2.0	—	1.9
East North Central .....	—	1.5	—	1.3
West North Central .....	—	5.5	—	5.6
West:				
Mountain .....	—	3.6	—	3.1

<sup>1</sup> Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 17. Hospital room and board benefits: Type of coverage limits, private industry workers, 2018**

(All workers participating in medical care plans with hospital room and board coverage with limits = 100 percent)

Characteristics	Copayment only	Coinsurance only	Copayment and Coinsurance
<b>Worker characteristics</b>			
All workers .....	13	70	5
Management, professional, and related .....	17	66	5
Management, business, and financial .....	12	75	4
Professional and related .....	20	60	5
Sales and office .....	12	74	4
Sales and related .....	—	83	—
Office and administrative support .....	15	69	5
Full time .....	14	70	4
Part time .....	6	72	7
<b>Establishment characteristics</b>			
Service-providing industries .....	14	69	5
Trade, transportation, and utilities .....	7	79	5
Information .....	—	82	—
Financial activities .....	—	84	—
Education and health services .....	—	58	—
Educational services .....	16	53	8
Health care and social assistance .....	—	59	—
<b>Geographic areas</b>			
Northeast .....	16	67	2
New England .....	—	69	—
Middle Atlantic .....	—	67	—
South .....	12	70	5
South Atlantic .....	12	72	6
West South Central .....	9	71	4
Midwest .....	5	78	4
East North Central .....	6	78	4
West North Central .....	—	80	—
West:			
Mountain .....	—	76	—

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 17. Standard errors for hospital room and board benefits: Type of coverage limits, private industry workers, 2018**

Characteristics	Copayment only	Coinsurance only	Copayment and Coinsurance
<b>Worker characteristics</b>			
All workers .....	2.1	2.2	0.7
Management, professional, and related .....	3.4	3.0	1.0
Management, business, and financial .....	1.8	2.3	1.0
Professional and related .....	5.1	3.9	1.4
Sales and office .....	3.2	3.4	0.7
Sales and related .....	—	3.3	—
Office and administrative support .....	4.4	4.3	0.9
Full time .....	2.3	2.2	0.7
Part time .....	1.8	3.9	1.5
<b>Establishment characteristics</b>			
Service-providing industries .....	2.7	2.8	0.8
Trade, transportation, and utilities .....	1.1	1.7	1.1
Information .....	—	5.2	—
Financial activities .....	—	2.8	—
Education and health services .....	—	3.9	—
Educational services .....	2.4	5.5	2.3
Health care and social assistance .....	—	4.5	—
<b>Geographic areas</b>			
Northeast .....	1.8	2.6	0.5
New England .....	—	3.3	—
Middle Atlantic .....	—	3.1	—
South .....	1.3	2.5	1.1
South Atlantic .....	2.1	3.6	1.9
West South Central .....	1.1	5.0	1.3
Midwest .....	1.3	2.2	0.5
East North Central .....	1.8	2.9	0.5
West North Central .....	—	2.7	—
West:			
Mountain .....	—	1.7	—

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 18. Physician office visit benefits: Extent of coverage, private industry workers, 2018**

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

Characteristics	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Worker characteristics</b>				
All workers .....	2	98	—	( <sup>2</sup> )
Management, professional, and related .....	—	99	—	—
Management, business, and financial .....	—	99	—	—
Professional and related .....	—	98	—	—
Sales and office .....	1	99	—	( <sup>2</sup> )
Sales and related .....	—	99	—	—
Office and administrative support .....	1	99	—	( <sup>2</sup> )
Full time .....	2	98	—	( <sup>2</sup> )
Part time .....	—	100	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	1	99	—	—
Trade, transportation, and utilities .....	—	100	—	—
Information .....	—	100	—	—
Financial activities .....	—	98	—	—
Education and health services .....	—	97	—	—
Educational services .....	—	98	—	—
Health care and social assistance .....	—	97	—	—
<b>Geographic areas</b>				
Northeast .....	—	96	—	—
New England .....	—	96	—	—
Middle Atlantic .....	—	96	—	—
South .....	—	98	—	( <sup>2</sup> )
South Atlantic .....	—	99	—	1
West South Central .....	—	98	—	( <sup>2</sup> )
Midwest .....	—	98	—	1
East North Central .....	—	99	—	—
West North Central .....	—	98	—	2
West:				
Mountain .....	—	99	—	—

