

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012

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

Characteristics	Total	Fee-for-service plan					Not determinable
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	
Worker characteristic							
All workers	100	80	2	64	6	7	—
Management, professional, and related	100	77	—	59	8	6	—
Management, business, and financial	100	80	—	64	5	7	—
Professional and related	100	75	3	55	11	6	—
Service	100	87	—	67	7	12	—
Protective service	100	—	—	86	—	—	—
Sales and office	100	78	2	64	6	5	—
Sales and related	100	80	—	70	—	4	—
Office and administrative support	100	77	—	62	7	6	—
Natural resources, construction, and maintenance	100	83	—	70	4	—	—
Construction, extraction, farming, fishing, and forestry	100	80	—	72	—	—	—
Installation, maintenance, and repair	100	85	—	69	5	—	—
Production, transportation, and material moving	100	82	2	70	—	6	—
Production	100	80	—	66	—	9	—
Transportation and material moving	100	85	4	76	—	—	—
Full time	100	79	2	64	7	7	—
Part time	100	84	—	70	—	—	—
Union	100	82	5	69	3	—	—
Nonunion	100	79	2	64	7	7	—
Average wage within the following categories: ¹							
Lowest 25 percent	100	82	—	65	5	10	—
Second 25 percent	100	84	2	71	6	6	—
Third 25 percent	100	76	1	63	6	6	—
Highest 25 percent	100	79	—	61	7	7	—
Highest 10 percent	100	81	3	65	6	7	—
Establishment characteristic							
Goods-producing industries	100	81	1	71	3	6	—
Construction	100	81	—	75	—	—	—
Manufacturing	100	80	—	68	4	—	—
Service-providing industries	100	79	3	62	7	7	—
Trade, transportation, and utilities	100	80	4	71	—	4	—
Wholesale trade	100	72	—	58	—	—	—
Retail trade	100	81	—	73	—	—	—
Information	100	78	—	55	—	—	—
Financial activities	100	83	—	69	6	6	—
Finance and insurance	100	86	—	74	—	7	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristic				
All workers	20	15	5	—
Management, professional, and related	23	17	6	—
Management, business, and financial	20	16	—	—
Professional and related	25	17	8	—
Service	13	8	—	—
Protective service	—	—	—	—
Sales and office	22	18	4	—
Sales and related	20	17	—	—
Office and administrative support	23	19	4	—
Natural resources, construction, and maintenance	17	13	—	—
Construction, extraction, farming, fishing, and forestry	20	—	—	—
Installation, maintenance, and repair	15	12	—	—
Production, transportation, and material moving	18	13	5	—
Production	20	16	—	—
Transportation and material moving	15	10	—	—
Full time	21	16	5	—
Part time	16	12	—	—
Union	18	16	—	—
Nonunion	21	15	5	—
Average wage within the following categories: ¹				
Lowest 25 percent	18	13	—	—
Second 25 percent	16	12	4	—
Third 25 percent	24	18	6	—
Highest 25 percent	21	17	5	—
Highest 10 percent	19	14	4	—
Establishment characteristic				
Goods-producing industries	19	14	—	—
Construction	19	15	—	—
Manufacturing	20	14	—	—
Service-providing industries	21	16	5	—
Trade, transportation, and utilities	20	16	4	—
Wholesale trade	28	20	—	—
Retail trade	19	16	—	—
Information	22	19	—	—
Financial activities	17	12	—	—
Finance and insurance	14	10	4	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Total	Fee-for-service plan					Not determinable
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	
Credit intermediation and related activities ..	100	84	—	72	—	10	—
Insurance carriers and related activities	100	—	—	77	—	—	—
Professional and business services	100	81	—	64	—	—	—
Education and health services	100	72	—	48	17	6	—
Educational services	100	56	—	44	6	—	—
Junior colleges, colleges, and universities ...	100	66	—	53	8	5	—
Healthcare and social assistance	100	75	—	49	19	6	—
1 to 99 workers	100	78	—	65	4	8	—
1 to 49 workers	100	79	—	66	4	6	—
50 to 99 workers	100	78	—	61	—	13	—
100 workers or more	100	81	3	64	8	6	—
100 to 499 workers	100	80	3	69	4	5	—
500 workers or more	100	81	3	58	14	7	—
Geographic area							
New England	100	66	—	49	—	11	—
Middle Atlantic	100	74	3	55	7	9	—
East North Central	100	84	—	70	8	—	—
West North Central	100	—	—	76	—	6	—
South Atlantic	100	82	—	62	9	6	—
East South Central	100	96	—	80	3	—	—
West South Central	100	—	—	81	4	6	—
Mountain	100	74	—	56	—	—	—
Pacific	100	67	—	57	4	4	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Credit intermediation and related activities ..	16	12	—	—
Insurance carriers and related activities	—	—	—	—
Professional and business services	19	15	—	—
Education and health services	28	19	—	—
Educational services	44	35	9	—
Junior colleges, colleges, and universities ...	34	21	13	—
Healthcare and social assistance	25	17	—	—
1 to 99 workers	22	17	—	—
1 to 49 workers	21	17	4	—
50 to 99 workers	22	16	—	—
100 workers or more	19	14	5	—
100 to 499 workers	20	13	—	—
500 workers or more	19	15	4	—
Geographic area				
New England	34	25	—	—
Middle Atlantic	26	—	15	—
East North Central	16	14	—	—
West North Central	—	—	—	—
South Atlantic	18	17	2	—
East South Central	4	—	—	—
West South Central	—	4	—	—
Mountain	26	21	—	—
Pacific	33	30	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Worker characteristic						
All workers	1.5	0.5	1.7	0.7	0.7	—
Management, professional, and related	2.0	—	2.6	1.2	0.9	—
Management, business, and financial	2.3	—	3.2	1.1	1.1	—
Professional and related	3.0	0.8	3.4	1.5	1.2	—
Service	2.5	—	5.3	1.5	3.3	—
Protective service	—	—	6.2	—	—	—
Sales and office	2.9	0.5	2.6	1.2	0.8	—
Sales and related	3.5	—	3.5	—	0.9	—
Office and administrative support	2.9	—	2.5	1.2	0.9	—
Natural resources, construction, and maintenance	3.2	—	4.2	1.3	—	—
Construction, extraction, farming, fishing, and forestry	5.2	—	5.5	—	—	—
Installation, maintenance, and repair	3.5	—	5.8	1.4	—	—
Production, transportation, and material moving	2.2	0.4	2.5	—	1.5	—
Production	2.7	—	3.4	—	2.4	—
Transportation and material moving	2.7	0.8	3.0	—	—	—
Full time	1.6	0.5	1.8	0.7	0.8	—
Part time	2.4	—	3.2	—	—	—
Union	2.5	1.3	2.9	0.6	—	—
Nonunion	1.6	0.6	1.9	0.8	0.8	—
Average wage within the following categories: ¹						
Lowest 25 percent	2.7	—	3.6	1.3	2.7	—
Second 25 percent	1.8	0.4	2.5	0.8	1.2	—
Third 25 percent	3.0	0.3	2.8	0.9	1.1	—
Highest 25 percent	1.5	—	2.2	1.1	0.8	—
Highest 10 percent	2.2	0.9	2.5	1.4	1.2	—
Establishment characteristic						
Goods-producing industries	2.1	0.4	2.4	0.8	1.6	—
Construction	4.7	—	5.1	—	—	—
Manufacturing	2.6	—	2.9	1.0	—	—
Service-providing industries	1.8	0.7	2.0	0.9	0.9	—
Trade, transportation, and utilities	2.8	0.7	2.9	—	1.0	—
Wholesale trade	5.8	—	5.8	—	—	—
Retail trade	3.2	—	3.4	—	—	—
Information	5.6	—	7.6	—	—	—
Financial activities	2.7	—	3.1	1.7	1.4	—
Finance and insurance	1.8	—	2.5	—	1.6	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristic				
All workers	1.5	1.2	0.7	—
Management, professional, and related	2.0	1.4	1.5	—
Management, business, and financial	2.3	2.0	—	—
Professional and related	3.0	2.1	2.2	—
Service	2.5	1.9	—	—
Protective service	—	—	—	—
Sales and office	2.9	2.6	0.6	—
Sales and related	3.5	3.0	—	—
Office and administrative support	2.9	2.8	0.5	—
Natural resources, construction, and maintenance	3.2	2.9	—	—
Construction, extraction, farming, fishing, and forestry	5.2	—	—	—
Installation, maintenance, and repair	3.5	3.2	—	—
Production, transportation, and material moving	2.2	2.0	1.0	—
Production	2.7	2.8	—	—
Transportation and material moving	2.7	2.1	—	—
Full time	1.6	1.3	0.7	—
Part time	2.4	2.1	—	—
Union	2.5	2.5	—	—
Nonunion	1.6	1.2	0.7	—
Average wage within the following categories: ¹				
Lowest 25 percent	2.7	1.9	—	—
Second 25 percent	1.8	1.7	0.6	—
Third 25 percent	3.0	2.2	1.3	—
Highest 25 percent	1.5	1.2	0.9	—
Highest 10 percent	2.2	2.0	1.2	—
Establishment characteristic				
Goods-producing industries	2.1	1.8	—	—
Construction	4.7	4.5	—	—
Manufacturing	2.6	2.3	—	—
Service-providing industries	1.8	1.3	0.9	—
Trade, transportation, and utilities	2.8	2.3	1.2	—
Wholesale trade	5.8	5.5	—	—
Retail trade	3.2	2.7	—	—
Information	5.6	5.8	—	—
Financial activities	2.7	1.6	—	—
Finance and insurance	1.8	1.5	1.0	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Credit intermediation and related activities ..	2.4	—	3.1	—	2.6	—
Insurance carriers and related activities	—	—	5.0	—	—	—
Professional and business services	3.5	—	4.6	—	—	—
Education and health services	3.3	—	4.6	2.3	1.2	—
Educational services	4.3	—	3.9	0.8	—	—
Junior colleges, colleges, and universities ...	3.4	—	4.5	1.3	0.9	—
Healthcare and social assistance	3.9	—	5.2	2.7	1.4	—
1 to 99 workers	3.0	—	3.1	0.9	1.8	—
1 to 49 workers	3.1	—	3.7	1.2	1.4	—
50 to 99 workers	4.2	—	4.1	—	3.9	—
100 workers or more	1.5	0.5	1.6	0.9	0.8	—
100 to 499 workers	2.3	0.9	2.5	0.9	1.2	—
500 workers or more	1.7	0.5	2.0	1.6	1.1	—
Geographic area						
New England	3.8	—	4.3	—	2.7	—
Middle Atlantic	5.4	0.7	2.0	1.5	2.7	—
East North Central	3.1	—	4.6	1.8	—	—
West North Central	—	—	7.5	—	1.6	—
South Atlantic	2.0	—	3.9	2.1	1.6	—
East South Central	0.8	—	5.3	0.9	—	—
West South Central	—	—	3.3	1.1	1.6	—
Mountain	6.8	—	7.2	—	—	—
Pacific	5.2	—	5.0	0.8	0.8	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Credit intermediation and related activities ..	2.4	1.7	—	—
Insurance carriers and related activities	—	—	—	—
Professional and business services	3.5	2.5	—	—
Education and health services	3.3	3.1	—	—
Educational services	4.3	4.2	1.5	—
Junior colleges, colleges, and universities ...	3.4	2.6	1.7	—
Healthcare and social assistance	3.9	3.5	—	—
1 to 99 workers	3.0	2.0	—	—
1 to 49 workers	3.1	2.4	1.2	—
50 to 99 workers	4.2	3.0	—	—
100 workers or more	1.5	1.3	1.2	—
100 to 499 workers	2.3	1.9	—	—
500 workers or more	1.7	1.4	0.7	—
Geographic area				
New England	3.8	2.0	—	—
Middle Atlantic	5.4	—	2.7	—
East North Central	3.1	2.9	—	—
West North Central	—	—	—	—
South Atlantic	2.0	2.0	0.4	—
East South Central	0.8	—	—	—
West South Central	—	1.0	—	—
Mountain	6.8	5.4	—	—
Pacific	5.2	4.3	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2012

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

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	98	2	–	76	24	–	30	70	–
Management, professional, and related	97	–	–	74	26	–	35	65	–
Management, business, and financial	96	–	–	73	27	–	28	72	–
Professional and related	97	3	–	74	26	–	40	60	–
Service	99	–	–	79	21	–	30	70	–
Protective service	98	–	–	89	–	–	–	89	–
Sales and office	98	2	–	74	26	–	31	69	–
Sales and related	97	–	–	77	23	–	25	75	–
Office and administrative support	98	–	–	73	27	–	33	67	–
Natural resources, construction, and maintenance	98	–	–	79	21	–	22	78	–
Construction, extraction, farming, fishing, and forestry	98	–	–	80	20	–	24	76	–
Installation, maintenance, and repair	98	–	–	77	23	–	21	79	–
Production, transportation, and material moving	98	2	–	78	22	–	25	75	–
Production	99	–	–	75	25	–	30	70	–
Transportation and material moving	96	4	–	84	16	–	18	82	–
Full time	98	2	–	75	25	–	31	69	–
Part time	94	–	–	79	21	–	24	76	–
Union	95	5	–	75	25	–	22	78	–
Nonunion	98	2	–	76	24	–	32	68	–
Average wage within the following categories: ¹									
Lowest 25 percent	97	–	–	74	26	–	31	69	–
Second 25 percent	98	2	–	81	19	–	25	75	–
Third 25 percent	99	1	–	75	25	–	33	67	–
Highest 25 percent	96	–	–	73	27	–	32	68	–
Highest 10 percent	97	3	–	76	24	–	29	71	–
Establishment characteristic									
Goods-producing industries	99	1	–	79	21	–	26	74	–
Construction	99	–	–	80	20	–	23	77	–
Manufacturing	99	–	–	77	23	–	29	71	–
Service-providing industries	97	3	–	75	25	–	32	68	–
Trade, transportation, and utilities	96	4	–	76	24	–	22	78	–
Wholesale trade	99	–	–	69	31	–	32	68	–
Retail trade	95	–	–	78	22	–	21	79	–
Information	97	–	–	64	36	–	28	72	–
Financial activities	99	–	–	80	20	–	28	72	–
Finance and insurance	99	–	–	82	18	–	24	76	–

See footnotes at end of table.

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	99	—	—	77	23	—	25	75	—
Insurance carriers and related activities	100	—	—	86	14	—	21	79	—
Professional and business services	95	—	—	75	25	—	28	72	—
Education and health services	99	—	—	74	26	—	49	51	—
Educational services	100	—	—	59	41	—	52	48	—
Junior colleges, colleges, and universities ...	100	—	—	74	26	—	45	55	—
Healthcare and social assistance	99	—	—	76	24	—	48	52	—
1 to 99 workers	98	—	—	73	27	—	30	70	—
1 to 49 workers	98	—	—	75	25	—	28	72	—
50 to 99 workers	99	—	—	70	30	—	36	64	—
100 workers or more	97	3	—	77	23	—	30	70	—
100 to 499 workers	97	3	—	79	21	—	26	74	—
500 workers or more	97	3	—	76	24	—	36	64	—
Geographic area									
New England	99	—	—	63	37	—	41	59	—
Middle Atlantic	97	3	—	76	24	—	39	61	—
East North Central	99	—	—	80	20	—	27	73	—
West North Central	99	—	—	87	—	—	—	80	—
South Atlantic	94	—	—	72	28	—	29	71	—
East South Central	97	—	—	84	—	—	15	85	—
West South Central	98	—	—	89	11	—	15	85	—
Mountain	99	—	—	70	30	—	41	59	—
Pacific	98	—	—	64	36	—	40	60	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 2. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2012

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	0.5	0.5	–	1.4	1.4	–	1.6	1.6	–
Management, professional, and related	1.3	–	–	2.3	2.3	–	2.5	2.5	–
Management, business, and financial	2.9	–	–	3.1	3.1	–	2.8	2.8	–
Professional and related	0.8	0.8	–	2.6	2.6	–	3.4	3.4	–
Service	0.5	–	–	3.8	3.8	–	5.3	5.3	–
Protective service	2.0	–	–	5.0	–	–	–	5.7	–
Sales and office	0.5	0.5	–	2.5	2.5	–	2.6	2.6	–
Sales and related	0.9	–	–	3.3	3.3	–	3.2	3.2	–
Office and administrative support	0.5	–	–	2.6	2.6	–	2.8	2.8	–
Natural resources, construction, and maintenance	1.0	–	–	3.6	3.6	–	3.3	3.3	–
Construction, extraction, farming, fishing, and forestry	1.1	–	–	4.8	4.8	–	5.5	5.5	–
Installation, maintenance, and repair	1.6	–	–	4.8	4.8	–	3.6	3.6	–
Production, transportation, and material moving	0.4	0.4	–	2.4	2.4	–	2.6	2.6	–
Production	0.5	–	–	3.4	3.4	–	3.4	3.4	–
Transportation and material moving	0.8	0.8	–	2.5	2.5	–	2.9	2.9	–
Full time	0.5	0.5	–	1.5	1.5	–	1.7	1.7	–
Part time	1.8	–	–	2.7	2.7	–	3.1	3.1	–
Union	1.3	1.3	–	2.7	2.7	–	2.7	2.7	–
Nonunion	0.6	0.6	–	1.5	1.5	–	1.7	1.7	–
Average wage within the following categories: ¹									
Lowest 25 percent	1.0	–	–	3.0	3.0	–	3.5	3.5	–
Second 25 percent	0.4	0.4	–	1.9	1.9	–	2.3	2.3	–
Third 25 percent	0.3	0.3	–	2.2	2.2	–	2.8	2.8	–
Highest 25 percent	1.3	–	–	2.1	2.1	–	1.8	1.8	–
Highest 10 percent	0.9	0.9	–	2.4	2.4	–	2.5	2.5	–
Establishment characteristic									
Goods-producing industries	0.4	0.4	–	2.3	2.3	–	2.5	2.5	–
Construction	0.9	–	–	4.7	4.7	–	5.0	5.0	–
Manufacturing	0.4	–	–	2.9	2.9	–	3.0	3.0	–
Service-providing industries	0.7	0.7	–	1.7	1.7	–	1.9	1.9	–
Trade, transportation, and utilities	0.7	0.7	–	2.4	2.4	–	2.8	2.8	–
Wholesale trade	0.5	–	–	5.5	5.5	–	5.8	5.8	–
Retail trade	1.6	–	–	3.0	3.0	–	3.1	3.1	–
Information	2.2	–	–	6.9	6.9	–	6.0	6.0	–
Financial activities	0.4	–	–	2.2	2.2	–	3.2	3.2	–
Finance and insurance	0.2	–	–	2.2	2.2	–	2.6	2.6	–

See footnotes at end of table.