<sup>1</sup> Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

<sup>2</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 18. Standard errors for physician office visit benefits: Extent of coverage, private industry workers, 2018**

Characteristics	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Worker characteristics</b>				
All workers .....	0.4	0.5	—	0.1
Management, professional, and related .....	—	0.6	—	0.0
Management, business, and financial .....	—	0.4	—	0.0
Professional and related .....	—	0.9	—	0.0
Sales and office .....	0.3	0.3	—	( <sup>2</sup> )
Sales and related .....	—	0.7	—	0.0
Office and administrative support .....	0.2	0.2	—	0.1
Full time .....	0.5	0.5	—	0.1
Part time .....	—	0.3	—	0.0
<b>Establishment characteristics</b>				
Service-providing industries .....	0.4	0.4	—	0.0
Trade, transportation, and utilities .....	—	0.0	—	0.0
Information .....	—	0.0	—	0.0
Financial activities .....	—	0.7	—	0.0
Education and health services .....	—	1.2	—	0.0
Educational services .....	—	1.3	—	0.0
Health care and social assistance .....	—	1.4	—	0.0
<b>Geographic areas</b>				
Northeast .....	—	2.2	—	0.0
New England .....	—	3.6	—	0.0
Middle Atlantic .....	—	2.6	—	0.0
South .....	—	0.6	—	0.3
South Atlantic .....	—	0.7	—	0.4
West South Central .....	—	0.5	—	0.3
Midwest .....	—	0.3	—	0.1
East North Central .....	—	0.4	—	0.0
West North Central .....	—	0.4	—	0.4
West:				
Mountain .....	—	0.4	—	0.0

<sup>1</sup> Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

<sup>2</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 19. Outpatient prescription drug benefits:<sup>1</sup> Type of coverage, private industry workers, 2018**

(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	Subject to an annual deductible <sup>2</sup>
<b>Worker characteristics</b>					
All workers .....	100	99	88	85	35
Management, professional, and related .....	100	99	92	85	38
Management, business, and financial .....	100	98	92	84	40
Professional and related .....	100	100	92	86	36
Sales and office .....	100	99	84	87	37
Sales and related .....	100	100	74	90	35
Office and administrative support .....	100	99	88	86	38
Full time .....	100	99	88	86	35
Part time .....	100	100	82	71	32
<b>Establishment characteristics</b>					
Service-providing industries .....	100	99	88	84	36
Trade, transportation, and utilities .....	100	99	76	87	31
Information .....	100	100	84	86	40
Financial activities .....	100	99	92	91	42
Education and health services .....	100	100	93	72	41
Educational services .....	100	100	93	91	37
Health care and social assistance .....	100	100	93	69	41
<b>Geographic areas</b>					
Northeast .....	100	100	89	85	35
New England .....	100	100	92	93	27
Middle Atlantic .....	100	100	88	83	39
South .....	100	99	90	84	34
South Atlantic .....	100	99	91	84	32
West South Central .....	100	99	90	82	33
Midwest .....	100	99	86	84	37
East North Central .....	100	99	86	85	36
West North Central .....	100	100	87	82	41
West:					
Mountain .....	100	96	84	75	55

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

<sup>2</sup> This could be a prescription drug annual deductible or a medical plan deductible.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 19. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Type of coverage, private industry workers, 2018**