Table 2. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	0.4	—	—	2.9	2.9	—	3.0	3.0	—
Insurance carriers and related activities	0.2	—	—	3.9	3.9	—	5.0	5.0	—
Professional and business services	2.6	—	—	3.9	3.9	—	4.6	4.6	—
Education and health services	0.3	—	—	3.8	3.8	—	4.5	4.5	—
Educational services	0.1	—	—	4.0	4.0	—	4.1	4.1	—
Junior colleges, colleges, and universities ...	0.1	—	—	3.0	3.0	—	4.2	4.2	—
Healthcare and social assistance	0.4	—	—	4.0	4.0	—	5.1	5.1	—
1 to 99 workers	1.0	—	—	2.8	2.8	—	2.5	2.5	—
1 to 49 workers	1.3	—	—	3.3	3.3	—	3.1	3.1	—
50 to 99 workers	0.2	—	—	4.9	4.9	—	4.1	4.1	—
100 workers or more	0.5	0.5	—	1.5	1.5	—	1.7	1.7	—
100 to 499 workers	0.9	0.9	—	2.2	2.2	—	2.5	2.5	—
500 workers or more	0.5	0.5	—	1.8	1.8	—	2.0	2.0	—
Geographic area									
New England	0.8	—	—	1.8	1.8	—	3.1	3.1	—
Middle Atlantic	0.7	0.7	—	1.8	1.8	—	2.8	2.8	—
East North Central	0.7	—	—	3.6	3.6	—	4.1	4.1	—
West North Central	0.5	—	—	4.4	—	—	—	6.7	—
South Atlantic	2.5	—	—	4.1	4.1	—	3.5	3.5	—
East South Central	1.3	—	—	5.9	—	—	4.3	4.3	—
West South Central	0.6	—	—	2.1	2.1	—	3.3	3.3	—
Mountain	0.4	—	—	5.8	5.8	—	7.3	7.3	—
Pacific	0.9	—	—	4.1	4.1	—	5.5	5.5	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 3. Medical care benefits: High deductible and non-high-deductible health plans,¹ private industry workers, National Compensation Survey, 2012

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

Characteristics	High deductible health plans	Non-high-deductible health plans
Worker characteristic		
All workers	27	73
Management, professional, and related	26	73
Management, business, and financial	30	69
Professional and related	23	76
Service	24	76
Protective service	–	92
Sales and office	31	69
Sales and related	33	66
Office and administrative support	29	70
Natural resources, construction, and maintenance	27	72
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	33	66
Production, transportation, and material moving	23	77
Production	27	73
Transportation and material moving	18	82
Full time	27	73
Part time	24	75
Union	8	92
Nonunion	30	70
Average wage within the following categories: ²		
Lowest 25 percent	31	68
Second 25 percent	28	72
Third 25 percent	27	73
Highest 25 percent	24	75
Highest 10 percent	25	74
Establishment characteristic		
Goods-producing industries	26	74
Construction	24	76
Manufacturing	26	74
Service-providing industries	27	72
Trade, transportation, and utilities	27	72
Wholesale trade	27	73
Retail trade	36	64
Information	24	70
Financial activities	34	64
Finance and insurance	33	65

See footnotes at end of table.

Table 3. Medical care benefits: High deductible and non-high-deductible health plans,¹ private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	High deductible health plans	Non-high-deductible health plans
Credit intermediation and related activities ..	30	69
Insurance carriers and related activities	38	62
Professional and business services	30	69
Education and health services	22	78
Educational services	—	93
Junior colleges, colleges, and universities ...	—	91
Healthcare and social assistance	25	75
1 to 99 workers	35	65
1 to 49 workers	36	63
50 to 99 workers	31	68
100 workers or more	20	79
100 to 499 workers	24	76
500 workers or more	16	84
Geographic area		
New England	23	76
Middle Atlantic	15	84
East North Central	32	68
West North Central	35	64
South Atlantic	22	77
East South Central	25	74
West South Central	35	65
Mountain	32	68
Pacific	27	73

¹ The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 3. Standard errors for medical care benefits: High deductible and non-high-deductible health plans, private industry workers, National Compensation Survey, 2012

Characteristics	High deductible health plans	Non-high-deductible health plans
Worker characteristic		
All workers	1.3	1.3
Management, professional, and related	2.2	2.3
Management, business, and financial	3.5	3.7
Professional and related	2.4	2.4
Service	4.2	4.2
Protective service	–	3.9
Sales and office	1.8	1.7
Sales and related	3.2	3.2
Office and administrative support	2.0	2.0
Natural resources, construction, and maintenance	5.2	5.2
Construction, extraction, farming, fishing, and forestry	4.5	4.5
Installation, maintenance, and repair	8.0	7.9
Production, transportation, and material moving	2.1	2.1
Production	3.1	3.1
Transportation and material moving	2.4	2.4
Full time	1.3	1.3
Part time	3.2	3.3
Union	1.8	1.8
Nonunion	1.4	1.4
Average wage within the following categories: ¹		
Lowest 25 percent	3.1	3.1
Second 25 percent	2.3	2.4
Third 25 percent	2.3	2.3
Highest 25 percent	2.2	2.3
Highest 10 percent	2.7	3.0
Establishment characteristic		
Goods-producing industries	2.6	2.6
Construction	4.5	4.5
Manufacturing	2.9	2.9
Service-providing industries	1.6	1.6
Trade, transportation, and utilities	2.1	2.2
Wholesale trade	4.2	4.2
Retail trade	2.9	2.9
Information	5.8	6.5
Financial activities	3.2	3.3
Finance and insurance	3.9	4.0

See footnotes at end of table.

Table 3. Standard errors for medical care benefits: High deductible and non-high-deductible health plans, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	High deductible health plans	Non-high-deductible health plans
Credit intermediation and related activities ..	3.7	3.7
Insurance carriers and related activities	7.8	7.8
Professional and business services	3.7	3.7
Education and health services	3.7	3.7
Educational services	—	2.6
Junior colleges, colleges, and universities ...	—	3.2
Healthcare and social assistance	4.3	4.3
1 to 99 workers	2.3	2.3
1 to 49 workers	2.6	2.6
50 to 99 workers	3.7	3.6
100 workers or more	1.5	1.5
100 to 499 workers	2.2	2.2
500 workers or more	1.7	1.7
Geographic area		
New England	6.1	6.0
Middle Atlantic	1.7	1.8
East North Central	4.2	4.2
West North Central	5.7	5.4
South Atlantic	2.9	3.2
East South Central	5.2	5.2
West South Central	3.9	3.9
Mountain	4.6	4.6
Pacific	2.6	2.6

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 4. Non–high-deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Worker characteristic								
All workers	100	80	\$200	\$250	\$500	\$750	\$1,000	20
Management, professional, and related	100	79	200	300	500	750	1,000	21
Management, business, and financial	100	78	200	250	500	750	1,000	22
Professional and related	100	81	200	300	500	750	1,000	19
Service	100	81	200	250	500	1,000	1,000	19
Protective service	100	–	–	–	–	–	–	–
Sales and office	100	78	200	300	500	750	1,000	22
Sales and related	100	82	250	300	500	850	1,000	18
Office and administrative support	100	76	–	300	500	600	1,000	24
Natural resources, construction, and maintenance	100	80	200	250	400	550	1,000	20
Construction, extraction, farming, fishing, and forestry	100	81	200	250	300	–	1,000	19
Installation, maintenance, and repair	100	79	200	300	500	600	1,000	21
Production, transportation, and material moving	100	85	150	250	500	750	1,000	15
Production	100	81	–	300	500	750	1,000	19
Transportation and material moving	100	89	–	250	500	600	1,000	11
Full time	100	80	200	300	500	750	1,000	20
Part time	100	84	–	250	300	500	1,000	16
Union	100	80	100	200	300	500	1,000	20
Nonunion	100	80	200	300	500	750	1,000	20
Average wage within the following categories: ¹								
Lowest 25 percent	100	80	200	250	500	600	1,000	20
Second 25 percent	100	84	200	300	500	–	1,000	16
Third 25 percent	100	80	–	300	500	750	1,000	20
Highest 25 percent	100	78	200	250	500	750	1,000	22
Highest 10 percent	100	82	200	250	500	600	1,000	18
Establishment characteristic								
Goods-producing industries	100	83	200	250	500	750	1,000	17
Construction	100	81	200	250	500	–	1,000	19
Manufacturing	100	83	–	250	500	750	1,000	17
Service-providing industries	100	79	200	250	500	750	1,000	21
Trade, transportation, and utilities	100	83	–	250	400	–	1,000	17
Wholesale trade	100	71	250	300	–	575	1,000	29
Retail trade	100	84	250	300	500	750	1,000	16
Transportation and warehousing	100	98	100	–	350	–	1,000	2
Utilities	100	–	–	–	–	–	–	–
Information	100	57	100	–	–	–	1,000	43
Financial activities	100	81	250	350	500	1,000	1,000	19
Finance and insurance	100	80	250	350	500	1,000	1,000	20

See footnotes at end of table.

Table 4. Non-high-deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Credit intermediation and related activities ..	100	78	\$250	—	—	\$1,000	\$1,000	22
Insurance carriers and related activities	100	81	—	\$350	\$500	—	1,000	19
Professional and business services	100	80	230	300	500	1,000	1,000	20
Professional and technical services	100	77	230	300	500	—	1,000	23
Education and health services	100	79	200	300	500	750	1,000	21
Educational services	100	61	250	300	500	500	1,000	39
Junior colleges, colleges, and universities ...	100	71	—	250	400	—	1,000	29
Healthcare and social assistance	100	82	200	300	500	750	1,000	18
Leisure and hospitality	100	—	—	—	—	—	—	—
Accommodation and food services	100	—	—	—	—	—	—	—
Other services	100	—	—	—	—	—	—	—
1 to 99 workers	100	78	250	400	500	1,000	1,000	22
1 to 49 workers	100	81	250	400	500	1,000	1,000	19
50 to 99 workers	100	72	—	450	500	1,000	1,000	28
100 workers or more	100	81	150	250	400	575	1,000	19
100 to 499 workers	100	84	—	250	500	600	1,000	16
500 workers or more	100	79	—	250	300	500	1,000	21
Geographic area								
New England	100	71	—	300	500	—	1,000	29
Middle Atlantic	100	80	200	250	500	750	1,000	20
East North Central	100	81	200	300	500	750	1,000	19
West North Central	100	92	150	250	500	—	1,000	8
South Atlantic	100	81	200	300	500	—	1,000	19
East South Central	100	—	—	—	—	—	—	—
West South Central	100	91	200	300	500	750	1,000	9
Mountain	100	76	100	250	500	500	—	24
Pacific	100	65	—	250	—	750	1,000	35

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 4. Standard errors for non–high-deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Worker characteristic							
All workers	1.3	\$0	\$28	\$0	\$0	\$0	1.3
Management, professional, and related	2.1	0	67	0	24	0	2.1
Management, business, and financial	4.0	10	56	28	64	0	4.0
Professional and related	2.3	0	60	0	37	0	2.3
Service	4.0	24	10	34	266	0	4.0
Protective service	–	–	–	–	–	–	–
Sales and office	2.2	14	18	0	26	0	2.2
Sales and related	3.4	51	0	17	123	0	3.4
Office and administrative support	2.3	–	70	0	130	0	2.3
Natural resources, construction, and maintenance	3.8	0	17	76	129	0	3.8
Construction, extraction, farming, fishing, and forestry	5.1	0	42	59	–	0	5.1
Installation, maintenance, and repair	5.4	48	0	112	128	0	5.4
Production, transportation, and material moving	2.3	20	51	0	80	0	2.3
Production	3.3	–	43	0	45	0	3.3
Transportation and material moving	2.5	–	20	26	157	89	2.5
Full time	1.4	0	74	0	0	0	1.4
Part time	2.7	–	51	0	55	78	2.7
Union	2.5	24	25	62	44	60	2.5
Nonunion	1.4	0	0	0	0	0	1.4
Average wage within the following categories: ¹							
Lowest 25 percent	3.9	56	0	120	169	0	3.9
Second 25 percent	2.1	46	26	0	–	0	2.1
Third 25 percent	2.0	–	68	0	64	0	2.0
Highest 25 percent	1.9	0	20	83	142	0	1.9
Highest 10 percent	2.2	14	29	75	161	0	2.2
Establishment characteristic							
Goods-producing industries	2.3	38	17	0	0	0	2.3
Construction	4.9	10	20	66	–	0	4.9
Manufacturing	3.0	–	30	0	0	0	3.0
Service-providing industries	1.3	0	51	0	0	0	1.3
Trade, transportation, and utilities	2.5	–	37	104	–	0	2.5
Wholesale trade	6.8	29	0	–	53	69	6.8
Retail trade	2.7	66	41	26	177	0	2.7
Transportation and warehousing	0.4	0	–	56	–	194	0.4
Utilities	–	–	–	–	–	–	–
Information	8.1	0	–	–	–	0	8.1
Financial activities	2.4	53	59	0	296	0	2.4
Finance and insurance	2.5	31	57	0	284	0	2.5

See footnotes at end of table.

Table 4. Standard errors for non–high-deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Credit intermediation and related activities ..	3.5	\$68	–	–	\$177	\$0	3.5
Insurance carriers and related activities	4.9	–	\$73	\$34	–	0	4.9
Professional and business services	4.0	40	71	0	132	0	4.0
Professional and technical services	5.8	43	73	137	–	0	5.8
Education and health services	2.7	20	45	0	146	0	2.7
Educational services	4.5	28	35	75	0	255	4.5
Junior colleges, colleges, and universities ...	2.9	–	10	85	–	85	2.9
Healthcare and social assistance	2.6	31	73	0	106	0	2.6
Leisure and hospitality	–	–	–	–	–	–	–
Accommodation and food services	–	–	–	–	–	–	–
Other services	–	–	–	–	–	–	–
1 to 99 workers	2.9	0	75	0	0	0	2.9
1 to 49 workers	3.1	17	93	20	0	0	3.1
50 to 99 workers	5.8	–	120	52	118	0	5.8
100 workers or more	1.5	20	0	67	57	31	1.5
100 to 499 workers	1.9	–	14	53	21	50	1.9
500 workers or more	1.9	–	57	10	24	157	1.9
Geographic area							
New England	5.9	–	52	133	–	0	5.9
Middle Atlantic	3.0	35	28	93	112	0	3.0
East North Central	3.7	56	65	10	184	0	3.7
West North Central	2.1	34	37	107	–	0	2.1
South Atlantic	3.2	55	61	0	–	0	3.2
East South Central	–	–	–	–	–	–	–
West South Central	2.2	33	34	0	88	0	2.2
Mountain	7.0	14	42	119	0	–	7.0
Pacific	4.2	–	50	–	103	0	4.2

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 5. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2012

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	94	6	(¹)	79	21	—	87	12	1
Management, professional, and related	94	—	—	76	24	—	85	14	1
Management, business, and financial	94	—	—	73	27	—	84	—	—
Professional and related	95	5	(¹)	77	23	—	86	13	1
Service	90	10	—	75	25	—	85	15	1
Protective service	97	—	—	89	—	—	90	—	—
Sales and office	95	5	(¹)	84	16	—	90	10	(¹)
Sales and related	96	4	—	94	6	—	92	7	1
Office and administrative support	94	6	(¹)	80	20	—	89	11	(¹)
Natural resources, construction, and maintenance	92	—	—	78	22	—	85	15	(¹)
Construction, extraction, farming, fishing, and forestry	92	—	—	76	—	—	83	—	—
Installation, maintenance, and repair	92	—	—	79	21	—	86	—	—
Production, transportation, and material moving	96	4	—	79	21	—	88	10	1
Production	95	5	—	80	20	—	86	11	3
Transportation and material moving	98	—	—	78	22	—	91	9	(¹)
Full time	94	6	(¹)	78	22	—	87	12	1
Part time	96	4	—	83	17	—	88	12	(¹)
Union	88	12	—	64	36	—	73	27	(¹)
Nonunion	95	5	(¹)	81	19	—	89	10	1
Average wage within the following categories: ²									
Lowest 25 percent	92	—	—	85	15	—	91	8	1
Second 25 percent	95	—	—	82	18	—	89	10	1
Third 25 percent	95	5	(¹)	79	21	—	86	13	(¹)
Highest 25 percent	93	7	(¹)	74	26	—	84	15	1
Highest 10 percent	96	4	—	79	21	—	86	12	1
Establishment characteristic									
Goods-producing industries	95	5	—	81	19	—	87	11	1
Construction	94	—	—	74	26	—	81	19	—
Manufacturing	95	5	—	82	18	—	89	10	2
Service-providing industries	94	6	(¹)	78	22	—	87	13	1
Trade, transportation, and utilities	97	3	—	86	14	—	94	6	1
Wholesale trade	95	—	—	86	14	—	94	6	—
Retail trade	98	—	—	96	—	—	94	—	—
Information	80	—	—	74	26	—	75	25	—
Financial activities	93	6	(¹)	79	21	—	84	15	1
Finance and insurance	93	7	—	80	20	—	86	13	1

See footnotes at end of table.

Table 5. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	92	—	—	82	18	—	89	11	—
Insurance carriers and related activities	93	—	—	81	19	—	87	12	1
Professional and business services	94	—	—	75	25	—	87	—	—
Education and health services	93	7	—	75	25	—	85	14	2
Educational services	90	—	—	64	36	—	70	30	—
Junior colleges, colleges, and universities ...	93	7	—	69	31	—	77	23	—
Healthcare and social assistance	94	6	—	76	24	—	86	12	2
1 to 99 workers	93	7	—	76	24	—	87	12	1
1 to 49 workers	94	—	—	76	24	—	86	13	1
50 to 99 workers	90	—	—	75	25	—	89	11	(¹)
100 workers or more	95	5	(¹)	81	19	—	87	12	1
100 to 499 workers	96	4	(¹)	82	18	—	90	10	1
500 workers or more	93	7	(¹)	79	21	—	84	15	(¹)
Geographic area									
New England	82	18	—	64	36	—	77	23	—
Middle Atlantic	87	13	—	59	41	—	66	34	1
East North Central	96	4	—	76	24	—	90	—	—
West North Central	98	—	—	87	—	—	94	—	—
South Atlantic	93	—	—	84	16	—	89	10	(¹)
East South Central	96	—	—	76	24	—	90	—	—
West South Central	96	—	—	91	9	—	94	4	1
Mountain	98	2	—	75	25	—	89	—	—
Pacific	97	3	—	87	—	—	92	—	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 5. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2012

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	0.7	0.7	0.1	1.5	1.5	—	1.1	1.1	0.3
Management, professional, and related	1.9	—	—	3.0	3.0	—	2.6	2.7	0.4
Management, business, and financial	3.6	—	—	5.0	5.0	—	5.0	—	—
Professional and related	1.2	1.2	0.2	3.2	3.2	—	2.0	2.0	0.3
Service	2.8	2.8	—	5.7	5.7	—	4.3	4.3	0.4
Protective service	2.3	—	—	7.2	—	—	6.8	—	—
Sales and office	0.8	0.8	(¹)	1.6	1.6	—	1.3	1.3	0.2
Sales and related	1.2	1.2	—	1.4	1.4	—	1.9	1.8	0.5
Office and administrative support	0.9	0.9	0.1	2.1	2.1	—	1.5	1.5	0.2
Natural resources, construction, and maintenance	2.9	—	—	4.1	4.1	—	3.9	3.9	0.1
Construction, extraction, farming, fishing, and forestry	4.4	—	—	7.1	—	—	5.3	—	—
Installation, maintenance, and repair	3.8	—	—	4.9	4.9	—	4.8	—	—
Production, transportation, and material moving	0.8	0.8	—	2.5	2.5	—	2.3	2.1	1.1
Production	1.2	1.2	—	3.7	3.7	—	3.5	3.1	2.0
Transportation and material moving	0.6	—	—	3.0	3.0	—	2.0	2.0	(¹)
Full time	0.8	0.8	0.1	1.6	1.6	—	1.2	1.2	0.3
Part time	1.0	1.0	—	3.2	3.2	—	2.9	2.9	(¹)
Union	2.1	2.1	—	4.5	4.5	—	4.2	4.2	0.2
Nonunion	0.8	0.8	0.1	1.6	1.6	—	1.2	1.2	0.3
Average wage within the following categories: ²									
Lowest 25 percent	2.6	—	—	3.1	3.1	—	1.9	1.9	0.3
Second 25 percent	1.4	—	—	2.6	2.6	—	2.0	2.0	0.6
Third 25 percent	0.8	0.7	0.2	2.1	2.1	—	1.6	1.5	0.2
Highest 25 percent	1.9	1.9	0.1	2.5	2.5	—	2.1	2.2	0.5
Highest 10 percent	0.9	0.9	—	2.5	2.5	—	2.3	2.1	0.9
Establishment characteristic									
Goods-producing industries	1.0	1.0	—	2.7	2.7	—	2.1	2.0	0.9
Construction	3.6	—	—	5.9	5.9	—	5.1	5.1	—
Manufacturing	1.0	1.0	—	3.2	3.2	—	2.3	2.1	1.2
Service-providing industries	0.9	0.9	0.1	1.9	1.9	—	1.5	1.5	0.2
Trade, transportation, and utilities	0.7	0.7	—	1.9	1.9	—	1.4	1.3	0.3
Wholesale trade	1.9	—	—	3.0	3.0	—	1.8	1.8	—
Retail trade	0.7	—	—	1.4	—	—	1.8	—	—
Information	7.8	—	—	7.2	7.2	—	7.2	7.2	—
Financial activities	1.9	1.8	0.4	3.1	3.1	—	2.5	2.4	0.6
Finance and insurance	1.9	1.9	—	2.7	2.7	—	1.9	1.7	0.7

See footnotes at end of table.