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name nonformulary drugs	Mail order drugs	Subject to an annual deductible <sup>2</sup>
<b>Worker characteristics</b>					
All workers .....	( <sup>3</sup> )	0.3	0.8	1.8	1.6
Management, professional, and related .....	( <sup>3</sup> )	0.7	1.2	1.9	2.7
Management, business, and financial .....	0.1	1.6	1.4	3.3	3.1
Professional and related .....	0.0	0.2	2.0	2.3	3.6
Sales and office .....	0.0	0.3	1.0	1.5	2.3
Sales and related .....	0.0	0.1	1.9	2.2	3.5
Office and administrative support .....	0.0	0.4	1.1	1.7	2.8
Full time .....	( <sup>3</sup> )	0.3	0.8	1.6	1.5
Part time .....	0.0	( <sup>3</sup> )	3.1	7.2	6.2
<b>Establishment characteristics</b>					
Service-providing industries .....	( <sup>3</sup> )	0.4	1.0	2.2	2.0
Trade, transportation, and utilities .....	0.0	0.4	2.2	2.5	2.4
Information .....	0.0	( <sup>3</sup> )	4.1	2.4	7.9
Financial activities .....	0.0	0.5	1.6	1.9	2.6
Education and health services .....	0.0	0.0	2.0	8.1	5.4
Educational services .....	0.0	0.0	1.4	2.4	4.9
Health care and social assistance .....	0.0	0.0	2.3	9.3	6.3
<b>Geographic areas</b>					
Northeast .....	0.0	0.1	1.9	5.5	4.2
New England .....	0.0	0.2	3.3	3.2	7.9
Middle Atlantic .....	0.0	0.1	2.1	7.7	5.4
South .....	0.0	0.3	0.9	2.3	2.4
South Atlantic .....	0.0	0.3	1.3	2.9	3.6
West South Central .....	0.0	0.7	0.9	5.3	4.0
Midwest .....	0.0	0.2	1.7	2.2	2.5
East North Central .....	0.0	0.2	2.1	2.1	2.1
West North Central .....	0.0	0.2	2.8	5.2	6.3
West:					
Mountain .....	0.0	3.2	2.6	12.8	5.8

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

<sup>2</sup> This could be a prescription drug annual deductible or a medical plan deductible.

<sup>3</sup> Less than 0.05.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.



**Table 20. Outpatient prescription drug benefits:<sup>1</sup> Generic drug limits, private industry workers, 2018**

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

Characteristics	Copayment	Median copayment per prescription	Coinsurance	Median coinsurance per prescription	Coinsurance exists and a minimum or maximum dollar amount applies	Combination of copayment and coinsurance or another limit	No cost per fill or refill	Not determinable
<b>Worker characteristics</b>								
All workers .....	72	\$10	22	80	8	—	4	—
Management, professional, and related .....	72	10	22	80	8	—	6	—
Management, business, and financial .....	70	10	24	80	8	—	5	—
Professional and related .....	73	10	20	85	8	—	6	—
Sales and office .....	74	10	21	80	9	1	4	1
Sales and related .....	74	10	21	80	11	—	—	( <sup>2</sup> )
Office and administrative support .....	74	10	20	80	8	—	4	—
Full time .....	72	10	22	80	8	—	4	—
Part time .....	68	10	19	80	13	—	—	( <sup>2</sup> )
<b>Establishment characteristics</b>								
Service-providing industries .....	72	10	21	80	9	—	5	—
Trade, transportation, and utilities .....	68	10	28	80	14	—	—	1
Information .....	67	10	31	80	—	—	—	—
Financial activities .....	68	10	28	80	8	—	2	2
Education and health services .....	73	10	9	80	—	—	—	2
Educational services .....	80	10	6	90	2	—	13	—
Health care and social assistance .....	72	10	9	80	—	—	—	2
<b>Geographic areas</b>								
Northeast .....	72	10	22	80	11	—	—	1
New England .....	83	10	—	—	—	—	—	( <sup>2</sup> )
Middle Atlantic .....	67	10	24	80	12	—	—	1
South .....	69	10	24	80	10	—	6	—
South Atlantic .....	73	10	21	80	9	—	—	1
West South Central .....	63	10	29	80	12	—	—	( <sup>2</sup> )
Midwest .....	73	10	20	80	6	—	3	—
East North Central .....	73	10	20	80	7	1	—	—
West North Central .....	73	10	21	80	—	—	—	( <sup>2</sup> )
West:								
Mountain .....	55	10	26	80	8	—	—	1

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

<sup>2</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 20. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Generic drug limits, private industry workers, 2018**