Table 5. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	2.1	—	—	3.3	3.3	—	2.2	2.2	—
Insurance carriers and related activities	3.1	—	—	4.7	4.7	—	3.6	3.4	1.1
Professional and business services	3.0	—	—	5.4	5.4	—	4.6	—	—
Education and health services	1.5	1.5	—	4.2	4.2	—	2.2	2.1	0.9
Educational services	4.1	—	—	5.7	5.7	—	6.3	6.3	—
Junior colleges, colleges, and universities ...	1.2	1.2	—	4.4	4.4	—	4.3	4.3	—
Healthcare and social assistance	1.3	1.3	—	4.6	4.6	—	2.1	1.8	1.0
1 to 99 workers	1.7	1.7	—	2.7	2.7	—	2.2	2.2	0.6
1 to 49 workers	2.0	—	—	3.6	3.6	—	2.9	2.8	0.8
50 to 99 workers	3.4	—	—	4.5	4.5	—	3.0	3.0	(¹)
100 workers or more	0.7	0.6	0.1	1.7	1.7	—	1.3	1.3	0.2
100 to 499 workers	0.6	0.6	0.2	2.2	2.2	—	1.3	1.3	0.3
500 workers or more	1.1	1.1	(¹)	2.7	2.7	—	2.3	2.3	0.2
Geographic area									
New England	4.4	4.4	—	5.7	5.7	—	3.5	3.5	—
Middle Atlantic	1.3	1.3	—	3.7	3.7	—	3.5	3.9	0.5
East North Central	1.2	1.2	—	4.3	4.3	—	3.2	—	—
West North Central	0.8	—	—	5.8	—	—	2.4	—	—
South Atlantic	3.2	—	—	3.3	3.3	—	2.9	2.9	0.1
East South Central	2.9	—	—	6.2	6.2	—	3.9	—	—
West South Central	1.6	—	—	2.2	2.2	—	1.4	1.1	0.6
Mountain	0.3	0.3	—	7.0	7.0	—	3.3	—	—
Pacific	0.6	0.6	—	4.7	—	—	3.7	—	—

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 6. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2012

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

Characteristics	Total	With deductible							Other deductible	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	Point-of-service			
Worker characteristic											
All workers	100	94	—	—	60	\$750	\$1,310	—	—	6	(¹)
Management, professional, and related	100	94	—	—	62	—	1,200	—	—	—	—
Management, business, and financial	100	94	—	—	61	—	1,500	—	—	—	—
Professional and related	100	95	—	—	62	600	1,200	—	—	5	(¹)
Service	100	90	28	—	62	1,000	1,500	—	—	10	—
Protective service	100	97	—	—	85	—	—	—	—	—	—
Sales and office	100	95	—	—	59	750	1,500	—	—	5	(¹)
Sales and related	100	96	—	—	54	750	1,500	\$1,250	—	4	—
Office and administrative support	100	94	—	—	62	—	1,500	—	—	6	(¹)
Natural resources, construction, and maintenance	100	92	43	—	50	—	1,200	—	—	—	—
Construction, extraction, farming, fishing, and forestry	100	92	42	—	50	—	—	1,500	—	—	—
Installation, maintenance, and repair	100	92	43	—	49	600	—	—	—	—	—
Production, transportation, and material moving	100	96	31	\$750	65	600	1,200	500	—	4	—
Production	100	95	33	1,000	62	750	1,500	500	—	5	—
Transportation and material moving	100	98	28	—	70	500	1,000	500	—	—	—
Full time	100	94	32	1,000	61	750	1,500	500	(¹)	6	(¹)
Part time	100	96	—	—	49	—	950	1,250	—	4	—
Union	100	88	—	—	58	500	—	—	—	12	—
Nonunion	100	95	—	—	61	750	1,500	—	—	5	(¹)
Average wage within the following categories: ²											
Lowest 25 percent	100	92	—	—	56	700	1,500	—	—	—	—
Second 25 percent	100	95	—	—	64	1,000	1,500	500	—	—	—
Third 25 percent	100	95	—	—	60	600	1,200	500	—	5	(¹)
Highest 25 percent	100	93	—	—	60	600	1,000	—	—	7	(¹)
Highest 10 percent	100	96	—	—	62	600	1,000	—	—	4	—
Establishment characteristic											
Goods-producing industries	100	95	—	—	62	750	1,400	500	—	5	—
Construction	100	94	34	—	60	—	—	—	—	—	—
Manufacturing	100	95	—	—	62	750	1,500	500	—	5	—
Service-providing industries	100	94	—	—	60	750	1,300	—	—	6	(¹)
Trade, transportation, and utilities	100	97	—	—	63	600	1,200	—	—	3	—
Wholesale trade	100	95	28	—	67	—	—	—	—	—	—
Retail trade	100	98	—	—	57	850	1,725	—	—	—	—
Information	100	80	—	—	52	1,200	—	—	—	—	—
Financial activities	100	93	—	—	64	—	—	—	—	6	(¹)
Finance and insurance	100	93	—	—	61	—	—	—	—	7	—

See footnotes at end of table.

Table 6. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Total	With deductible							Other deductible	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	Point-of-service			
Credit intermediation and related activities ..	100	92	—	—	56	—	—	—	—	—	—
Insurance carriers and related activities	100	93	—	—	68	—	—	—	—	—	—
Professional and business services	100	94	—	—	61	—	\$1,500	—	—	—	—
Education and health services	100	93	35	\$1,000	58	—	1,400	—	—	7	—
Educational services	100	90	19	—	70	\$500	—	\$400	—	—	—
Junior colleges, colleges, and universities ...	100	93	18	350	75	—	—	400	—	7	—
Healthcare and social assistance	100	94	37	1,000	56	—	1,500	—	—	6	—
1 to 99 workers	100	93	—	—	61	1,000	2,000	—	—	7	—
1 to 49 workers	100	94	—	—	61	1,000	2,000	500	—	—	—
50 to 99 workers	100	90	—	—	61	1,000	—	—	—	—	—
100 workers or more	100	95	—	—	60	500	1,000	—	—	5	(1)
100 to 499 workers	100	96	—	—	62	575	1,200	—	—	4	(1)
500 workers or more	100	93	—	—	58	500	750	350	—	7	(1)
Geographic area											
New England	100	82	—	—	70	—	1,000	—	—	18	—
Middle Atlantic	100	87	—	—	63	—	1,200	—	—	13	—
East North Central	100	96	—	—	68	800	1,600	—	—	4	—
West North Central	100	98	—	—	58	1,000	1,750	750	—	—	—
South Atlantic	100	93	—	—	60	1,000	1,500	—	—	—	—
East South Central	100	96	—	—	61	600	—	300	—	—	—
West South Central	100	96	—	—	61	750	—	—	—	—	—
Mountain	100	98	38	1,500	60	500	1,000	—	—	2	—
Pacific	100	97	51	—	—	—	—	—	—	3	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 6. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2012

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	Median deductible amount					
		Total with fixed deductible	Median deductible amount		In-network	Out-of-network	Point-of-service			
Worker characteristic										
All workers	0.7	–	–	1.5	\$85	\$295	–	–	0.7	0.1
Management, professional, and related	1.9	–	–	3.0	–	327	–	–	–	–
Management, business, and financial	3.6	–	–	3.7	–	383	–	–	–	–
Professional and related	1.2	–	–	3.9	143	258	–	–	1.2	0.2
Service	2.8	5.2	–	6.0	104	350	–	–	2.8	–
Protective service	2.3	–	–	8.4	–	–	–	–	–	–
Sales and office	0.8	–	–	2.2	107	196	–	–	0.8	(¹)
Sales and related	1.2	–	–	3.9	84	373	\$0	–	1.2	–
Office and administrative support	0.9	–	–	2.2	–	158	–	–	0.9	0.1
Natural resources, construction, and maintenance	2.9	6.2	–	5.9	–	343	–	–	–	–
Construction, extraction, farming, fishing, and forestry	4.4	7.0	–	7.2	–	–	0	–	–	–
Installation, maintenance, and repair	3.8	9.4	–	9.1	165	–	–	–	–	–
Production, transportation, and material moving	0.8	3.0	\$180	3.0	105	71	0	–	0.8	–
Production	1.2	4.1	152	4.1	150	189	0	–	1.2	–
Transportation and material moving	0.6	3.7	–	3.6	105	212	0	–	–	–
Full time	0.8	1.5	29	1.6	114	196	60	0.1	0.8	0.1
Part time	1.0	–	–	5.0	–	271	69	–	1.0	–
Union	2.1	–	–	4.0	10	–	–	–	2.1	–
Nonunion	0.8	–	–	1.8	66	0	–	–	0.8	0.1
Average wage within the following categories: ²										
Lowest 25 percent	2.6	–	–	3.8	173	0	–	–	–	–
Second 25 percent	1.4	–	–	2.7	125	123	31	–	–	–
Third 25 percent	0.8	–	–	3.1	87	56	106	–	0.7	0.2
Highest 25 percent	1.9	–	–	2.3	171	204	–	–	1.9	0.1
Highest 10 percent	0.9	–	–	2.8	117	177	–	–	0.9	–
Establishment characteristic										
Goods-producing industries	1.0	–	–	2.9	138	289	0	–	1.0	–
Construction	3.6	5.7	–	6.0	–	–	–	–	–	–
Manufacturing	1.0	–	–	3.7	146	344	0	–	1.0	–
Service-providing industries	0.9	–	–	1.9	136	301	–	–	0.9	0.1
Trade, transportation, and utilities	0.7	–	–	2.8	135	26	–	–	0.7	–
Wholesale trade	1.9	5.2	–	5.3	–	–	–	–	–	–
Retail trade	0.7	–	–	3.9	181	363	–	–	–	–
Information	7.8	–	–	8.6	161	–	–	–	–	–
Financial activities	1.9	–	–	3.0	–	–	–	–	1.8	0.4
Finance and insurance	1.9	–	–	3.0	–	–	–	–	1.9	–

See footnotes at end of table.

Table 6. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	Median deductible amount					
		Total with fixed deductible	Median deductible amount		In-network	Out-of-network	Point-of-service			
Credit intermediation and related activities ..	2.1	—	—	4.4	—	—	—	—	—	—
Insurance carriers and related activities	3.1	—	—	4.7	—	—	—	—	—	—
Professional and business services	3.0	—	—	4.3	—	\$443	—	—	—	—
Education and health services	1.5	5.0	\$251	4.8	—	350	—	—	1.5	—
Educational services	4.1	4.3	—	4.4	\$20	—	\$0	—	—	—
Junior colleges, colleges, and universities ...	1.2	5.2	66	5.4	—	—	0	—	1.2	—
Healthcare and social assistance	1.3	5.6	280	5.5	—	365	—	—	1.3	—
1 to 99 workers	1.7	—	—	2.9	0	0	—	—	1.7	—
1 to 49 workers	2.0	—	—	3.1	0	0	59	—	—	—
50 to 99 workers	3.4	—	—	5.9	39	—	—	—	—	—
100 workers or more	0.7	—	—	1.9	0	0	—	—	0.6	0.1
100 to 499 workers	0.6	—	—	2.6	87	134	—	—	0.6	0.2
500 workers or more	1.1	—	—	2.8	65	79	59	—	1.1	(¹)
Geographic area										
New England	4.4	—	—	6.0	—	98	—	—	4.4	—
Middle Atlantic	1.3	—	—	5.2	—	159	—	—	1.3	—
East North Central	1.2	—	—	2.8	228	305	—	—	1.2	—
West North Central	0.8	—	—	3.6	53	481	44	—	—	—
South Atlantic	3.2	—	—	3.8	147	291	—	—	—	—
East South Central	2.9	—	—	5.1	116	—	52	—	—	—
West South Central	1.6	—	—	3.3	164	—	—	—	—	—
Mountain	0.3	7.4	0	7.3	0	152	—	—	0.3	—
Pacific	0.6	3.2	—	—	—	—	—	—	0.6	—

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 7. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	94	\$250	\$350	\$750	\$1,500	\$2,700	6	(¹)
Management, professional, and related	100	94	250	350	750	1,500	2,500	—	—
Management, business, and financial	100	94	250	400	1,000	1,800	2,500	—	—
Professional and related	100	95	250	—	750	1,500	2,000	5	(¹)
Service	100	90	200	—	1,000	—	3,000	10	—
Protective service	100	97	—	500	—	—	1,000	—	—
Sales and office	100	95	250	400	1,000	1,800	2,700	5	(¹)
Sales and related	100	96	250	—	1,000	2,000	2,700	4	—
Office and administrative support	100	94	250	500	1,000	1,650	3,000	6	(¹)
Natural resources, construction, and maintenance	100	92	200	300	—	1,800	3,000	—	—
Construction, extraction, farming, fishing, and forestry	100	92	200	250	500	1,000	—	—	—
Installation, maintenance, and repair	100	92	250	400	—	—	3,000	—	—
Production, transportation, and material moving	100	96	225	400	650	1,300	2,000	4	—
Production	100	95	250	400	750	1,500	2,250	5	—
Transportation and material moving	100	98	—	300	575	1,000	2,000	—	—
Full time	100	94	250	400	750	1,500	2,600	6	(¹)
Part time	100	96	200	250	—	1,300	2,700	4	—
Union	100	88	—	250	300	—	1,250	12	—
Nonunion	100	95	250	500	1,000	1,500	2,700	5	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	100	92	200	300	750	1,800	2,700	—	—
Second 25 percent	100	95	250	500	1,000	1,500	2,700	—	—
Third 25 percent	100	95	250	350	750	1,500	3,000	5	(¹)
Highest 25 percent	100	93	225	325	750	1,500	2,250	7	(¹)
Highest 10 percent	100	96	250	325	750	1,500	2,000	4	—
Establishment characteristic									
Goods-producing industries	100	95	200	—	750	1,500	2,500	5	—
Construction	100	94	200	—	—	1,500	3,000	—	—
Manufacturing	100	95	200	400	750	1,500	2,200	5	—
Service-providing industries	100	94	250	350	850	1,500	2,700	6	(¹)
Trade, transportation, and utilities	100	97	250	300	750	1,500	2,700	3	—
Wholesale trade	100	95	300	400	—	1,500	2,500	—	—
Retail trade	100	98	250	—	1,000	2,500	2,700	—	—
Information	100	80	—	—	1,000	1,250	—	—	—
Financial activities	100	93	350	500	1,000	2,000	2,500	6	(¹)
Finance and insurance	100	93	350	500	1,000	2,000	2,500	7	—

See footnotes at end of table.

Table 7. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	100	92	\$350	\$500	\$1,000	—	\$2,600	—	—
Insurance carriers and related activities	100	93	—	500	—	\$2,000	2,500	—	—
Professional and business services	100	94	250	—	1,000	1,500	—	—	—
Education and health services	100	93	250	500	—	1,500	—	7	—
Educational services	100	90	250	300	500	—	2,000	—	—
Junior colleges, colleges, and universities ...	100	93	—	300	500	1,000	—	7	—
Healthcare and social assistance	100	94	250	500	—	—	—	6	—
1 to 99 workers	100	93	300	500	1,000	2,000	3,000	7	—
1 to 49 workers	100	94	300	500	1,000	2,000	3,000	—	—
50 to 99 workers	100	90	325	500	1,000	1,500	2,000	—	—
100 workers or more	100	95	200	300	500	1,250	2,500	5	(1)
100 to 499 workers	100	96	200	300	550	1,500	2,700	4	(1)
500 workers or more	100	93	200	250	500	1,100	1,800	7	(1)
Geographic area									
New England	100	82	250	300	—	1,500	2,500	18	—
Middle Atlantic	100	87	200	300	—	1,200	2,000	13	—
East North Central	100	96	250	400	750	1,800	—	4	—
West North Central	100	98	200	—	1,000	2,000	3,000	—	—
South Atlantic	100	93	250	350	750	1,500	2,500	—	—
East South Central	100	96	200	300	600	1,500	2,000	—	—
West South Central	100	96	250	400	1,000	2,000	3,000	—	—
Mountain	100	98	250	500	—	1,500	2,600	2	—
Pacific	100	97	250	—	—	1,500	2,700	3	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 7. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	0.7	\$19	\$29	\$55	\$0	\$224	0.7	0.1
Management, professional, and related	1.9	20	41	80	10	481	—	—
Management, business, and financial	3.6	11	75	71	184	104	—	—
Professional and related	1.2	48	—	88	223	0	1.2	0.2
Service	2.8	52	—	148	—	636	2.8	—
Protective service	2.3	—	133	—	—	292	—	—
Sales and office	0.8	0	113	139	386	288	0.8	(¹)
Sales and related	1.2	39	—	132	432	0	1.2	—
Office and administrative support	0.9	10	148	270	363	177	0.9	0.1
Natural resources, construction, and maintenance	2.9	30	44	—	521	165	—	—
Construction, extraction, farming, fishing, and forestry	4.4	0	50	71	235	—	—	—
Installation, maintenance, and repair	3.8	51	91	—	—	83	—	—
Production, transportation, and material moving	0.8	46	106	137	230	439	0.8	—
Production	1.2	13	62	156	174	416	1.2	—
Transportation and material moving	0.6	—	39	103	252	98	—	—
Full time	0.8	4	58	134	0	181	0.8	0.1
Part time	1.0	0	23	—	252	0	1.0	—
Union	2.1	—	51	43	—	165	2.1	—
Nonunion	0.8	0	124	167	80	44	0.8	0.1
Average wage within the following categories: ²								
Lowest 25 percent	2.6	35	14	118	491	0	—	—
Second 25 percent	1.4	0	10	117	331	298	—	—
Third 25 percent	0.8	61	49	37	0	575	0.7	0.2
Highest 25 percent	1.9	42	44	80	0	386	1.9	0.1
Highest 10 percent	0.9	35	49	127	39	420	0.9	—
Establishment characteristic								
Goods-producing industries	1.0	19	—	65	184	186	1.0	—
Construction	3.6	35	—	—	373	613	—	—
Manufacturing	1.0	25	99	69	295	276	1.0	—
Service-providing industries	0.9	4	24	206	17	73	0.9	0.1
Trade, transportation, and utilities	0.7	0	45	160	202	0	0.7	—
Wholesale trade	1.9	0	77	—	336	577	—	—
Retail trade	0.7	20	—	151	328	0	—	—
Information	7.8	—	—	278	274	—	—	—
Financial activities	1.9	73	0	88	163	20	1.8	0.4
Finance and insurance	1.9	68	0	0	360	65	1.9	—

See footnotes at end of table.