Characteristics	Copayment	Median copayment per prescription	Coinsurance	Median coinsurance per prescription	Coinsurance exists and a minimum or maximum dollar amount applies	Combination of copayment and coinsurance or another limit	No cost per fill or refill	Not determinable
<b>Worker characteristics</b>								
All workers .....	1.8	0	1.5	0	1.0	—	1.0	—
Management, professional, and related .....	2.5	0	2.1	0	1.4	—	1.0	—
Management, business, and financial .....	3.0	0	3.1	0	1.9	—	0.9	—
Professional and related .....	3.4	0	2.7	6	1.7	—	1.6	—
Sales and office .....	2.3	0	2.2	0	1.3	0.2	0.9	0.6
Sales and related .....	2.4	0	2.8	0	1.8	—	—	0.3
Office and administrative support .....	2.9	0	2.6	0	1.6	—	0.9	—
Full time .....	1.8	0	1.5	0	0.9	—	0.6	—
Part time .....	7.8	1	4.6	0	3.7	—	—	0.2
<b>Establishment characteristics</b>								
Service-providing industries .....	2.3	0	1.8	0	1.2	—	1.3	—
Trade, transportation, and utilities .....	2.5	0	2.7	0	2.3	—	—	0.4
Information .....	5.2	0	4.8	0	—	—	—	0.0
Financial activities .....	3.9	0	3.7	0	1.6	—	0.5	1.7
Education and health services .....	5.8	0	1.8	0	—	—	—	1.0
Educational services .....	3.6	0	1.3	9	0.6	—	3.7	—
Health care and social assistance .....	6.7	0	2.1	0	—	—	—	1.1
<b>Geographic areas</b>								
Northeast .....	5.3	0	3.7	0	2.5	—	—	0.4
New England .....	6.6	0	—	—	—	—	—	0.1
Middle Atlantic .....	7.4	0	4.8	0	3.0	—	—	0.6
South .....	2.1	0	2.0	0	1.8	—	1.4	—
South Atlantic .....	2.7	0	2.5	0	2.4	—	—	0.9
West South Central .....	4.4	0	3.8	0	2.9	—	—	0.1
Midwest .....	2.4	0	1.8	0	1.3	—	0.8	—
East North Central .....	3.3	0	2.5	0	1.6	0.3	—	—
West North Central .....	2.6	0	2.1	0	—	—	—	0.1
West:								
Mountain .....	6.1	0	5.2	0	1.8	—	—	0.7

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

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 21. Outpatient prescription drug benefits:<sup>1</sup> Brand-name drugs on formulary limits, private industry workers, 2018**

(All workers participating in outpatient prescription drug plans with brand-name drug on formulary coverage = 100 percent)

Characteristics	Copayment	Median copayment per prescription	Coinsurance	Median coinsurance per prescription	Coinsurance exists and a minimum or maximum dollar amount applies	Combination of copayment and coinsurance or another limit	No cost per fill or refill	Not determinable
<b>Worker characteristics</b>								
All workers .....	58	\$35	36	75	22	—	4	—
Management, professional, and related .....	56	35	37	80	22	—	5	—
Management, business, and financial .....	54	35	41	75	25	—	3	—
Professional and related .....	58	40	35	80	20	—	6	—
Sales and office .....	54	35	41	75	28	1	3	1
Sales and related .....	46	30	49	75	37	—	—	1
Office and administrative support .....	57	35	38	75	24	1	3	1
Full time .....	58	35	36	75	21	—	3	—
Part time .....	48	30	38	75	31	—	—	( <sup>2</sup> )
<b>Establishment characteristics</b>								
Service-providing industries .....	56	35	36	75	23	—	—	1
Trade, transportation, and utilities .....	47	30	49	75	35	2	—	—
Information .....	48	35	50	80	29	—	—	( <sup>2</sup> )
Financial activities .....	40	35	55	70	31	—	2	—
Education and health services .....	59	30	23	80	14	—	—	2
Educational services .....	76	30	11	80	7	2	—	—
Health care and social assistance .....	56	30	25	80	16	—	—	2
<b>Geographic areas</b>								
Northeast .....	59	35	33	75	20	—	—	1
New England .....	68	30	29	80	21	—	—	( <sup>2</sup> )
Middle Atlantic .....	56	35	35	75	20	1	—	—
South .....	52	35	41	80	26	—	—	1
South Atlantic .....	58	35	38	80	26	—	—	1
West South Central .....	46	35	46	80	27	—	—	( <sup>2</sup> )
Midwest .....	56	35	39	75	23	2	3	1
East North Central .....	54	30	40	75	24	1	—	—
West North Central .....	59	35	36	80	19	—	3	—
West:								
Mountain .....	43	30	39	75	20	—	—	1

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

<sup>2</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 21. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Brand-name drugs on formulary limits, private industry workers, 2018**

Characteristics	Copayment	Median copayment per prescription	Coinsurance	Median coinsurance per prescription	Coinsurance exists and a minimum or maximum dollar amount applies	Combination of copayment and coinsurance or another limit	No cost per fill or refill	Not determinable
<b>Worker characteristics</b>								
All workers .....	2.1	0	2.1	5	1.5	—	1.0	—
Management, professional, and related .....	3.4	7	3.3	6	2.4	—	1.0	—
Management, business, and financial .....	3.3	2	3.6	0	2.7	—	0.8	—
Professional and related .....	4.8	7	4.4	0	3.2	—	1.6	—
Sales and office .....	3.1	6	2.9	0	2.3	0.3	0.8	0.6
Sales and related .....	3.1	6	3.5	0	3.2	—	—	0.3
Office and administrative support .....	3.9	5	3.6	0	2.8	0.4	0.8	0.9
Full time .....	2.2	0	2.2	6	1.6	—	0.6	—
Part time .....	6.5	7	5.7	5	4.6	—	—	0.2
<b>Establishment characteristics</b>								
Service-providing industries .....	2.7	0	2.6	0	1.9	—	—	0.3
Trade, transportation, and utilities .....	2.8	6	3.0	0	2.8	0.5	—	—
Information .....	6.5	4	6.7	0	5.0	—	—	0.2
Financial activities .....	3.7	2	3.5	0	2.3	—	0.5	—
Education and health services .....	5.4	6	4.5	5	2.9	—	—	1.0
Educational services .....	3.4	2	1.7	0	1.5	0.5	—	—
Health care and social assistance .....	6.2	7	5.3	6	3.4	—	—	1.1
<b>Geographic areas</b>								
Northeast .....	4.2	3	3.9	5	2.4	—	—	0.4
New England .....	8.7	5	7.3	7	5.5	—	—	0.1
Middle Atlantic .....	5.3	1	5.6	5	3.1	0.2	—	—
South .....	2.4	0	2.7	0	2.1	—	—	0.5
South Atlantic .....	3.4	0	3.8	2	3.5	—	—	0.9
West South Central .....	4.5	0	5.0	0	2.1	—	—	0.1
Midwest .....	2.5	5	2.9	7	3.2	0.5	0.7	0.8
East North Central .....	2.8	5	3.6	2	4.3	0.4	—	—
West North Central .....	4.8	2	4.7	0	4.0	—	0.6	—
West:								
Mountain .....	5.1	5	7.7	0	4.4	—	—	0.8

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

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 22. Outpatient prescription drug benefits:<sup>1</sup> Brand-name drugs not on formulary limits, private industry workers, 2018**

(All workers participating in outpatient prescription drug plans with brand-name drug not on formulary coverage = 100 percent)

Characteristics	Copayment	Median copayment per prescription	Coinsurance	Median coinsurance per prescription	Coinsurance exists and a minimum or maximum dollar amount applies	Combination of copayment and coinsurance or another limit	No cost per fill or refill	Not determinable
<b>Worker characteristics</b>								
All workers .....	55	\$60	38	60	22	—	2	—
Management, professional, and related .....	52	60	42	60	25	1	4	1
Management, business, and financial .....	52	60	43	60	27	—	3	—
Professional and related .....	52	60	41	60	24	2	5	1
Sales and office .....	54	50	40	60	26	2	—	—
Sales and related .....	53	60	42	60	24	—	—	1
Office and administrative support .....	55	50	39	60	26	2	—	—
Full time .....	56	60	37	60	22	—	3	—
Part time .....	41	50	42	60	29	—	—	( <sup>2</sup> )
<b>Establishment characteristics</b>								
Service-providing industries .....	54	60	38	60	24	—	3	—
Trade, transportation, and utilities .....	53	60	43	60	26	3	—	—
Information .....	53	60	44	60	25	—	—	( <sup>2</sup> )
Financial activities .....	38	60	57	55	36	—	—	2
Education and health services .....	52	50	28	60	16	—	—	2
Educational services .....	76	50	15	65	7	—	—	( <sup>2</sup> )
Health care and social assistance .....	48	50	30	60	17	—	—	2
<b>Geographic areas</b>								
Northeast .....	55	50	37	60	21	—	—	1
New England .....	64	50	—	—	—	—	—	( <sup>2</sup> )
Middle Atlantic .....	51	50	38	55	22	—	—	1
South .....	52	60	41	65	26	—	—	1
South Atlantic .....	58	60	38	65	26	—	—	1
West South Central .....	46	60	44	65	24	—	—	( <sup>2</sup> )
Midwest .....	54	60	40	60	24	—	—	1
East North Central .....	51	60	42	60	26	3	—	—
West North Central .....	58	60	38	65	19	—	—	( <sup>2</sup> )
West:								
Mountain .....	39	50	41	60	20	—	—	2