Table 7. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	2.1	\$64	\$53	\$0	—	\$133	—	—
Insurance carriers and related activities	3.1	—	101	—	\$341	0	—	—
Professional and business services	3.0	6	—	140	104	—	—	—
Education and health services	1.5	17	80	—	349	—	1.5	—
Educational services	4.1	14	17	40	—	514	—	—
Junior colleges, colleges, and universities ...	1.2	—	74	29	120	—	1.2	—
Healthcare and social assistance	1.3	28	35	—	—	—	1.3	—
1 to 99 workers	1.7	25	0	0	0	59	1.7	—
1 to 49 workers	2.0	35	0	40	442	701	—	—
50 to 99 workers	3.4	96	0	0	83	349	—	—
100 workers or more	0.7	0	46	10	74	469	0.6	0.1
100 to 499 workers	0.6	17	5	85	245	111	0.6	0.2
500 workers or more	1.1	18	0	34	168	291	1.1	(¹)
Geographic area								
New England	4.4	34	29	—	438	504	4.4	—
Middle Atlantic	1.3	0	42	—	222	88	1.3	—
East North Central	1.2	5	54	165	423	—	1.2	—
West North Central	0.8	35	—	40	388	567	—	—
South Atlantic	3.2	17	94	93	287	239	—	—
East South Central	2.9	0	40	167	397	298	—	—
West South Central	1.6	40	116	156	527	412	—	—
Mountain	0.3	0	67	—	0	605	0.3	—
Pacific	0.6	60	—	—	0	264	0.6	—

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

Note: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/glossary20122013.htm.

Table 8. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2012

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

Characteristics	Total	With deductible							Other deductible	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	Point-of-service			
Worker characteristic											
All workers	100	92	—	—	60	\$1,600	\$3,000	\$1,500	—	8	(¹)
Management, professional, and related	100	93	—	—	61	1,500	3,000	—	—	—	—
Management, business, and financial	100	92	—	—	61	1,800	3,000	—	—	—	—
Professional and related	100	94	—	—	62	1,500	3,000	750	—	6	(¹)
Service	100	87	26	—	61	—	—	—	—	13	—
Protective service	100	97	—	—	85	—	—	—	—	—	—
Sales and office	100	93	—	—	59	1,725	3,000	2,000	—	7	(¹)
Sales and related	100	93	—	—	54	1,725	3,000	2,500	—	7	—
Office and administrative support	100	93	—	—	61	1,750	3,000	1,500	—	7	(¹)
Natural resources, construction, and maintenance	100	89	41	—	49	1,500	3,000	—	—	—	—
Construction, extraction, farming, fishing, and forestry	100	92	42	—	50	—	—	3,000	—	—	—
Installation, maintenance, and repair	100	88	40	—	47	1,600	3,200	—	—	—	—
Production, transportation, and material moving	100	93	29	—	64	1,500	3,000	1,500	—	7	—
Production	100	93	32	—	61	1,800	3,600	1,500	—	7	—
Transportation and material moving	100	93	25	\$1,500	68	1,500	—	1,500	—	—	—
Full time	100	92	31	2,400	61	1,600	3,000	1,500	(¹)	8	(¹)
Part time	100	89	—	—	47	2,000	2,000	2,500	—	11	—
Union	100	84	—	—	56	1,200	—	—	—	16	—
Nonunion	100	93	—	—	60	1,750	3,200	1,500	—	7	(¹)
Average wage within the following categories: ²											
Lowest 25 percent	100	88	—	—	56	1,500	3,450	2,500	—	12	—
Second 25 percent	100	93	—	—	63	2,000	3,600	1,500	—	—	—
Third 25 percent	100	93	—	—	59	1,500	3,000	1,500	—	6	(¹)
Highest 25 percent	100	91	—	—	59	1,500	2,620	—	—	9	(¹)
Highest 10 percent	100	95	—	—	61	1,500	2,500	—	—	5	—
Establishment characteristic											
Goods-producing industries	100	93	—	—	62	1,500	3,000	1,500	—	7	—
Construction	100	93	32	—	60	—	3,000	—	—	—	—
Manufacturing	100	94	—	—	62	1,500	3,000	1,500	—	6	—
Service-providing industries	100	92	—	—	59	1,750	3,000	1,500	—	8	(¹)
Trade, transportation, and utilities	100	94	—	—	62	1,725	3,000	—	—	6	—
Wholesale trade	100	93	28	—	65	—	3,450	—	—	7	—
Retail trade	100	93	—	—	57	2,000	4,000	—	—	7	—
Information	100	80	—	—	52	2,400	—	—	—	—	—
Financial activities	100	91	—	—	62	—	—	—	—	9	(¹)
Finance and insurance	100	92	—	—	61	—	—	—	—	8	—

See footnotes at end of table.

Table 8. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Total	With deductible							Other deductible	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	Point-of-service			
Credit intermediation and related activities ..	100	90	—	—	55	—	—	—	—	10	—
Insurance carriers and related activities	100	93	—	—	68	—	—	—	—	—	—
Professional and business services	100	94	—	—	61	—	\$3,000	—	—	—	—
Education and health services	100	92	34	—	58	\$1,500	3,000	\$750	—	8	—
Educational services	100	89	19	\$750	70	1,000	2,000	—	—	—	—
Junior colleges, colleges, and universities ...	100	93	18	700	75	1,300	2,000	—	—	7	—
Healthcare and social assistance	100	93	36	—	56	—	—	750	—	7	—
1 to 99 workers	100	91	—	—	60	3,000	4,500	—	—	9	—
1 to 49 workers	100	92	—	—	60	3,000	5,000	1,500	—	8	—
50 to 99 workers	100	88	—	—	61	2,000	4,000	—	—	—	—
100 workers or more	100	92	—	—	59	1,500	2,400	1,500	—	7	(¹)
100 to 499 workers	100	94	—	—	61	1,500	3,000	2,000	—	6	(¹)
500 workers or more	100	90	—	—	56	1,000	1,600	750	—	10	(¹)
Geographic area											
New England	100	82	—	—	70	—	—	—	—	18	—
Middle Atlantic	100	85	—	—	63	1,500	2,400	—	—	15	—
East North Central	100	95	—	—	68	1,950	3,600	1,500	—	5	—
West North Central	100	94	—	—	58	—	3,750	—	—	—	—
South Atlantic	100	90	—	—	59	2,000	3,450	—	—	—	—
East South Central	100	95	—	—	60	1,500	3,000	—	—	—	—
West South Central	100	93	—	—	60	2,000	4,500	—	—	—	—
Mountain	100	96	37	3,000	59	1,000	2,000	—	—	—	—
Pacific	100	94	49	—	—	—	—	—	—	6	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 8. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2012

Characteristics	With deductible							Other deductible	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	Point-of-service				
Worker characteristic										
All workers	0.8	–	–	1.5	\$209	\$0	\$0	–	0.8	0.1
Management, professional, and related	2.0	–	–	3.0	97	154	–	–	–	–
Management, business, and financial	3.6	–	–	3.7	501	517	–	–	–	–
Professional and related	1.4	–	–	3.9	71	679	48	–	1.4	0.2
Service	3.1	5.0	–	6.0	–	–	–	–	3.1	–
Protective service	2.3	–	–	8.4	–	–	–	–	–	–
Sales and office	1.1	–	–	2.2	297	182	591	–	1.1	(¹)
Sales and related	1.5	–	–	3.9	277	560	196	–	1.5	–
Office and administrative support	1.3	–	–	2.3	378	111	241	–	1.3	0.1
Natural resources, construction, and maintenance	3.1	6.4	–	5.8	196	444	–	–	–	–
Construction, extraction, farming, fishing, and forestry	4.4	7.0	–	7.2	–	–	0	–	–	–
Installation, maintenance, and repair	4.2	9.7	–	8.9	152	337	–	–	–	–
Production, transportation, and material moving	1.2	3.1	–	2.9	234	153	0	–	1.2	–
Production	1.6	4.1	–	4.0	266	597	0	–	1.6	–
Transportation and material moving	2.1	3.9	\$88	3.7	49	–	0	–	–	–
Full time	0.9	1.6	307	1.6	181	34	59	0.1	0.9	0.1
Part time	3.3	–	–	5.0	448	561	139	–	3.3	–
Union	2.5	–	–	4.0	293	–	–	–	2.5	–
Nonunion	0.9	–	–	1.8	229	374	11	–	0.9	0.1
Average wage within the following categories: ²										
Lowest 25 percent	2.8	–	–	3.8	228	627	509	–	2.8	–
Second 25 percent	1.9	–	–	2.8	56	472	0	–	–	–
Third 25 percent	0.9	–	–	3.1	0	0	8	–	0.8	0.2
Highest 25 percent	1.9	–	–	2.5	214	609	–	–	1.9	0.1
Highest 10 percent	0.9	–	–	2.9	180	741	–	–	0.9	–
Establishment characteristic										
Goods-producing industries	1.4	–	–	2.8	109	109	0	–	1.4	–
Construction	3.7	5.6	–	6.0	–	686	–	–	–	–
Manufacturing	1.2	–	–	3.7	44	83	0	–	1.2	–
Service-providing industries	1.0	–	–	2.0	279	0	357	–	1.0	0.1
Trade, transportation, and utilities	1.1	–	–	2.7	174	104	–	–	1.1	–
Wholesale trade	2.1	5.2	–	5.3	–	310	–	–	2.1	–
Retail trade	1.9	–	–	3.9	99	451	–	–	1.9	–
Information	7.8	–	–	8.6	263	–	–	–	–	–
Financial activities	2.5	–	–	3.1	–	–	–	–	2.4	0.4
Finance and insurance	2.0	–	–	3.0	–	–	–	–	2.0	–

See footnotes at end of table.

Table 8. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	With deductible							Other deductible	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	Point-of-service				
Credit intermediation and related activities ..	2.4	—	—	4.4	—	—	—	—	2.4	—
Insurance carriers and related activities	3.1	—	—	4.7	—	—	—	—	—	—
Professional and business services	3.0	—	—	4.3	—	\$589	—	—	—	—
Education and health services	1.8	5.1	—	4.8	\$239	640	\$95	—	1.8	—
Educational services	4.0	4.2	\$213	4.4	0	380	—	—	—	—
Junior colleges, colleges, and universities ...	1.3	5.2	136	5.4	356	407	—	—	1.3	—
Healthcare and social assistance	1.6	5.7	—	5.5	—	—	108	—	1.6	—
1 to 99 workers	1.9	—	—	2.9	686	898	—	—	1.9	—
1 to 49 workers	2.3	—	—	3.1	0	1,072	187	—	2.3	—
50 to 99 workers	3.8	—	—	5.9	185	491	—	—	—	—
100 workers or more	0.7	—	—	2.0	278	175	268	—	0.7	0.1
100 to 499 workers	0.7	—	—	2.6	0	363	593	—	0.7	0.2
500 workers or more	1.4	—	—	2.8	44	179	57	—	1.4	(¹)
Geographic area										
New England	4.4	—	—	6.0	—	—	—	—	4.4	—
Middle Atlantic	1.4	—	—	5.2	204	315	—	—	1.4	—
East North Central	1.3	—	—	2.7	409	645	222	—	1.3	—
West North Central	1.5	—	—	3.7	—	989	—	—	—	—
South Atlantic	3.2	—	—	3.7	147	355	—	—	—	—
East South Central	3.1	—	—	4.6	316	495	—	—	—	—
West South Central	2.4	—	—	3.3	242	376	—	—	—	—
Mountain	1.4	7.6	0	7.9	0	286	—	—	—	—
Pacific	1.3	3.6	—	—	—	—	—	—	1.3	—

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 9. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2012

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	92	\$500	\$900	\$1,840	\$3,000	\$5,400	8	(1)
Management, professional, and related	100	93	500	800	1,500	3,000	5,000	-	-
Management, business, and financial	100	92	600	900	2,250	4,000	5,200	-	-
Professional and related	100	94	500	750	1,500	3,000	-	6	(1)
Service	100	87	500	850	2,500	-	6,000	13	-
Protective service	100	97	-	-	-	-	3,000	-	-
Sales and office	100	93	600	1,000	2,000	4,000	5,400	7	(1)
Sales and related	100	93	600	1,000	2,000	5,000	5,400	7	-
Office and administrative support	100	93	500	1,000	2,000	3,600	6,000	7	(1)
Natural resources, construction, and maintenance	100	89	500	750	1,500	-	-	-	-
Construction, extraction, farming, fishing, and forestry	100	92	400	600	-	-	-	-	-
Installation, maintenance, and repair	100	88	700	1,000	-	-	9,000	-	-
Production, transportation, and material moving	100	93	500	900	1,500	3,000	5,000	7	-
Production	100	93	600	1,000	1,950	3,000	5,000	7	-
Transportation and material moving	100	93	450	750	1,500	3,000	5,400	-	-
Full time	100	92	500	900	2,000	3,000	5,400	8	(1)
Part time	100	89	400	600	-	-	5,400	11	-
Union	100	84	400	500	900	2,000	3,000	16	-
Nonunion	100	93	600	1,000	2,000	3,300	6,000	7	(1)
Average wage within the following categories: ²									
Lowest 25 percent	100	88	500	900	1,950	4,000	5,400	12	-
Second 25 percent	100	93	600	1,000	2,000	3,100	5,400	-	-
Third 25 percent	100	93	500	900	1,500	3,000	6,000	6	(1)
Highest 25 percent	100	91	500	750	-	3,000	5,000	9	(1)
Highest 10 percent	100	95	500	800	1,500	3,000	5,000	5	-
Establishment characteristic									
Goods-producing industries	100	93	500	800	1,500	3,000	6,000	7	-
Construction	100	93	450	800	-	-	7,000	-	-
Manufacturing	100	94	500	800	1,500	3,000	5,000	6	-
Service-providing industries	100	92	500	900	2,000	3,100	5,400	8	(1)
Trade, transportation, and utilities	100	94	500	900	1,800	4,000	5,400	6	-
Wholesale trade	100	93	625	1,000	1,800	3,600	6,000	7	-
Retail trade	100	93	700	-	2,000	5,000	5,400	7	-
Information	100	80	-	-	2,400	3,000	5,000	-	-
Financial activities	100	91	700	1,200	2,500	4,000	5,200	9	(1)
Finance and insurance	100	92	700	1,200	2,500	4,000	5,200	8	-

See footnotes at end of table.

Table 9. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	100	90	\$700	–	\$2,500	–	\$5,000	10	–
Insurance carriers and related activities	100	93	750	\$1,200	–	\$4,350	5,000	–	–
Professional and business services	100	94	600	900	–	3,000	6,000	–	–
Education and health services	100	92	500	1,000	–	3,000	–	8	–
Educational services	100	89	600	700	1,000	–	4,000	–	–
Junior colleges, colleges, and universities ...	100	93	500	700	–	–	–	7	–
Healthcare and social assistance	100	93	500	1,000	–	3,000	–	7	–
1 to 99 workers	100	91	750	1,500	3,000	4,500	7,500	9	–
1 to 49 workers	100	92	750	1,500	3,000	5,000	9,000	8	–
50 to 99 workers	100	88	800	1,500	2,250	–	6,000	–	–
100 workers or more	100	92	450	625	1,500	3,000	5,000	7	(¹)
100 to 499 workers	100	94	500	750	1,500	3,000	5,400	6	(¹)
500 workers or more	100	90	400	600	1,000	2,500	4,000	10	(¹)
Geographic area									
New England	100	82	500	–	–	–	5,000	18	–
Middle Atlantic	100	85	400	600	1,500	2,500	5,000	15	–
East North Central	100	95	600	1,000	1,800	4,000	–	5	–
West North Central	100	94	500	1,000	–	4,350	–	–	–
South Atlantic	100	90	500	900	1,500	3,000	5,400	–	–
East South Central	100	95	500	700	1,500	3,000	5,400	–	–
West South Central	100	93	600	900	2,250	3,750	5,400	–	–
Mountain	100	96	500	1,000	–	3,000	5,200	–	–
Pacific	100	94	500	900	1,840	3,000	5,400	6	–

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 9. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2012

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	0.8	\$20	\$75	\$263	\$66	\$461	0.8	0.1
Management, professional, and related	2.0	62	116	447	119	98	—	—
Management, business, and financial	3.6	52	142	291	563	847	—	—
Professional and related	1.4	0	148	0	0	—	1.4	0.2
Service	3.1	119	226	737	—	364	3.1	—
Protective service	2.3	—	—	—	—	317	—	—
Sales and office	1.1	97	73	0	701	563	1.1	(¹)
Sales and related	1.5	50	186	69	1,236	0	1.5	—
Office and administrative support	1.3	113	39	56	803	456	1.3	0.1
Natural resources, construction, and maintenance	3.1	112	148	311	—	—	—	—
Construction, extraction, farming, fishing, and forestry	4.4	32	0	—	—	—	—	—
Installation, maintenance, and repair	4.2	153	145	—	—	2,373	—	—
Production, transportation, and material moving	1.2	40	159	115	0	605	1.2	—
Production	1.6	94	118	284	0	1,002	1.6	—
Transportation and material moving	2.1	63	55	0	720	535	—	—
Full time	0.9	29	86	310	53	700	0.9	0.1
Part time	3.3	72	40	—	—	0	3.3	—
Union	2.5	58	59	163	370	44	2.5	—
Nonunion	0.9	72	0	10	474	724	0.9	0.1
Average wage within the following categories: ²								
Lowest 25 percent	2.8	44	82	350	813	735	2.8	—
Second 25 percent	1.9	149	10	69	622	634	—	—
Third 25 percent	0.9	29	173	209	115	1,144	0.8	0.2
Highest 25 percent	1.9	21	52	—	0	240	1.9	0.1
Highest 10 percent	0.9	88	88	288	0	563	0.9	—
Establishment characteristic								
Goods-producing industries	1.4	56	59	147	0	1,045	1.4	—
Construction	3.7	129	217	—	—	2,086	—	—
Manufacturing	1.2	60	88	39	0	428	1.2	—
Service-providing industries	1.0	48	55	188	267	353	1.0	0.1
Trade, transportation, and utilities	1.1	73	20	214	891	0	1.1	—
Wholesale trade	2.1	135	187	357	632	958	2.1	—
Retail trade	1.9	150	—	69	444	0	1.9	—
Information	7.8	—	—	215	173	1,114	—	—
Financial activities	2.5	28	183	316	349	263	2.4	0.4
Finance and insurance	2.0	42	212	349	255	275	2.0	—

See footnotes at end of table.

Table 9. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	2.4	\$26	—	\$319	—	\$302	2.4	—
Insurance carriers and related activities	3.1	192	\$184	—	\$518	1,043	—	—
Professional and business services	3.0	20	186	—	211	1,324	—	—
Education and health services	1.8	71	134	—	240	—	1.8	—
Educational services	4.0	86	105	67	—	954	—	—
Junior colleges, colleges, and universities ...	1.3	0	63	—	—	—	1.3	—
Healthcare and social assistance	1.6	55	34	—	616	—	1.6	—
1 to 99 workers	1.9	39	0	85	478	1,580	1.9	—
1 to 49 workers	2.3	72	0	0	643	1,760	2.3	—
50 to 99 workers	3.8	102	109	644	—	1,302	—	—
100 workers or more	0.7	41	95	224	225	450	0.7	0.1
100 to 499 workers	0.7	18	140	0	137	136	0.7	0.2
500 workers or more	1.4	0	131	48	599	479	1.4	(¹)
Geographic area								
New England	4.4	100	—	—	—	412	4.4	—
Middle Atlantic	1.4	63	95	161	534	506	1.4	—
East North Central	1.3	116	56	379	860	—	1.3	—
West North Central	1.5	145	228	—	867	—	—	—
South Atlantic	3.2	59	162	323	126	484	—	—
East South Central	3.1	83	154	432	0	830	—	—
West South Central	2.4	59	148	286	790	828	—	—
Mountain	1.4	113	28	—	0	733	—	—
Pacific	1.3	118	158	448	586	353	1.3	—

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

Note: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/glossary20122013.htm.

Table 10. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2012

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

Characteristics	Total	Fixed coinsurance		Variable coinsurance			With other coinsurance	
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
					In-network	Out-of-network		Point-of-service
Worker characteristic								
All workers	100	—	—	88	80	60	90	—
Management, professional, and related	100	—	—	88	80	60	90	—
Management, business, and financial	100	—	—	86	80	60	90	—
Professional and related	100	—	—	89	80	60	90	—
Service	100	13	70	87	80	60	90	—
Protective service	100	—	—	98	80	60	90	—
Sales and office	100	—	—	90	80	60	90	—
Sales and related	100	10	80	90	80	60	80	—
Office and administrative support	100	—	—	89	80	60	90	—
Natural resources, construction, and maintenance	100	—	—	83	80	60	80	—
Construction, extraction, farming, fishing, and forestry	100	—	—	83	80	60	80	—
Installation, maintenance, and repair	100	—	—	83	80	60	90	—
Production, transportation, and material moving	100	—	—	86	80	60	90	—
Production	100	15	80	85	80	60	80	—
Transportation and material moving	100	—	—	88	80	60	90	—
Full time	100	—	—	88	80	60	90	—
Part time	100	—	—	80	80	60	90	—
Union	100	—	—	75	90	60	100	—
Nonunion	100	—	—	89	80	60	90	—
Average wage within the following categories: ¹								
Lowest 25 percent	100	—	—	84	80	60	90	—
Second 25 percent	100	—	—	91	80	60	90	—
Third 25 percent	100	—	—	89	80	60	90	—
Highest 25 percent	100	—	—	84	85	60	90	—
Highest 10 percent	100	—	—	87	85	60	90	—
Establishment characteristic								
Goods-producing industries	100	—	—	90	80	60	80	—
Construction	100	—	—	86	80	60	—	—
Manufacturing	100	9	80	91	80	60	80	—
Service-providing industries	100	—	—	87	80	60	90	—
Trade, transportation, and utilities	100	14	80	86	80	60	90	—
Wholesale trade	100	21	80	79	80	60	—	—
Retail trade	100	13	80	87	80	50	—	—
Information	100	—	—	82	80	60	90	—
Financial activities	100	—	—	83	90	60	85	—
Finance and insurance	100	—	—	86	90	60	90	—

See footnotes at end of table.

Table 10. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Total	Fixed coinsurance		Variable coinsurance				With other coinsurance
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
					In-network	Out-of-network	Point-of-service	
Credit intermediation and related activities ..	100	—	—	90	80	60	100	—
Insurance carriers and related activities	100	—	—	78	90	60	85	—
Professional and business services	100	—	—	91	90	60	90	—
Education and health services	100	—	—	91	80	60	90	—
Educational services	100	—	—	93	90	70	100	—
Junior colleges, colleges, and universities ...	100	—	—	92	90	70	90	—
Healthcare and social assistance	100	—	—	91	80	60	90	—
1 to 99 workers	100	—	—	88	80	60	90	—
1 to 49 workers	100	10	80	90	80	60	80	—
50 to 99 workers	100	—	—	82	80	60	90	—
100 workers or more	100	—	—	87	80	60	90	—
100 to 499 workers	100	—	—	88	80	60	90	—
500 workers or more	100	—	—	87	85	60	90	—
Geographic area								
New England	100	8	80	92	90	70	90	—
Middle Atlantic	100	—	—	81	90	60	100	—
East North Central	100	—	—	92	80	60	90	—
West North Central	100	—	—	83	80	60	90	—
South Atlantic	100	—	—	86	80	60	90	—
East South Central	100	—	—	90	80	60	90	—
West South Central	100	9	80	91	80	60	90	—
Mountain	100	—	—	93	85	60	90	—
Pacific	100	—	—	85	80	60	90	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 10. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2012

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	Point-of-service	
Worker characteristic							
All workers	—	—	1.2	0.0	0.0	0.0	—
Management, professional, and related	—	—	1.6	4.3	0.0	0.0	—
Management, business, and financial	—	—	2.3	5.2	0.0	0.0	—
Professional and related	—	—	1.8	7.0	0.0	2.6	—
Service	3.8	5.5	3.8	0.0	1.0	0.0	—
Protective service	—	—	1.8	0.0	7.1	10.0	—
Sales and office	—	—	1.5	0.0	0.0	0.0	—
Sales and related	1.8	0.0	1.8	0.0	0.0	9.4	—
Office and administrative support	—	—	1.8	0.0	0.0	0.0	—
Natural resources, construction, and maintenance	—	—	4.1	0.0	0.0	12.3	—
Construction, extraction, farming, fishing, and forestry	—	—	5.4	0.0	0.0	0.0	—
Installation, maintenance, and repair	—	—	5.3	0.0	0.0	2.0	—
Production, transportation, and material moving	—	—	2.3	0.0	0.0	10.1	—
Production	3.1	0.0	3.1	0.0	0.0	6.5	—
Transportation and material moving	—	—	3.0	0.0	0.0	0.0	—
Full time	—	—	1.1	0.0	0.0	0.0	—
Part time	—	—	5.0	0.0	0.0	8.6	—
Union	—	—	5.0	6.8	0.0	0.0	—
Nonunion	—	—	1.1	0.0	0.0	0.0	—
Average wage within the following categories: ¹							
Lowest 25 percent	—	—	3.4	0.0	0.0	1.4	—
Second 25 percent	—	—	1.6	0.0	0.0	0.0	—
Third 25 percent	—	—	1.6	0.0	0.0	0.0	—
Highest 25 percent	—	—	1.8	6.9	0.0	0.0	—
Highest 10 percent	—	—	2.2	7.1	0.0	0.0	—
Establishment characteristic							
Goods-producing industries	—	—	1.8	0.0	0.0	0.0	—
Construction	—	—	4.8	0.0	0.0	—	—
Manufacturing	2.1	0.0	2.1	0.0	0.0	0.0	—
Service-providing industries	—	—	1.5	0.0	0.0	0.0	—
Trade, transportation, and utilities	2.3	0.0	2.3	0.0	0.0	9.6	—
Wholesale trade	5.6	0.0	5.6	0.0	0.0	—	—
Retail trade	3.1	0.0	3.1	0.0	8.3	—	—
Information	—	—	6.2	5.5	0.0	12.6	—
Financial activities	—	—	3.6	3.7	4.6	9.8	—
Finance and insurance	—	—	3.6	6.3	10.6	7.8	—

See footnotes at end of table.

Table 10. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Point-of-service	
Credit intermediation and related activities ..	—	—	4.0	3.9	3.9	7.3	—
Insurance carriers and related activities	—	—	6.6	1.0	9.8	9.5	—
Professional and business services	—	—	2.8	6.8	0.0	0.0	—
Education and health services	—	—	2.2	0.0	0.0	10.2	—
Educational services	—	—	2.2	2.2	6.0	13.9	—
Junior colleges, colleges, and universities ...	—	—	2.5	11.2	9.7	0.0	—
Healthcare and social assistance	—	—	2.4	0.0	0.0	9.8	—
1 to 99 workers	—	—	2.1	0.0	0.0	9.3	—
1 to 49 workers	2.1	0.0	2.1	0.0	0.0	8.6	—
50 to 99 workers	—	—	4.3	0.0	0.0	0.0	—
100 workers or more	—	—	1.1	0.0	0.0	0.0	—
100 to 499 workers	—	—	1.8	0.0	0.0	7.1	—
500 workers or more	—	—	1.9	5.8	0.0	3.7	—
Geographic area							
New England	2.4	0.0	2.4	0.0	7.9	13.3	—
Middle Atlantic	—	—	6.3	0.0	11.4	4.8	—
East North Central	—	—	2.6	0.0	0.0	0.0	—
West North Central	—	—	5.3	0.0	0.0	0.0	—
South Atlantic	—	—	2.3	0.0	0.0	0.0	—
East South Central	—	—	4.0	0.0	0.0	13.7	—
West South Central	2.3	0.0	2.3	0.0	0.0	0.0	—
Mountain	—	—	3.6	8.7	11.6	0.0	—
Pacific	—	—	2.7	0.0	0.0	0.0	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 11. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	87	\$1,000	\$1,500	\$2,000	\$2,750	\$3,900	12	1
Management, professional, and related	100	85	1,000	1,500	2,000	2,750	3,500	14	1
Management, business, and financial	100	84	1,000	1,500	2,000	2,900	3,500	—	—
Professional and related	100	86	900	1,400	2,000	2,650	4,000	13	1
Service	100	85	—	—	—	—	—	15	1
Protective service	100	90	—	2,000	2,000	2,000	—	—	—
Sales and office	100	90	950	1,500	2,000	2,500	3,500	10	(¹)
Sales and related	100	92	1,000	1,500	2,300	3,000	4,000	7	1
Office and administrative support	100	89	950	1,495	2,000	2,500	3,500	11	(¹)
Natural resources, construction, and maintenance	100	84	—	—	—	—	—	15	(¹)
Construction, extraction, farming, fishing, and forestry	100	83	1,000	1,200	1,700	2,500	4,000	—	—
Installation, maintenance, and repair	100	86	—	—	—	—	—	—	—
Production, transportation, and material moving	100	88	1,000	1,500	2,000	2,900	3,750	11	1
Production	100	86	1,000	1,500	2,000	3,000	4,000	11	3
Transportation and material moving	100	90	1,000	1,200	2,000	2,900	3,750	10	(¹)
Full time	100	87	1,000	1,500	2,000	2,800	4,000	12	1
Part time	100	86	950	1,250	2,000	2,300	3,250	14	(¹)
Union	100	72	—	1,000	1,500	2,250	3,500	28	(¹)
Nonunion	100	89	1,000	1,500	2,000	2,900	4,000	10	1
Average wage within the following categories: ²									
Lowest 25 percent	100	91	1,000	1,500	2,000	3,000	4,325	8	1
Second 25 percent	100	89	1,000	1,500	2,000	3,000	4,000	10	1
Third 25 percent	100	86	1,000	1,500	2,000	2,800	4,250	13	(¹)
Highest 25 percent	100	84	950	1,200	1,900	2,500	3,400	15	1
Highest 10 percent	100	86	1,000	1,200	1,900	2,500	3,200	12	1
Establishment characteristic									
Goods-producing industries	100	87	900	1,450	2,000	2,650	4,000	11	1
Construction	100	81	1,000	1,300	2,000	2,500	3,500	19	—
Manufacturing	100	89	800	1,450	2,000	2,650	4,000	10	2
Service-providing industries	100	87	1,000	1,500	2,000	2,800	3,800	13	1
Trade, transportation, and utilities	100	94	1,000	1,500	2,200	2,900	3,600	6	1
Wholesale trade	100	94	—	—	—	—	—	6	—
Retail trade	100	94	1,000	2,000	2,300	3,250	4,000	—	—
Information	100	75	900	1,000	1,900	2,800	—	25	—
Financial activities	100	84	850	1,250	2,000	2,500	3,500	15	1
Finance and insurance	100	86	750	1,200	2,000	2,500	3,300	13	1

See footnotes at end of table.

Table 11. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	100	89	—	\$1,200	\$2,000	\$2,500	\$3,500	11	—
Insurance carriers and related activities	100	87	\$1,000	1,500	2,000	2,500	3,000	12	1
Professional and business services	100	87	—	—	—	—	—	—	—
Education and health services	100	85	1,000	1,500	2,000	2,600	4,250	14	2
Educational services	100	70	—	1,000	1,500	2,000	2,650	30	—
Junior colleges, colleges, and universities ...	100	77	—	1,000	1,500	2,000	2,650	23	—
Healthcare and social assistance	100	86	1,000	1,500	2,000	2,750	4,250	12	2
1 to 99 workers	100	87	1,000	1,500	2,000	3,000	4,250	12	1
1 to 49 workers	100	86	1,000	1,500	2,000	3,000	4,250	13	1
50 to 99 workers	100	89	1,000	1,500	2,200	3,000	5,000	11	(¹)
100 workers or more	100	87	900	1,250	2,000	2,500	3,500	13	1
100 to 499 workers	100	90	950	1,500	2,000	2,700	3,500	10	1
500 workers or more	100	83	775	1,100	1,750	2,400	3,400	16	(¹)
Geographic area									
New England	100	77	—	—	—	—	—	23	—
Middle Atlantic	100	66	750	1,300	1,750	2,500	4,000	34	1
East North Central	100	90	700	1,050	2,000	2,650	3,500	—	—
West North Central	100	94	—	—	—	—	—	—	—
South Atlantic	100	89	1,000	1,500	2,000	2,750	3,600	10	(¹)
East South Central	100	90	950	1,000	1,700	2,500	3,750	—	—
West South Central	100	94	1,000	2,000	2,300	3,000	4,000	4	1
Mountain	100	89	1,000	1,500	1,650	2,300	3,000	—	—
Pacific	100	90	1,000	1,500	2,000	2,800	4,250	—	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 11. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.1	\$10	\$1	\$0	\$127	\$306	1.1	0.3
Management, professional, and related	2.6	73	179	0	188	435	2.7	0.4
Management, business, and financial	5.0	0	115	0	250	179	–	–
Professional and related	2.0	134	196	123	219	621	2.0	0.3
Service	4.3	–	–	–	–	–	4.3	0.4
Protective service	6.8	–	70	0	39	–	–	–
Sales and office	1.4	99	78	0	200	228	1.4	0.2
Sales and related	1.9	141	34	31	212	95	1.8	0.5
Office and administrative support	1.7	114	304	0	0	124	1.7	0.2
Natural resources, construction, and maintenance	3.9	–	–	–	–	–	3.9	0.1
Construction, extraction, farming, fishing, and forestry	5.3	0	185	382	487	564	–	–
Installation, maintenance, and repair	4.8	–	–	–	–	–	–	–
Production, transportation, and material moving	2.3	10	88	0	214	254	2.1	1.1
Production	3.5	163	0	0	427	532	3.1	2.0
Transportation and material moving	2.2	0	268	20	181	334	2.2	(¹)
Full time	1.2	10	0	0	196	314	1.2	0.3
Part time	3.2	88	298	101	101	388	3.2	(¹)
Union	4.3	–	0	104	160	403	4.3	0.2
Nonunion	1.2	0	0	0	214	313	1.2	0.3
Average wage within the following categories: ²								
Lowest 25 percent	1.9	137	0	289	28	382	1.9	0.3
Second 25 percent	2.0	0	10	14	238	498	2.0	0.6
Third 25 percent	1.6	31	29	0	221	343	1.5	0.2
Highest 25 percent	2.2	100	92	166	66	269	2.3	0.5
Highest 10 percent	2.3	83	179	197	198	420	2.1	0.9
Establishment characteristic								
Goods-producing industries	2.1	112	175	39	146	406	2.0	0.9
Construction	5.1	97	171	174	71	531	5.1	–
Manufacturing	2.3	150	176	158	185	568	2.1	1.2
Service-providing industries	1.5	10	0	0	183	334	1.5	0.2
Trade, transportation, and utilities	1.4	0	39	84	168	110	1.3	0.3
Wholesale trade	1.8	–	–	–	–	–	1.8	–
Retail trade	1.8	263	490	0	175	171	–	–
Information	7.2	88	107	422	374	–	7.2	–
Financial activities	2.5	224	139	0	109	305	2.4	0.6
Finance and insurance	1.9	217	117	20	164	362	1.7	0.7

See footnotes at end of table.

Table 11. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	2.2	–	\$48	\$63	\$235	\$306	2.2	–
Insurance carriers and related activities	3.6	\$179	55	190	421	441	3.4	1.1
Professional and business services	4.6	–	–	–	–	–	–	–
Education and health services	2.2	0	0	0	401	637	2.1	0.9
Educational services	6.3	–	69	88	182	234	6.3	–
Junior colleges, colleges, and universities ...	4.3	–	111	99	324	29	4.3	–
Healthcare and social assistance	2.1	42	10	0	440	404	1.8	1.0
1 to 99 workers	2.2	0	0	91	0	540	2.2	0.6
1 to 49 workers	2.9	0	0	0	0	281	2.8	0.8
50 to 99 workers	3.0	128	0	402	130	441	3.0	(¹)
100 workers or more	1.3	118	80	17	0	77	1.3	0.2
100 to 499 workers	1.3	120	132	0	231	88	1.3	0.3
500 workers or more	2.5	151	137	94	147	396	2.5	0.2
Geographic area								
New England	3.5	–	–	–	–	–	3.5	–
Middle Atlantic	3.5	143	289	181	331	163	3.9	0.5
East North Central	3.2	150	175	122	185	33	–	–
West North Central	2.4	–	–	–	–	–	–	–
South Atlantic	2.9	0	69	0	268	193	2.9	0.1
East South Central	3.9	212	215	383	284	601	–	–
West South Central	1.4	234	455	101	187	932	1.1	0.6
Mountain	3.3	139	0	343	285	429	–	–
Pacific	3.8	61	0	166	355	519	–	–

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 12. Fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	81	\$2,000	\$3,000	\$4,050	\$6,000	\$8,500	19	1
Management, professional, and related	100	83	2,000	3,000	4,000	6,000	8,000	16	1
Management, business, and financial	100	82	2,000	3,000	4,000	6,000	7,000	—	—
Professional and related	100	83	2,000	3,000	4,000	6,000	8,500	16	1
Service	100	73	—	—	—	—	—	26	1
Protective service	100	—	—	—	—	—	—	—	—
Sales and office	100	84	2,000	3,000	4,000	5,725	7,500	15	(¹)
Sales and related	100	86	2,000	3,000	4,600	6,000	8,000	13	1
Office and administrative support	100	83	2,000	3,000	4,000	5,500	7,500	16	(¹)
Natural resources, construction, and maintenance	100	80	—	—	—	—	—	20	(¹)
Construction, extraction, farming, fishing, and forestry	100	76	2,000	2,990	3,600	4,800	—	—	—
Installation, maintenance, and repair	100	82	—	—	—	—	—	—	—
Production, transportation, and material moving	100	77	2,000	3,000	4,050	6,000	9,000	22	1
Production	100	79	1,600	3,000	4,050	6,000	8,000	18	3
Transportation and material moving	100	73	2,400	3,300	4,050	6,000	10,000	27	(¹)
Full time	100	82	2,000	3,000	4,050	6,000	8,500	18	1
Part time	100	69	2,200	3,000	4,100	5,000	7,000	31	(¹)
Union	100	56	1,400	2,700	3,100	5,000	6,000	44	(¹)
Nonunion	100	85	2,000	3,000	4,350	6,000	8,625	15	1
Average wage within the following categories: ²									
Lowest 25 percent	100	81	2,000	3,000	4,600	6,000	8,700	19	1
Second 25 percent	100	80	2,200	3,000	4,600	7,000	9,000	20	1
Third 25 percent	100	82	2,000	3,000	4,200	6,000	8,700	18	(¹)
Highest 25 percent	100	81	2,000	3,000	4,000	5,500	7,500	18	1
Highest 10 percent	100	84	2,000	3,000	4,000	5,500	7,500	15	1
Establishment characteristic									
Goods-producing industries	100	82	1,900	3,000	4,000	5,400	8,000	17	1
Construction	100	76	2,600	3,000	4,000	5,000	6,750	24	—
Manufacturing	100	83	1,600	3,000	4,000	5,000	8,000	15	2
Service-providing industries	100	80	2,000	3,000	4,400	6,000	8,900	19	1
Trade, transportation, and utilities	100	83	2,400	3,500	4,600	6,000	8,000	17	1
Wholesale trade	100	92	—	—	—	—	—	8	—
Retail trade	100	96	3,000	4,000	4,600	6,500	8,300	—	—
Information	100	73	—	3,000	4,500	6,000	7,500	27	—
Financial activities	100	81	—	3,000	4,000	5,000	7,000	18	1
Finance and insurance	100	85	1,500	3,000	4,000	5,000	7,000	14	1

See footnotes at end of table.