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

<sup>2</sup> 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 22. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Brand-name drugs not on formulary limits, private industry workers, 2018**

Characteristics	Copayment	Median copayment per prescription	Coinsurance	Median coinsurance per prescription	Coinsurance exists and a minimum or maximum dollar amount applies	Combination of copayment and coinsurance or another limit	No cost per fill or refill	Not determinable
<b>Worker characteristics</b>								
All workers .....	2.3	1	2.4	0	1.6	–	0.6	–
Management, professional, and related .....	4.0	0	3.8	( <sup>2</sup> )	3.0	0.3	1.0	0.4
Management, business, and financial .....	3.7	0	4.0	2	3.2	–	0.8	–
Professional and related .....	5.9	12	5.3	2	3.7	0.5	1.6	0.6
Sales and office .....	3.2	5	3.2	0	2.4	0.4	–	–
Sales and related .....	4.0	2	4.5	0	3.1	–	–	0.4
Office and administrative support .....	3.9	3	3.8	4	3.1	0.5	–	–
Full time .....	2.3	0	2.4	0	1.7	–	0.6	–
Part time .....	7.4	0	7.4	2	5.4	–	–	0.3
<b>Establishment characteristics</b>								
Service-providing industries .....	2.9	0	3.0	0	2.1	–	0.7	–
Trade, transportation, and utilities .....	2.4	13	2.4	6	2.5	0.7	–	–
Information .....	7.2	0	7.5	1	6.5	–	–	0.2
Financial activities .....	4.1	1	3.9	0	3.1	–	–	1.7
Education and health services .....	5.0	0	6.0	4	3.1	–	–	1.1
Educational services .....	3.9	3	1.9	4	1.0	–	–	0.3
Health care and social assistance .....	5.8	0	7.1	4	3.6	–	–	1.2
<b>Geographic areas</b>								
Northeast .....	4.8	3	5.0	7	2.6	–	–	0.5
New England .....	12.3	8	–	–	–	–	–	0.1
Middle Atlantic .....	5.0	4	6.5	6	3.2	–	–	0.7
South .....	2.4	0	2.6	1	2.3	–	–	0.6
South Atlantic .....	3.5	0	4.0	4	3.8	–	–	1.0
West South Central .....	3.6	0	3.8	5	2.7	–	–	0.1
Midwest .....	3.2	6	3.7	1	3.1	–	–	0.9
East North Central .....	3.5	7	4.3	5	3.9	0.8	–	–
West North Central .....	6.5	12	6.9	6	5.1	–	–	0.1
West:								
Mountain .....	3.0	0	11.9	3	3.3	–	–	0.9

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

<sup>2</sup> Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Appendix table 1. Survey establishment response, private industry, 2018**

Establishments	Number of establishments
Total in sampling frame <sup>1</sup> .....	6,317,276
Total in sample .....	3,355
Responding <sup>2</sup> .....	2,222
Refused <sup>3</sup> .....	921
Out of business or not in survey scope .....	212

<sup>1</sup> The sampling frame was developed from state unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). With some minor exceptions, an establishment is a single economic unit that engages in one, or predominantly one, type of economic activity. For private industries, an establishment is usually a single physical location. Excluded from the survey are workers employed in federal and quasi-federal agencies, military personnel, agricultural workers, volunteers, unpaid workers, individuals receiving long-term disability compensation, and those working overseas. In addition, private industry excludes workers in private households, the self-employed, workers who set their own pay (e.g., proprietors, owners, major stockholders, and partners in unincorporated firms), and family members paid token wages.

<sup>2</sup> Establishments that provided data at the initial interview.