Table 12. Fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	100	89	—	\$3,000	\$4,000	\$6,000	\$7,000	11	—
Insurance carriers and related activities	100	84	\$2,000	3,300	4,000	5,000	6,400	15	1
Professional and business services	100	86	—	—	—	—	—	—	—
Education and health services	100	75	2,000	3,000	4,000	6,000	8,500	23	2
Educational services	100	68	1,600	2,000	3,000	4,500	5,300	32	—
Junior colleges, colleges, and universities ...	100	76	—	—	3,000	4,500	5,500	24	—
Healthcare and social assistance	100	76	2,000	3,000	4,500	6,500	8,500	22	2
1 to 99 workers	100	83	2,300	3,000	5,000	7,000	9,000	16	1
1 to 49 workers	100	82	2,000	3,000	5,000	7,000	9,000	17	1
50 to 99 workers	100	86	3,000	3,000	4,400	6,000	9,750	14	(¹)
100 workers or more	100	79	1,760	3,000	4,000	5,400	7,500	21	1
100 to 499 workers	100	82	2,000	3,000	4,000	5,725	8,000	18	1
500 workers or more	100	75	1,650	3,000	3,600	5,000	7,000	25	(¹)
Geographic area									
New England	100	77	—	—	—	—	—	23	—
Middle Atlantic	100	57	2,000	3,000	3,900	5,800	8,000	42	1
East North Central	100	85	1,200	2,500	3,900	5,750	7,000	—	—
West North Central	100	92	—	—	—	—	—	—	—
South Atlantic	100	83	2,500	3,000	4,050	6,000	8,000	17	(¹)
East South Central	100	82	2,000	3,000	4,000	5,500	8,625	—	—
West South Central	100	86	2,400	4,000	5,000	6,750	10,000	13	1
Mountain	100	82	—	3,000	3,800	5,000	6,000	18	—
Pacific	100	86	2,300	3,200	4,600	6,000	8,500	—	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 12. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.6	\$0	\$0	\$186	\$0	\$487	1.6	0.3
Management, professional, and related	2.7	0	0	20	29	845	2.8	0.4
Management, business, and financial	5.0	300	0	55	42	275	—	—
Professional and related	2.3	114	0	198	351	575	2.3	0.3
Service	5.9	—	—	—	—	—	5.9	0.4
Protective service	—	—	—	—	—	—	—	—
Sales and office	1.5	199	0	388	359	232	1.5	0.2
Sales and related	2.7	132	54	20	201	343	2.6	0.5
Office and administrative support	1.7	385	0	0	299	402	1.7	0.2
Natural resources, construction, and maintenance	4.5	—	—	—	—	—	4.5	0.1
Construction, extraction, farming, fishing, and forestry	6.5	223	456	750	533	—	—	—
Installation, maintenance, and repair	5.1	—	—	—	—	—	—	—
Production, transportation, and material moving	2.7	154	0	274	197	971	2.7	1.1
Production	3.9	238	153	298	434	777	3.6	2.0
Transportation and material moving	3.5	544	407	423	1,235	804	3.5	(¹)
Full time	1.6	0	0	196	0	576	1.6	0.3
Part time	4.6	418	28	411	319	655	4.6	(¹)
Union	4.4	342	411	359	401	306	4.5	0.2
Nonunion	1.5	0	0	386	0	470	1.5	0.3
Average wage within the following categories: ²								
Lowest 25 percent	2.8	274	20	128	424	969	2.8	0.3
Second 25 percent	3.2	353	235	148	1,458	223	3.2	0.6
Third 25 percent	1.9	20	0	358	72	822	1.9	0.2
Highest 25 percent	2.0	132	0	83	122	508	2.1	0.5
Highest 10 percent	2.4	0	3	210	326	708	2.2	0.9
Establishment characteristic								
Goods-producing industries	2.4	208	0	0	450	1,088	2.4	0.9
Construction	6.5	343	0	207	391	1,349	6.5	—
Manufacturing	2.6	241	194	52	420	1,811	2.4	1.2
Service-providing industries	1.9	20	0	426	0	630	2.0	0.2
Trade, transportation, and utilities	2.2	298	331	0	59	634	2.2	0.3
Wholesale trade	2.1	—	—	—	—	—	2.1	—
Retail trade	3.5	451	344	105	316	719	—	—
Information	7.2	—	0	1,243	198	1,699	7.2	—
Financial activities	2.8	—	332	44	477	1,301	2.8	0.6
Finance and insurance	2.0	400	187	0	389	607	1.8	0.7

See footnotes at end of table.

Table 12. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	2.2	—	\$674	\$63	\$768	\$697	2.2	—
Insurance carriers and related activities	3.9	\$550	260	55	386	1,867	3.8	1.1
Professional and business services	4.6	—	—	—	—	—	—	—
Education and health services	4.5	20	0	696	1,281	400	4.6	0.9
Educational services	6.5	278	247	448	300	465	6.5	—
Junior colleges, colleges, and universities ...	4.3	—	—	846	636	268	4.3	—
Healthcare and social assistance	5.1	325	78	694	1,398	231	5.1	1.0
1 to 99 workers	2.6	455	0	685	1,179	487	2.5	0.6
1 to 49 workers	3.3	278	234	647	1,129	234	3.2	0.8
50 to 99 workers	3.4	735	0	405	648	1,005	3.4	(¹)
100 workers or more	2.0	292	0	0	181	280	2.0	0.2
100 to 499 workers	2.5	325	0	156	365	690	2.4	0.3
500 workers or more	2.8	211	312	194	321	562	2.9	0.2
Geographic area								
New England	3.6	—	—	—	—	—	3.6	—
Middle Atlantic	3.5	367	0	331	574	258	3.8	0.5
East North Central	5.7	320	571	193	392	508	—	—
West North Central	3.7	—	—	—	—	—	—	—
South Atlantic	3.5	185	294	482	0	837	3.5	0.1
East South Central	3.5	405	580	575	549	1,586	—	—
West South Central	3.5	640	155	284	825	345	3.6	0.6
Mountain	5.0	—	0	734	366	1,219	5.0	—
Pacific	3.9	378	296	288	927	324	—	—

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

Note: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/glossary20122013.htm.

Table 13. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2012

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	51	49	—	17	83	—	65	34	(¹)
Management, professional, and related	53	47	—	12	88	—	63	36	1
Management, business, and financial	48	52	—	10	90	—	64	35	1
Professional and related	57	43	—	13	87	—	63	37	(¹)
Service	53	47	—	26	74	—	76	24	—
Protective service	—	—	—	—	75	—	48	52	—
Sales and office	49	51	—	22	78	—	64	35	1
Sales and related	57	43	—	35	65	—	62	38	—
Office and administrative support	45	55	—	16	84	—	65	34	1
Natural resources, construction, and maintenance	48	52	—	—	87	—	67	33	—
Construction, extraction, farming, fishing, and forestry	52	48	—	—	87	—	77	—	—
Installation, maintenance, and repair	43	57	—	—	87	—	58	42	—
Production, transportation, and material moving	52	48	—	—	82	—	68	32	(¹)
Production	53	47	—	—	88	—	69	31	(¹)
Transportation and material moving	50	50	—	—	72	—	67	—	—
Full time	52	48	—	17	83	—	66	34	(¹)
Part time	44	56	—	—	80	—	56	44	—
Union	53	47	—	—	77	—	69	31	(¹)
Nonunion	51	49	—	16	84	—	65	35	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	58	42	—	—	80	—	65	35	—
Second 25 percent	51	49	—	22	78	—	68	31	(¹)
Third 25 percent	54	46	—	18	82	—	65	35	(¹)
Highest 25 percent	47	53	—	13	87	—	65	34	1
Highest 10 percent	44	56	—	10	90	—	60	39	1
Establishment characteristic									
Goods-producing industries	54	46	—	—	84	—	73	27	—
Construction	51	49	—	—	77	—	79	—	—
Manufacturing	54	46	—	—	87	—	72	28	—
Service-providing industries	51	49	—	17	83	—	63	36	1
Trade, transportation, and utilities	49	51	—	24	76	—	64	36	(¹)
Wholesale trade	—	64	—	—	91	—	61	—	—
Retail trade	57	43	—	28	72	—	61	39	—
Information	—	77	—	—	88	—	50	50	(¹)
Financial activities	58	42	—	26	74	—	52	43	5
Finance and insurance	47	53	—	27	73	—	46	46	8

See footnotes at end of table.

Table 13. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	47	53	—	—	75	—	42	43	14
Insurance carriers and related activities	—	58	—	—	74	—	—	—	—
Education and health services	58	42	—	—	86	—	56	44	(¹)
Educational services	31	69	—	—	94	—	59	41	(¹)
Junior colleges, colleges, and universities ...	35	65	—	—	95	—	49	50	1
Healthcare and social assistance	66	34	—	—	83	—	55	45	—
1 to 99 workers	58	42	—	16	84	—	69	31	(¹)
1 to 49 workers	63	37	—	21	79	—	66	34	(¹)
50 to 99 workers	48	52	—	—	—	—	76	24	—
100 workers or more	45	55	—	18	82	—	62	37	1
100 to 499 workers	53	47	—	15	85	—	58	42	(¹)
500 workers or more	33	67	—	21	79	—	69	30	1
Geographic area									
New England	71	—	—	—	88	—	54	46	—
Middle Atlantic	72	28	—	—	87	—	58	42	(¹)
East North Central	44	56	—	27	73	—	76	24	(¹)
West North Central	70	—	—	—	70	—	81	—	—
South Atlantic	50	50	—	16	84	—	48	52	(¹)
East South Central	42	58	—	—	73	—	87	—	—
West South Central	63	—	—	—	75	—	65	—	—
Mountain	42	58	—	—	78	—	61	—	—
Pacific	30	70	—	12	88	—	79	19	1

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 13. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2012

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	2.9	2.9	—	1.9	1.9	—	2.5	2.6	0.2
Management, professional, and related	5.5	5.5	—	2.7	2.7	—	4.9	5.0	0.6
Management, business, and financial	8.6	8.6	—	2.8	2.8	—	5.9	6.5	1.2
Professional and related	5.4	5.4	—	3.3	3.3	—	6.9	6.9	0.2
Service	9.2	9.2	—	7.6	7.6	—	5.6	5.6	—
Protective service	—	—	—	—	15.1	—	11.7	11.7	—
Sales and office	3.7	3.7	—	2.8	2.8	—	3.3	3.3	0.2
Sales and related	7.1	7.1	—	6.5	6.5	—	7.1	7.1	—
Office and administrative support	4.4	4.4	—	2.9	2.9	—	3.2	3.3	0.2
Natural resources, construction, and maintenance	6.7	6.7	—	—	5.1	—	6.2	6.2	—
Construction, extraction, farming, fishing, and forestry	10.7	10.7	—	—	8.6	—	9.7	—	—
Installation, maintenance, and repair	8.2	8.2	—	—	5.8	—	8.1	8.1	—
Production, transportation, and material moving	7.1	7.1	—	—	6.6	—	5.7	5.7	(¹)
Production	9.9	9.9	—	—	7.5	—	8.0	8.0	(¹)
Transportation and material moving	11.0	11.0	—	—	8.8	—	10.3	—	—
Full time	3.1	3.1	—	1.9	1.9	—	2.7	2.7	0.3
Part time	9.6	9.6	—	—	6.1	—	9.9	9.9	—
Union	7.0	7.0	—	—	7.4	—	5.1	5.1	0.1
Nonunion	3.2	3.2	—	1.9	1.9	—	2.7	2.7	0.3
Average wage within the following categories: ²									
Lowest 25 percent	7.7	7.7	—	—	6.5	—	8.2	8.2	—
Second 25 percent	5.2	5.2	—	3.8	3.8	—	3.7	3.8	0.3
Third 25 percent	4.9	4.9	—	3.0	3.0	—	4.7	4.6	0.2
Highest 25 percent	5.4	5.4	—	2.3	2.3	—	4.1	4.3	0.6
Highest 10 percent	7.9	7.9	—	2.7	2.7	—	7.0	7.5	1.1
Establishment characteristic									
Goods-producing industries	7.5	7.5	—	—	5.7	—	4.2	4.2	—
Construction	9.9	9.9	—	—	9.8	—	8.0	—	—
Manufacturing	9.4	9.4	—	—	5.8	—	4.8	4.8	—
Service-providing industries	3.4	3.4	—	2.2	2.2	—	3.3	3.3	0.3
Trade, transportation, and utilities	6.6	6.6	—	4.4	4.4	—	6.2	6.2	(¹)
Wholesale trade	—	11.5	—	—	4.3	—	13.1	—	—
Retail trade	6.2	6.2	—	7.4	7.4	—	7.2	7.2	—
Information	—	10.1	—	—	5.5	—	9.3	9.3	(¹)
Financial activities	6.7	6.7	—	6.5	6.5	—	7.9	7.6	3.4
Finance and insurance	6.7	6.7	—	6.1	6.1	—	7.3	6.4	4.8

See footnotes at end of table.

Table 13. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	9.5	9.5	—	—	8.2	—	10.0	7.3	8.8
Insurance carriers and related activities	—	13.8	—	—	11.8	—	—	—	—
Education and health services	5.5	5.5	—	—	4.5	—	9.0	9.0	0.1
Educational services	8.7	8.7	—	—	3.4	—	7.6	7.7	0.3
Junior colleges, colleges, and universities ...	3.8	3.8	—	—	1.6	—	4.5	4.5	0.6
Healthcare and social assistance	6.4	6.4	—	—	5.8	—	10.5	10.5	—
1 to 99 workers	5.3	5.3	—	2.8	2.8	—	4.8	4.8	0.1
1 to 49 workers	5.5	5.5	—	3.6	3.6	—	6.5	6.5	0.2
50 to 99 workers	9.1	9.1	—	—	—	—	5.6	5.6	—
100 workers or more	4.3	4.3	—	2.5	2.5	—	3.2	3.3	0.6
100 to 499 workers	6.0	6.0	—	3.5	3.5	—	5.7	5.7	0.5
500 workers or more	4.2	4.2	—	3.7	3.7	—	2.6	2.6	0.6
Geographic area									
New England	12.1	—	—	—	8.4	—	10.2	10.2	—
Middle Atlantic	4.9	4.9	—	—	4.9	—	5.5	5.5	(¹)
East North Central	9.5	9.5	—	5.2	5.2	—	5.2	5.2	0.1
West North Central	9.5	—	—	—	19.1	—	7.0	—	—
South Atlantic	9.1	9.1	—	3.8	3.8	—	6.2	6.2	(¹)
East South Central	8.8	8.8	—	—	5.3	—	8.1	—	—
West South Central	17.0	—	—	—	16.6	—	14.7	—	—
Mountain	8.8	8.8	—	—	6.6	—	11.7	—	—
Pacific	2.7	2.7	—	2.7	2.7	—	3.3	3.9	1.1

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 14. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	65	\$1,000	\$1,500	\$1,500	\$2,500	\$3,500	34	(1)
Management, professional, and related	100	63	1,000	1,200	1,500	2,000	3,000	36	1
Management, business, and financial	100	64	1,000	1,200	1,500	2,000	3,000	35	1
Professional and related	100	63	1,000	1,400	1,500	2,000	—	37	(1)
Service	100	76	1,500	1,500	—	4,000	5,000	24	—
Protective service	100	48	1,500	1,500	—	3,000	3,000	52	—
Sales and office	100	64	1,000	1,500	1,500	—	2,750	35	1
Sales and related	100	62	—	1,150	1,500	2,000	2,500	38	—
Office and administrative support	100	65	1,000	1,500	1,500	—	2,750	34	1
Natural resources, construction, and maintenance	100	67	1,200	1,750	2,000	3,000	—	33	—
Construction, extraction, farming, fishing, and forestry	100	77	—	1,750	2,000	3,000	—	—	—
Installation, maintenance, and repair	100	58	—	—	2,000	—	5,000	42	—
Production, transportation, and material moving	100	68	1,000	1,500	1,500	2,500	3,000	32	(1)
Production	100	69	1,000	1,500	1,500	2,000	2,500	31	(1)
Transportation and material moving	100	67	1,500	1,500	—	2,750	—	—	—
Full time	100	66	1,000	1,500	1,500	2,500	3,500	34	(1)
Part time	100	56	1,000	1,500	1,500	—	—	44	—
Union	100	69	1,200	1,500	1,500	—	2,750	31	(1)
Nonunion	100	65	1,000	1,500	1,500	2,500	3,500	35	(1)
Average wage within the following categories: ²									
Lowest 25 percent	100	65	—	1,500	1,500	—	—	35	—
Second 25 percent	100	68	1,000	1,500	—	2,500	4,000	31	(1)
Third 25 percent	100	65	1,000	1,500	1,500	2,500	—	35	(1)
Highest 25 percent	100	65	1,000	1,500	1,500	2,000	2,750	34	1
Highest 10 percent	100	60	1,000	1,500	1,500	—	2,750	39	1
Establishment characteristic									
Goods-producing industries	100	73	1,200	1,500	1,500	2,500	3,000	27	—
Construction	100	79	1,500	1,750	2,500	3,000	3,500	—	—
Manufacturing	100	72	1,000	1,500	1,500	2,000	2,500	28	—
Service-providing industries	100	63	1,000	1,500	1,500	2,500	4,000	36	1
Trade, transportation, and utilities	100	64	1,000	1,500	—	2,750	—	36	(1)
Wholesale trade	100	61	1,000	—	2,500	—	5,000	—	—
Retail trade	100	61	—	1,150	1,500	1,500	2,000	39	—
Information	100	50	750	2,000	2,000	2,000	—	50	(1)
Financial activities	100	52	1,000	1,000	2,000	2,000	3,000	43	5
Finance and insurance	100	46	—	1,000	2,000	2,200	3,500	46	8

See footnotes at end of table.