<sup>3</sup> Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. For information on nonresponse adjustment and imputation, see "National Compensation Measures," BLS Handbook of Methods available at [www.bls.gov/opub/hom/ncs/home.htm](http://www.bls.gov/opub/hom/ncs/home.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Appendix table 2. Number of workers represented, private industry, 2018**

Occupational group <sup>1</sup>	Estimated number of workers <sup>2</sup>
All workers .....	118,998,000
Management, professional, and related .....	32,454,400
Management, business, and financial .....	11,543,600
Professional and related .....	20,910,700
Service .....	28,250,500
Protective service .....	1,288,500
Sales and office .....	30,109,900
Sales and related .....	12,767,300
Office and administrative support .....	17,342,600
Natural resources, construction, and maintenance .....	9,778,600
Construction, extraction, farming, fishing, and forestry ..	4,991,400
Installation, maintenance, and repair .....	4,787,200
Production, transportation, and material moving .....	18,404,600
Production .....	9,664,000
Transportation and material moving .....	8,740,700

<sup>1</sup> The 2010 Standard Occupational Classification system is used to classify workers.

<sup>2</sup> The numbers of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.



# Technical Note

Most estimates of detailed benefit provisions are expressed in terms of the percentage of workers participating in a particular benefit plan or the percentage covered by a specific provision. Some estimates, however, provide values other than percentages of workers, such as the median eligibility service requirement, percentiles of annual individual deductible amount, percentiles of annual individual out-of-pocket maximum, or median copayment amounts.

All estimates shown in the table are based on the set of workers specified underneath the table title and on any subsets indicated by column headers. For example, the statement may indicate that or "All workers participating in medical care plans = 100 percent." Standard error tables do not include base statements as they provide measures of reliability for the corresponding estimate table. Estimates in the non-shaded columns generally indicate percentages of workers. Estimates in shaded columns measure values other than the percentage of workers, such as dollar amounts or months of service required for eligibility.

Some estimates are classified as "not determinable." Situations that result in this classification can vary. In detailed provisions of employer-sponsored health plans, the "not determinable" classification is used when no information on a particular plan feature is available from the Summary Plan Description (SPD). The SPD is used as a primary source of information on the provisions of health plans. For example, a SPD may indicate that the plan includes some coverage for substance abuse but does not explicitly mention outpatient coverage. In this case, coverage for outpatient substance abuse rehabilitation benefits would be captured as "not determinable".

Estimates by worker average wage are grouped into six wage categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories use percentile values based on unpublished March 2018 wages and salaries from the *Employer Costs for Employee Compensation*.

Percentiles are computed using average hourly earnings from sampled occupations within an establishment. Establishments in the survey are asked to report only individual worker earnings and scheduled hours of work for each sampled job. For the calculation of the percentile values, the individual worker hourly wages are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Average hourly wage percentiles				
	10	25	50 (median)	75	90
<b>Private industry workers</b>	\$10.00	\$12.75	\$18.78	\$30.08	\$46.73

The lowest 10- and 25-percent wage categories include those occupations with an average hourly wage less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations that make at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations that make at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average hourly wage greater than or equal to the 75th percentile value and 90th percentile value, respectively.

Note: Individual workers can fall into a wage category different from the average for the occupation into which they are classified because average hourly wages for the occupation are used to produce the benefit estimates.

## Sample size

See appendix table 1.

## Survey scope

See appendix table 2. Excluded from the survey are workers employed in federal and quasi-federal agencies, military personnel, agricultural workers, volunteers, unpaid workers, individuals receiving long-term disability compensation, and those working overseas. In addition, private industry excludes workers in private households, the self-employed, workers who set their own pay (e.g., proprietors, owners, major stockholders, and partners in unincorporated firms), and family members paid token wages.

## Survey methods

For technical information on survey methods, see "National Compensation Measures," in the BLS *Handbook of Methods* at [www.bls.gov/opub/hom/ncs/home.htm](http://www.bls.gov/opub/hom/ncs/home.htm). The concepts section of the *Handbook* provides definitions for worker and establishment characteristics, including geographic areas.