Table 14. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	100	42	—	\$1,000	—	\$2,200	\$3,500	43	14
Insurance carriers and related activities	100	—	—	—	—	—	—	—	—
Professional and business services	100	81	\$1,200	1,200	\$1,500	2,000	—	—	—
Education and health services	100	56	1,000	1,500	1,500	2,500	4,000	44	(1)
Educational services	100	59	1,250	1,500	1,500	2,000	—	41	(1)
Junior colleges, colleges, and universities ...	100	49	1,000	1,500	1,500	—	2,500	50	1
Healthcare and social assistance	100	55	1,000	1,500	1,500	—	4,000	45	—
1 to 99 workers	100	69	1,000	1,500	1,500	2,500	—	31	(1)
1 to 49 workers	100	66	1,000	—	1,500	2,500	3,000	34	(1)
50 to 99 workers	100	76	1,200	1,500	—	—	5,000	24	—
100 workers or more	100	62	1,000	1,500	1,500	2,000	3,000	37	1
100 to 499 workers	100	58	1,000	1,500	1,500	2,000	4,000	42	(1)
500 workers or more	100	69	1,000	1,500	1,500	2,250	3,000	30	1
Geographic area									
New England	100	54	—	1,150	—	2,000	—	46	—
Middle Atlantic	100	58	1,000	1,500	1,500	—	4,000	42	(1)
East North Central	100	76	1,000	—	1,500	—	5,000	24	(1)
West North Central	100	81	1,200	1,500	1,750	3,000	4,000	—	—
South Atlantic	100	48	1,000	1,400	2,000	2,500	3,500	52	(1)
East South Central	100	87	1,150	—	2,000	—	—	—	—
West South Central	100	65	1,000	—	—	—	5,000	—	—
Mountain	100	61	1,500	—	—	2,750	2,750	—	—
Pacific	100	79	1,200	1,500	1,500	2,000	2,500	19	1

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 14. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	2.5	\$0	\$49	\$44	\$333	\$760	2.6	0.2
Management, professional, and related	4.9	0	266	49	185	762	5.0	0.6
Management, business, and financial	5.9	0	145	240	303	672	6.5	1.2
Professional and related	6.9	88	315	0	204	—	6.9	0.2
Service	5.6	374	0	—	805	1,415	5.6	—
Protective service	11.7	139	0	—	196	0	11.7	—
Sales and office	3.3	0	0	0	—	273	3.3	0.2
Sales and related	7.1	—	250	0	575	0	7.1	—
Office and administrative support	3.2	228	0	184	—	306	3.3	0.2
Natural resources, construction, and maintenance	6.2	358	190	274	139	—	6.2	—
Construction, extraction, farming, fishing, and forestry	9.7	—	219	568	219	—	—	—
Installation, maintenance, and repair	8.1	—	—	589	—	0	8.1	—
Production, transportation, and material moving	5.7	294	83	0	607	255	5.7	(¹)
Production	8.0	184	317	0	246	500	8.0	(¹)
Transportation and material moving	10.3	443	0	—	325	—	—	—
Full time	2.7	0	53	130	346	792	2.7	0.3
Part time	9.9	166	429	0	—	—	9.9	—
Union	5.1	29	294	245	—	147	5.1	0.1
Nonunion	2.7	0	49	110	294	766	2.7	0.3
Average wage within the following categories: ²								
Lowest 25 percent	8.2	—	0	0	—	—	8.2	—
Second 25 percent	3.7	0	0	—	233	665	3.8	0.3
Third 25 percent	4.7	29	210	69	289	—	4.6	0.2
Highest 25 percent	4.1	25	314	196	290	319	4.3	0.6
Highest 10 percent	7.0	29	110	85	—	221	7.5	1.1
Establishment characteristic								
Goods-producing industries	4.2	278	0	277	615	0	4.2	—
Construction	8.0	214	130	505	170	926	—	—
Manufacturing	4.8	286	59	0	98	687	4.8	—
Service-providing industries	3.3	0	195	85	349	1,027	3.3	0.3
Trade, transportation, and utilities	6.2	0	168	—	306	—	6.2	(¹)
Wholesale trade	13.1	187	—	0	—	196	—	—
Retail trade	7.2	—	255	0	0	463	7.2	—
Information	9.3	0	392	0	260	—	9.3	(¹)
Financial activities	7.9	0	290	294	304	235	7.6	3.4
Finance and insurance	7.3	—	29	460	256	603	6.4	4.8

See footnotes at end of table.

Table 14. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	10.0	—	\$0	—	\$529	\$814	7.3	8.8
Insurance carriers and related activities	—	—	—	—	—	—	—	—
Professional and business services	8.8	\$104	224	\$0	190	—	—	—
Education and health services	9.0	0	0	235	722	1,038	9.0	0.1
Educational services	7.6	358	0	0	555	—	7.7	0.3
Junior colleges, colleges, and universities ...	4.5	0	113	0	—	224	4.5	0.6
Healthcare and social assistance	10.5	0	354	444	—	961	10.5	—
1 to 99 workers	4.8	63	299	322	189	—	4.8	0.1
1 to 49 workers	6.5	0	—	354	174	392	6.5	0.2
50 to 99 workers	5.6	228	59	—	—	294	5.6	—
100 workers or more	3.2	68	0	0	461	615	3.3	0.6
100 to 499 workers	5.7	108	263	128	560	1,047	5.7	0.5
500 workers or more	2.6	111	0	0	473	333	2.6	0.6
Geographic area								
New England	10.2	—	223	—	0	—	10.2	—
Middle Atlantic	5.5	239	333	0	—	1,024	5.5	(¹)
East North Central	5.2	0	—	290	—	0	5.2	0.1
West North Central	7.0	0	424	264	0	1,034	—	—
South Atlantic	6.2	122	310	553	184	0	6.2	(¹)
East South Central	8.1	0	—	517	—	—	—	—
West South Central	14.7	0	—	—	—	0	—	—
Mountain	11.7	0	—	—	377	310	—	—
Pacific	3.3	197	0	0	0	354	3.9	1.1

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

Note: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/glossary20122013.htm.

Table 15. Health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	65	\$2,300	\$3,000	\$3,000	\$5,000	\$8,000	34	(1)
Management, professional, and related	100	63	2,000	2,500	3,000	4,500	7,500	36	1
Management, business, and financial	100	64	2,000	2,400	3,500	4,500	6,000	35	1
Professional and related	100	62	2,000	3,000	3,000	5,000	7,500	37	(1)
Service	100	76	3,000	3,000	—	8,000	10,000	24	—
Protective service	100	48	3,000	3,000	—	6,000	6,000	52	—
Sales and office	100	64	—	3,000	3,000	4,500	5,500	36	1
Sales and related	100	61	—	—	3,000	4,000	5,000	39	—
Office and administrative support	100	65	3,000	3,000	3,500	5,000	6,000	34	1
Natural resources, construction, and maintenance	100	67	3,000	3,500	4,000	6,000	10,000	33	—
Construction, extraction, farming, fishing, and forestry	100	77	—	3,500	—	6,000	—	—	—
Installation, maintenance, and repair	100	58	3,000	4,000	4,450	—	10,000	42	—
Production, transportation, and material moving	100	68	2,000	3,000	3,000	5,000	6,000	32	(1)
Production	100	69	2,000	3,000	3,000	4,500	6,000	31	(1)
Transportation and material moving	100	66	3,000	3,000	—	5,500	—	34	—
Full time	100	66	2,300	3,000	3,500	5,000	7,500	34	(1)
Part time	100	56	2,300	3,000	3,000	4,500	—	44	—
Union	100	69	2,400	3,000	3,500	5,000	5,500	31	(1)
Nonunion	100	65	2,000	3,000	3,000	5,000	8,000	35	(1)
Average wage within the following categories: ²									
Lowest 25 percent	100	65	—	3,000	3,000	—	9,400	35	—
Second 25 percent	100	68	2,300	3,000	4,000	5,500	8,000	31	(1)
Third 25 percent	100	64	2,300	3,000	3,000	5,000	—	36	(1)
Highest 25 percent	100	65	2,400	3,000	3,500	5,000	6,000	35	1
Highest 10 percent	100	60	2,400	3,000	3,000	4,500	6,000	39	1
Establishment characteristic									
Goods-producing industries	100	73	2,400	3,000	3,500	5,000	6,000	27	—
Construction	100	79	3,000	3,500	5,000	6,000	9,000	—	—
Manufacturing	100	72	2,000	3,000	3,000	4,500	6,000	28	—
Service-providing industries	100	63	2,300	3,000	3,000	5,000	8,000	36	1
Trade, transportation, and utilities	100	63	—	3,000	—	5,500	—	37	(1)
Wholesale trade	100	59	—	—	5,000	—	10,000	—	—
Retail trade	100	60	—	3,000	3,000	3,000	4,000	40	—
Information	100	50	1,500	4,000	4,000	—	6,600	50	(1)
Financial activities	100	52	2,000	—	4,000	4,400	6,000	43	5
Finance and insurance	100	46	—	2,000	4,000	4,400	—	46	8

See footnotes at end of table.

Table 15. Health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	100	42	—	\$2,000	—	\$4,400	—	43	14
Insurance carriers and related activities	100	—	—	—	—	—	—	—	—
Professional and business services	100	81	\$2,400	—	\$3,000	4,000	—	—	—
Education and health services	100	56	2,000	3,000	—	6,000	\$8,000	44	(1)
Educational services	100	59	2,600	3,000	—	4,500	8,000	41	(1)
Junior colleges, colleges, and universities ...	100	49	2,000	3,000	3,000	5,000	5,300	51	1
Healthcare and social assistance	100	55	2,000	3,000	3,000	6,000	8,000	45	—
1 to 99 workers	100	69	2,400	3,000	3,500	5,000	—	31	(1)
1 to 49 workers	100	66	2,400	3,000	3,500	5,000	6,000	34	(1)
50 to 99 workers	100	76	2,400	3,000	—	—	10,000	24	—
100 workers or more	100	62	2,000	3,000	3,000	5,000	7,000	37	1
100 to 499 workers	100	57	2,000	3,000	3,000	—	8,000	42	(1)
500 workers or more	100	68	2,500	3,000	—	5,000	6,000	31	1
Geographic area									
New England	100	54	—	2,300	—	4,000	—	46	—
Middle Atlantic	100	58	—	3,000	3,000	—	8,000	42	(1)
East North Central	100	76	2,000	—	—	—	10,000	24	(1)
West North Central	100	81	2,400	—	4,000	6,000	8,000	—	—
South Atlantic	100	48	2,400	3,000	4,000	6,000	9,400	52	(1)
East South Central	100	86	2,300	—	4,000	—	—	—	—
West South Central	100	65	—	—	—	—	10,000	—	—
Mountain	100	59	3,000	—	—	5,000	5,500	—	—
Pacific	100	79	2,500	3,000	3,000	4,500	6,000	19	1

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 15. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	2.5	\$301	\$0	\$701	\$196	\$1,637	2.6	0.2
Management, professional, and related	4.9	225	512	439	658	1,770	5.0	0.6
Management, business, and financial	5.9	0	314	746	687	1,578	6.5	1.2
Professional and related	6.9	528	682	240	1,152	1,659	6.9	0.2
Service	5.7	0	0	–	1,471	577	5.7	–
Protective service	11.7	277	0	–	310	0	11.7	–
Sales and office	3.4	–	0	367	653	636	3.4	0.2
Sales and related	7.2	–	–	0	1,122	0	7.2	–
Office and administrative support	3.2	0	0	879	564	1,072	3.3	0.2
Natural resources, construction, and maintenance	6.2	807	240	1,110	1,794	743	6.2	–
Construction, extraction, farming, fishing, and forestry	9.7	–	340	–	0	–	–	–
Installation, maintenance, and repair	8.1	340	855	868	–	0	8.1	–
Production, transportation, and material moving	5.7	577	166	589	380	260	5.7	(¹)
Production	8.0	368	634	196	367	1,057	8.0	(¹)
Transportation and material moving	10.2	893	0	–	628	–	10.2	–
Full time	2.7	336	0	785	219	1,324	2.7	0.3
Part time	9.9	129	658	0	1,178	–	9.9	–
Union	5.1	20	487	754	980	196	5.1	0.1
Nonunion	2.7	402	0	891	196	1,037	2.7	0.3
Average wage within the following categories: ²								
Lowest 25 percent	8.2	–	0	139	–	1,813	8.2	–
Second 25 percent	3.7	475	0	712	658	927	3.8	0.3
Third 25 percent	4.7	395	0	695	345	–	4.6	0.2
Highest 25 percent	4.1	466	247	690	589	498	4.3	0.6
Highest 10 percent	7.0	20	55	450	773	620	7.5	1.1
Establishment characteristic								
Goods-producing industries	4.2	556	0	643	277	0	4.2	–
Construction	8.0	572	277	651	340	2,459	–	–
Manufacturing	4.8	571	118	785	170	1,020	4.8	–
Service-providing industries	3.3	373	0	460	331	1,438	3.3	0.3
Trade, transportation, and utilities	6.5	–	0	–	643	–	6.5	(¹)
Wholesale trade	13.8	–	–	392	–	0	–	–
Retail trade	7.2	–	659	0	0	680	7.2	–
Information	9.3	0	707	0	–	1,135	9.3	(¹)
Financial activities	7.9	0	–	69	1,224	288	7.6	3.4
Finance and insurance	7.3	–	221	539	483	–	6.4	4.8

See footnotes at end of table.

Table 15. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	10.0	—	\$0	—	\$1,031	—	7.3	8.8
Insurance carriers and related activities	—	—	—	—	—	—	—	—
Professional and business services	8.8	\$0	—	\$0	294	—	—	—
Education and health services	9.0	547	0	—	1,508	\$866	9.0	0.1
Educational services	7.7	647	0	—	936	2,176	7.7	0.3
Junior colleges, colleges, and universities ...	4.5	0	0	340	729	776	4.5	0.6
Healthcare and social assistance	10.5	470	342	888	1,654	1,618	10.5	—
1 to 99 workers	4.8	111	0	734	170	—	4.8	0.1
1 to 49 workers	6.5	0	0	641	0	1,043	6.5	0.2
50 to 99 workers	5.6	456	118	—	—	196	5.6	—
100 workers or more	3.3	332	0	428	804	1,852	3.3	0.6
100 to 499 workers	5.7	210	526	491	—	1,490	5.7	0.5
500 workers or more	2.8	318	0	—	646	0	2.8	0.6
Geographic area								
New England	10.2	—	446	—	0	—	10.2	—
Middle Atlantic	5.5	—	0	0	—	500	5.5	(¹)
East North Central	5.3	0	—	—	—	0	5.3	0.1
West North Central	7.0	0	—	899	1,711	1,814	—	—
South Atlantic	6.2	525	695	537	677	0	6.2	(¹)
East South Central	7.9	96	—	752	—	—	—	—
West South Central	14.7	—	—	—	—	0	—	—
Mountain	12.2	0	—	—	605	240	—	—
Pacific	3.4	454	0	416	197	450	4.0	1.1

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 16. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic					
All workers	\$1,250	\$1,500	\$2,000	\$2,700	\$3,000
Management, professional, and related	1,200	1,500	1,800	2,500	3,000
Management, business, and financial	1,200	1,500	2,000	2,500	–
Professional and related	1,200	1,500	1,500	2,000	2,500
Service	1,300	1,500	2,000	3,000	–
Sales and office	1,500	1,500	2,500	2,700	3,500
Sales and related	1,500	1,500	2,500	2,700	3,000
Office and administrative support	1,450	1,500	2,000	3,000	5,000
Natural resources, construction, and maintenance	1,500	1,500	2,500	3,000	–
Construction, extraction, farming, fishing, and forestry	1,200	1,500	–	3,500	5,000
Installation, maintenance, and repair	1,500	–	2,500	3,000	3,000
Production, transportation, and material moving	1,300	1,500	2,000	2,500	3,000
Production	1,250	1,500	1,800	2,500	3,000
Transportation and material moving	1,500	1,500	2,000	2,700	3,500
Full time	1,250	1,500	2,000	2,700	3,000
Part time	1,250	1,500	2,000	2,700	2,700
Union	1,200	1,300	1,500	2,000	–
Nonunion	1,250	1,500	2,000	2,700	3,000
Average wage within the following categories: ²					
Lowest 25 percent	1,300	1,500	2,000	2,700	3,000
Second 25 percent	1,500	1,500	2,000	2,700	–
Third 25 percent	1,300	1,500	2,000	3,000	3,500
Highest 25 percent	1,200	1,500	1,650	2,500	3,000
Highest 10 percent	1,200	1,500	2,000	2,400	2,700
Establishment characteristic					
Goods-producing industries	1,300	1,500	2,000	2,500	–
Construction	1,500	1,800	2,500	3,000	5,000
Manufacturing	1,250	1,500	2,000	2,500	3,000
Service-providing industries	1,250	1,500	2,000	2,700	3,000
Trade, transportation, and utilities	1,500	1,500	2,500	2,700	3,000
Wholesale trade	1,500	1,500	1,800	2,500	3,500
Retail trade	1,500	1,500	2,700	2,700	3,000
Information	1,200	1,200	1,250	–	2,500
Financial activities	1,500	1,500	2,000	2,500	2,700
Finance and insurance	1,450	1,500	2,000	2,500	3,000

See footnotes at end of table.

Table 16. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Credit intermediation and related activities ..	\$1,500	\$1,500	\$2,000	\$2,500	\$3,000
Insurance carriers and related activities	1,450	1,550	2,000	2,500	3,000
Professional and business services	1,200	1,500	1,500	—	3,000
Education and health services	1,375	1,500	—	—	5,000
Healthcare and social assistance	1,375	1,500	—	—	5,000
1 to 99 workers	1,500	1,500	2,000	3,000	5,000
1 to 49 workers	1,500	1,500	2,000	3,000	5,000
50 to 99 workers	1,300	1,500	2,000	2,000	2,500
100 workers or more	1,250	1,500	1,800	2,700	3,000
100 to 499 workers	1,250	1,500	2,000	2,700	3,000
500 workers or more	1,200	1,450	1,500	2,500	2,700
Geographic area					
New England	1,250	1,500	2,000	2,500	2,700
Middle Atlantic	1,200	1,250	—	2,500	3,000
East North Central	1,500	1,500	2,500	—	5,000
West North Central	1,300	1,500	2,000	3,000	3,000
South Atlantic	1,250	1,500	2,000	2,700	—
East South Central	1,500	1,500	2,000	2,500	2,700
West South Central	1,450	1,500	2,000	3,000	3,000
Mountain	1,250	1,500	1,500	2,600	—
Pacific	1,250	1,500	1,500	2,500	3,500

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,200 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include

workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 16. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic					
All workers	\$49	\$0	\$0	\$112	\$587
Management, professional, and related	10	0	237	425	393
Management, business, and financial	54	0	104	0	–
Professional and related	0	110	10	0	240
Service	238	62	0	383	–
Sales and office	0	0	635	156	842
Sales and related	0	28	181	0	144
Office and administrative support	153	0	316	204	1,198
Natural resources, construction, and maintenance	206	283	710	0	–
Construction, extraction, farming, fishing, and forestry	250	183	–	621	589
Installation, maintenance, and repair	0	–	694	118	0
Production, transportation, and material moving	47	0	267	0	228
Production	65	0	409	28	424
Transportation and material moving	215	0	68	286	755
Full time	87	0	0	204	741
Part time	0	128	270	0	0
Union	20	102	20	155	–
Nonunion	103	0	0	66	721
Average wage within the following categories: ²					
Lowest 25 percent	268	0	144	0	0
Second 25 percent	39	0	0	353	–
Third 25 percent	173	0	73	409	1,020
Highest 25 percent	14	0	220	398	350
Highest 10 percent	10	0	309	377	302
Establishment characteristic					
Goods-producing industries	224	0	28	325	–
Construction	83	241	170	564	0
Manufacturing	126	0	402	20	405
Service-providing industries	48	0	39	35	378
Trade, transportation, and utilities	0	0	294	0	673
Wholesale trade	0	0	263	306	564
Retail trade	96	182	96	0	325
Information	0	20	306	–	0
Financial activities	49	0	0	0	315
Finance and insurance	61	0	0	20	388

See footnotes at end of table.