## Additional information

For BLS research articles on employee benefits, see the *Monthly Labor Review* at [www.bls.gov/opub/mlr](http://www.bls.gov/opub/mlr), *Beyond the Numbers: Pay and Benefits* at [www.bls.gov/opub/btn](http://www.bls.gov/opub/btn), *The Economics Daily* at [www.bls.gov/opub/ted](http://www.bls.gov/opub/ted), as well as the NCS publications page on benefits at [www.bls.gov/ncs/ncspubs.htm](http://www.bls.gov/ncs/ncspubs.htm).

## Healthcare Benefits

Healthcare benefits provide preventive and protective medical, dental, vision, or prescription drug coverage to employees and their families. Most employer-provided plans cover the employee and the employee's dependents, including spouse and children.

*High deductible health plan (HDHP).* This type of plan typically features a higher deductible and lower insurance premiums than those of traditional health plans. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses up until they meet the plan deductible. For 2018, the Internal Revenue Service (IRS) minimum deductible amount allowed for single coverage HDHP plans was \$1,350; for 2015-17 the amount was \$1,300.

### Medical care

Medical care plans provide services or payments for services rendered in the hospital or by a qualified medical care provider.

### Limitations on coverage

*Overall limits.* The NCS uses this term to refer to restrictions that apply to all or most benefits under the plan, as opposed to selected individual benefits. An example of an overall limit is a \$300-per-year deductible that must be paid before medical expenses become eligible for reimbursement. Another example is an 80-percent coinsurance that applies to all categories of care except outpatient surgery.

*Coverage limits.* Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered. For example, a \$250 copayment for hospital room and board.

*Maximum out-of-pocket expense.* The annual dollar amount limit a participant or family is required to pay out-of-pocket during, in addition to the plan deductible. Until it is met, the plan and the member share in the cost of covered expenses. Once reached, covered expenses are fully reimbursed for the rest of the year.

*Deductible.* The deductible is a dollar amount that an insured person pays during the benefit period—usually a year—before the insurer starts to make payments for covered medical services. Plans may have both individual and family deductibles. Some plans have separate deductibles for specific services. For example, a plan may have a hospitalization deductible per admission. Deductibles may vary between services received from an approved provider (that is, a provider with whom the insurer has a contract or an agreement specifying payment levels and other requirements) and those received from providers not on the approved list or as part of a different tier of benefits. Some deductibles vary based on other factors (aside from plan network), such as employee length of service, salary range, or enrollee age.

*Coinsurance.* This form of medical cost sharing requires an insured person to pay a stated percentage of medical expenses after the deductible amount, if any, is paid. After any deductible amount and coinsurance are paid, the insurer is responsible for the rest of the reimbursement for covered benefits, up to the maximum allowed charges. The individual is responsible for any charges in excess of what the insurer determines to be “usual, customary, and reasonable.” Coinsurance rates may differ between services received from an approved provider and those received from providers not on the approved list.

*Copayments.* The fixed dollar amount that an insured person must pay when a service is received before any remaining charges are paid by the insurer.

## Plan networks

*In-network.* Healthcare providers (e.g., specialists, hospitals, laboratories) that have accepted contracted rates with the insurer are considered in-network. The insured person typically pays a lower price for using services within the network.

*Out-of-network.* Services received outside the network, healthcare providers with contracted rates, typically carry a higher cost to the insured person.

*Most-generous coverage.* Insurers may offer more than two tiers of benefits and provide the insured person with the most-generous coverage, lowest costs (deductible, copayment, or coinsurance amounts), for using the preferred provider(s). The insured person may also receive services from the other in-network providers.

## Outpatient prescription drugs

Prescription drug plans include both stand-alone drug plans and prescription drug benefits included as part of a medical care plan. Outpatient prescription drugs dispensed during a hospital stay are covered as hospital miscellaneous charges.

*Formulary drugs.* These are both generic and brand-name drugs approved by the healthcare provider. Drugs not approved by the healthcare provider are nonformulary drugs, for which enrollees receive less generous benefits, such as a higher copayment per prescription.

*Brand-name drugs.* These are drugs that once were, or still are, under patents.

*Generic drugs.* These are drugs that are not under any patents. Once a drug’s patent has expired, some plans provide more generous coverage for same-formula generic drugs than for name-brand drugs; the practice is adopted as a cost containment measure.

*Mail-order drugs.* These are drugs that can be ordered through the mail. As a cost containment measure, some plans use mail-order pharmacies that typically provide a 3-month supply of maintenance drugs.