Table 16. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Credit intermediation and related activities ..	\$152	\$0	\$0	\$111	\$422
Insurance carriers and related activities	52	34	286	0	643
Professional and business services	0	93	308	—	0
Education and health services	154	0	—	—	0
Healthcare and social assistance	152	0	—	—	0
1 to 99 workers	158	0	0	600	1,428
1 to 49 workers	55	0	371	0	589
50 to 99 workers	95	0	594	305	537
100 workers or more	28	0	82	71	308
100 to 499 workers	26	0	232	0	0
500 workers or more	59	119	71	183	128
Geographic area					
New England	0	0	96	0	468
Middle Atlantic	68	288	—	438	469
East North Central	240	125	576	—	196
West North Central	137	28	314	583	0
South Atlantic	207	49	0	167	—
East South Central	0	0	284	458	294
West South Central	225	0	195	424	0
Mountain	250	0	0	664	—
Pacific	234	0	113	137	340

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,200 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include

workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 17. High deductible health plans: Summary of tax-favored accounts,¹ private industry workers, National Compensation Survey, 2012

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

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴
Worker characteristic			
All workers	31	22	36
Management, professional, and related	42	13	46
Management, business, and financial	38	14	37
Professional and related	45	12	55
Service	36	—	32
Sales and office	26	34	30
Sales and related	17	52	22
Office and administrative support	32	24	35
Natural resources, construction, and maintenance	—	—	29
Production, transportation, and material moving	24	20	35
Production	25	14	42
Transportation and material moving	23	32	—
Full time	32	19	37
Part time	—	57	33
Union	35	27	59
Nonunion	31	21	36
Average wage within the following categories: ⁵			
Lowest 25 percent	19	32	21
Second 25 percent	27	24	32
Third 25 percent	33	19	34
Highest 25 percent	40	17	49
Highest 10 percent	35	19	51
Establishment characteristic			
Goods-producing industries	24	14	33
Construction	—	21	—
Manufacturing	26	—	40
Service-providing industries	34	24	38
Trade, transportation, and utilities	20	42	19
Retail trade	17	55	18
Information	—	—	66
Financial activities	49	21	56
Finance and insurance	55	19	62

See footnotes at end of table.

Table 17. High deductible health plans: Summary of tax-favored accounts,¹ private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴
Credit intermediation and related activities ..	53	22	64
Insurance carriers and related activities	56	—	64
Professional and business services	—	—	45
Professional and technical services	48	—	60
Education and health services	40	13	39
Educational services	—	—	51
Junior colleges, colleges, and universities ...	36	—	41
Healthcare and social assistance	41	13	39
1 to 99 workers	33	11	29
1 to 49 workers	35	11	26
50 to 99 workers	27	12	38
100 workers or more	30	35	46
100 to 499 workers	25	38	38
500 workers or more	39	28	63
Geographic area			
New England	37	36	27
East North Central	45	17	29
South Atlantic	32	19	44
West South Central	—	—	36
Pacific	34	22	44

¹ A high deductible health plan (HDHP) is a health plan that features a higher deductible and lower insurance premiums than those of traditional health plans. In order to be classified as a HDHP, the plan must have a minimum of a \$1,200 deductible for individual coverage. The plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses up to the deductible.

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

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

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

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 17. Standard errors for high deductible health plans: Summary of tax-favored accounts, private industry workers, National Compensation Survey, 2012

Characteristics	Health savings account ¹	Health reimbursement arrangement ²	Flexible spending account ³
Worker characteristic			
All workers	2.8	2.1	2.9
Management, professional, and related	4.4	2.1	5.3
Management, business, and financial	5.3	2.7	5.6
Professional and related	5.9	2.7	6.5
Service	8.7	–	8.1
Sales and office	3.2	4.2	3.8
Sales and related	4.4	5.6	5.7
Office and administrative support	3.9	3.8	4.4
Natural resources, construction, and maintenance	–	–	8.6
Production, transportation, and material moving	4.3	4.0	5.5
Production	5.3	3.8	7.5
Transportation and material moving	6.2	7.9	–
Full time	2.8	2.0	3.0
Part time	–	6.9	6.9
Union	10.0	6.8	7.6
Nonunion	2.8	2.2	2.9
Average wage within the following categories: ⁴			
Lowest 25 percent	5.0	4.8	4.7
Second 25 percent	3.6	3.2	3.7
Third 25 percent	4.7	3.0	4.0
Highest 25 percent	3.8	3.0	5.1
Highest 10 percent	4.6	4.0	5.9
Establishment characteristic			
Goods-producing industries	4.1	3.2	5.5
Construction	–	5.4	–
Manufacturing	4.9	–	6.5
Service-providing industries	3.3	2.4	3.4
Trade, transportation, and utilities	3.9	4.5	2.9
Retail trade	4.4	5.1	3.3
Information	–	–	11.1
Financial activities	4.8	4.8	6.6
Finance and insurance	4.7	4.6	5.9

See footnotes at end of table.

Table 17. Standard errors for high deductible health plans: Summary of tax-favored accounts, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	Health savings account ¹	Health reimbursement arrangement ²	Flexible spending account ³
Credit intermediation and related activities ..	5.4	6.2	7.7
Insurance carriers and related activities	8.9	—	10.6
Professional and business services	—	—	8.3
Professional and technical services	8.9	—	9.2
Education and health services	8.3	3.7	9.1
Educational services	—	—	12.2
Junior colleges, colleges, and universities ...	9.8	—	8.3
Healthcare and social assistance	8.7	3.9	9.5
1 to 99 workers	4.4	2.1	4.2
1 to 49 workers	5.0	2.9	4.5
50 to 99 workers	7.2	3.2	8.5
100 workers or more	2.6	3.7	3.8
100 to 499 workers	3.1	4.2	4.2
500 workers or more	4.7	6.1	5.2
Geographic area			
New England	6.9	5.6	7.7
East North Central	6.8	4.5	7.0
South Atlantic	4.8	3.5	7.6
West South Central	—	—	6.2
Pacific	8.3	5.0	6.1

¹ Health savings accounts (HSA) are used in combination with high deductible health plans to pay for current and future medical expenses. HSAs are controlled by the employee, although both employees and employers may contribute to the account. Accounts can accumulate tax-deferred interest.

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

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

end of the plan year are forfeited by the employee.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 18. Outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2012

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

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs
Worker characteristic				
All workers	100	99	83	83
Management, professional, and related	100	98	83	80
Management, business, and financial	100	97	83	84
Professional and related	100	99	83	77
Service	100	99	81	84
Protective service	100	98	74	96
Sales and office	100	100	84	86
Sales and related	100	100	84	89
Office and administrative support	100	99	83	85
Natural resources, construction, and maintenance	100	99	83	83
Construction, extraction, farming, fishing, and forestry	100	100	76	73
Installation, maintenance, and repair	100	99	87	89
Production, transportation, and material moving	100	100	85	83
Production	100	100	84	84
Transportation and material moving	100	100	87	80
Full time	100	99	83	84
Part time	100	100	83	73
Union	100	99	86	71
Nonunion	100	99	83	85
Average wage within the following categories: ²				
Lowest 25 percent	100	99	82	82
Second 25 percent	100	99	82	86
Third 25 percent	100	100	81	83
Highest 25 percent	100	98	86	82
Highest 10 percent	100	99	87	83
Establishment characteristic				
Goods-producing industries	100	100	87	83
Construction	100	100	77	79
Manufacturing	100	100	90	85
Service-providing industries	100	99	82	83
Trade, transportation, and utilities	100	100	84	85
Wholesale trade	100	100	84	88
Retail trade	100	100	78	87
Transportation and warehousing	100	100	97	78
Utilities	100	95	99	72
Information	100	100	92	91
Financial activities	100	98	86	81
Finance and insurance	100	100	84	82

See footnotes at end of table.

Table 18. Outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs
Credit intermediation and related activities ..	100	100	82	81
Insurance carriers and related activities	100	100	85	82
Real estate and rental and leasing	100	91	92	77
Professional and business services	100	96	78	87
Professional and technical services	100	93	71	86
Education and health services	100	100	80	74
Educational services	100	100	88	78
Junior colleges, colleges, and universities ...	100	100	85	89
Healthcare and social assistance	100	100	78	73
Leisure and hospitality	100	100	88	91
Accommodation and food services	100	100	90	92
Other services	100	100	71	82
1 to 99 workers	100	99	75	83
1 to 49 workers	100	98	74	80
50 to 99 workers	100	100	80	92
100 workers or more	100	99	89	83
100 to 499 workers	100	99	88	82
500 workers or more	100	99	91	84
Geographic area				
New England	100	99	91	94
Middle Atlantic	100	100	88	82
East North Central	100	100	81	80
West North Central	100	100	80	81
South Atlantic	100	96	77	84
East South Central	100	100	84	79
West South Central	100	100	84	87
Mountain	100	100	85	89
Pacific	100	100	88	79

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 18. Standard errors for outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2012

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs
Worker characteristic				
All workers	(²)	0.5	1.3	1.3
Management, professional, and related	(²)	1.4	1.8	2.2
Management, business, and financial	(²)	3.2	3.4	2.6
Professional and related	(²)	0.4	2.4	3.6
Service	(²)	0.7	4.3	3.5
Protective service	(²)	2.1	17.4	2.8
Sales and office	(²)	0.2	1.9	1.7
Sales and related	(²)	0.2	3.1	2.2
Office and administrative support	(²)	0.3	1.9	1.9
Natural resources, construction, and maintenance	(²)	0.4	3.1	3.2
Construction, extraction, farming, fishing, and forestry	(²)	(²)	5.9	5.3
Installation, maintenance, and repair	(²)	0.8	3.6	3.5
Production, transportation, and material moving	(²)	0.2	2.1	2.0
Production	(²)	0.4	2.7	2.5
Transportation and material moving	(²)	(²)	2.6	2.9
Full time	(²)	0.5	1.3	1.3
Part time	(²)	0.3	3.3	3.9
Union	(²)	0.4	2.8	3.1
Nonunion	(²)	0.6	1.4	1.4
Average wage within the following categories: ³				
Lowest 25 percent	(²)	0.4	2.3	2.5
Second 25 percent	(²)	0.5	2.3	1.9
Third 25 percent	(²)	0.2	2.0	2.2
Highest 25 percent	(²)	1.3	1.8	1.7
Highest 10 percent	(²)	0.3	2.6	2.4
Establishment characteristic				
Goods-producing industries	(²)	0.2	2.0	2.3
Construction	(²)	(²)	5.1	4.4
Manufacturing	(²)	0.2	2.2	2.3
Service-providing industries	(²)	0.6	1.5	1.5
Trade, transportation, and utilities	(²)	0.1	2.2	1.6
Wholesale trade	(²)	(²)	3.8	3.4
Retail trade	(²)	0.2	3.5	2.5
Transportation and warehousing	(²)	(²)	2.6	4.9
Utilities	(²)	2.1	1.0	5.6
Information	(²)	(²)	3.1	3.5
Financial activities	0.1	1.3	2.0	2.6
Finance and insurance	0.1	0.2	2.0	2.7

See footnotes at end of table.

Table 18. Standard errors for outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs
Credit intermediation and related activities ..	0.2	0.2	3.3	3.1
Insurance carriers and related activities	(²)	0.4	4.5	4.9
Real estate and rental and leasing	(²)	7.1	6.5	9.9
Professional and business services	(²)	2.7	4.3	3.2
Professional and technical services	(²)	5.0	5.4	3.3
Education and health services	(²)	0.3	3.6	4.1
Educational services	(²)	0.2	3.6	5.9
Junior colleges, colleges, and universities ...	(²)	(²)	3.1	3.0
Healthcare and social assistance	(²)	0.3	4.3	4.8
Leisure and hospitality	(²)	(²)	4.6	4.5
Accommodation and food services	(²)	(²)	4.8	4.8
Other services	(²)	(²)	13.3	8.7
1 to 99 workers	(²)	1.1	2.6	2.4
1 to 49 workers	(²)	1.5	3.3	3.2
50 to 99 workers	(²)	0.1	3.0	2.3
100 workers or more	(²)	0.2	1.0	1.3
100 to 499 workers	(²)	0.3	1.4	2.0
500 workers or more	(²)	0.2	1.3	1.8
Geographic area				
New England	(²)	0.6	5.9	2.6
Middle Atlantic	(²)	0.4	2.7	2.9
East North Central	(²)	0.4	3.3	4.4
West North Central	(²)	0.1	7.6	7.0
South Atlantic	(²)	2.4	2.8	2.9
East South Central	(²)	0.1	3.3	4.4
West South Central	(²)	0.1	4.7	2.4
Mountain	(²)	(²)	3.6	3.1
Pacific	(²)	0.1	1.7	3.9

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

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 19. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2012

(All workers participating in outpatient prescription drug plans with a generic drug or brand-name drug provision = 100 percent)

Characteristics	Generic drugs ²				Brand-name drugs ³			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristic								
All workers	84	13	2	\$10	78	20	3	\$30
Management, professional, and related	85	12	3	10	78	18	4	30
Management, business, and financial	85	12	3	10	80	17	3	30
Professional and related	84	12	4	10	76	19	4	30
Service	79	20	1	10	81	17	1	30
Protective service	96	—	—	10	94	—	—	35
Sales and office	85	13	3	10	73	24	3	30
Sales and related	84	14	2	10	68	30	2	30
Office and administrative support	85	12	3	10	75	21	4	30
Natural resources, construction, and maintenance	87	11	2	10	83	16	2	30
Construction, extraction, farming, fishing, and forestry	81	15	3	10	79	18	3	25
Installation, maintenance, and repair	91	8	(⁴)	10	85	15	(⁴)	30
Production, transportation, and material moving	85	14	1	10	80	19	1	30
Production	86	12	2	10	81	17	2	30
Transportation and material moving	83	17	(⁴)	10	78	22	(⁴)	25
Full time	85	13	2	10	79	19	3	30
Part time	79	18	4	10	64	33	4	25
Union	78	21	2	10	78	20	2	20
Nonunion	85	12	3	10	78	20	3	30
Average wage within the following categories: ⁵								
Lowest 25 percent	86	11	3	10	78	19	3	30
Second 25 percent	82	16	2	10	73	25	2	30
Third 25 percent	85	13	2	10	79	18	2	30
Highest 25 percent	85	12	3	10	80	17	3	30
Highest 10 percent	85	12	3	10	79	17	3	25
Establishment characteristic								
Goods-producing industries	85	14	2	10	80	18	2	30
Construction	84	12	4	10	80	17	4	30
Manufacturing	84	14	1	10	80	18	2	30
Service-providing industries	84	13	3	10	77	20	3	30
Trade, transportation, and utilities	86	13	1	10	75	24	1	30
Wholesale trade	94	6	—	10	91	9	—	25
Retail trade	85	13	2	10	66	32	2	30
Transportation and warehousing	80	20	—	10	75	25	—	25
Utilities	68	29	3	10	57	40	3	25
Information	89	—	—	10	81	19	1	25
Financial activities	78	19	3	10	62	32	5	30
Finance and insurance	77	19	3	10	59	35	6	30

See footnotes at end of table.

Table 19. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2012—Continued

(All workers participating in outpatient prescription drug plans with a generic drug or brand-name drug provision = 100 percent)

Characteristics	Generic drugs ²				Brand-name drugs ³			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Credit intermediation and related activities ..	80	15	5	\$10	50	39	11	\$30
Insurance carriers and related activities	73	25	2	10	68	30	2	30
Real estate and rental and leasing	83	—	—	10	82	—	—	30
Professional and business services	84	10	6	10	79	15	6	30
Professional and technical services	85	—	—	10	78	—	—	30
Education and health services	85	14	1	10	79	20	1	30
Educational services	92	7	2	10	91	8	2	25
Junior colleges, colleges, and universities ...	87	11	2	10	89	9	2	25
Healthcare and social assistance	84	15	1	10	77	22	1	30
Leisure and hospitality	79	—	—	10	98	—	—	25
Accommodation and food services	79	—	—	10	100	—	—	25
Other services	83	—	—	10	84	—	—	25
1 to 99 workers	86	11	4	10	81	16	4	30
1 to 49 workers	83	12	4	10	76	19	5	30
50 to 99 workers	92	—	—	10	90	—	—	30
100 workers or more	83	15	1	10	75	23	2	25
100 to 499 workers	84	14	2	10	75	23	2	30
500 workers or more	81	17	1	10	76	22	2	25
Geographic area								
New England	90	10	—	10	82	17	(⁴)	30
Middle Atlantic	86	13	1	10	82	17	2	30
East North Central	80	16	4	10	73	23	4	30
West North Central	73	24	3	10	72	26	3	35
South Atlantic	87	10	3	10	80	16	3	30
East South Central	82	18	1	10	74	25	1	30
West South Central	89	8	3	10	76	21	3	30
Mountain	83	12	5	10	75	20	5	25
Pacific	86	13	1	10	81	18	1	30

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

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

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

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the

occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.

Table 19. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2012

Characteristics	Generic drugs				Brand-name drugs			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristic								
All workers	1.1	1.0	0.6	\$0	1.3	1.3	0.6	\$0
Management, professional, and related	1.3	1.2	1.1	0	2.1	2.3	1.1	0
Management, business, and financial	1.7	1.7	0.9	0	1.8	1.8	1.0	3
Professional and related	2.0	1.3	1.8	0	3.6	3.5	1.8	0
Service	4.3	4.3	0.7	0	3.5	3.4	0.7	0
Protective service	2.3	–	–	0	2.8	–	–	6
Sales and office	1.6	1.3	0.9	0	1.8	1.7	0.9	0
Sales and related	2.7	2.5	0.9	0	3.5	3.4	1.0	2
Office and administrative support	1.6	1.3	1.0	0	2.0	1.9	1.1	0
Natural resources, construction, and maintenance	2.2	2.1	0.9	0	3.0	2.9	0.9	2
Construction, extraction, farming, fishing, and forestry	5.0	4.5	2.1	0	5.7	5.2	2.1	6
Installation, maintenance, and repair	1.8	1.8	0.3	0	3.1	3.0	0.3	3
Production, transportation, and material moving	2.1	2.2	0.5	0	2.4	2.4	0.6	0
Production	2.4	2.4	0.8	0	2.6	2.6	1.0	0
Transportation and material moving	4.0	4.0	0.1	0	3.8	3.7	0.1	3
Full time	1.1	1.0	0.5	0	1.3	1.4	0.6	0
Part time	4.8	4.3	1.6	0	4.4	4.2	1.6	1
Union	3.6	3.3	0.8	0	3.0	2.7	0.8	5
Nonunion	1.0	1.0	0.6	0	1.3	1.4	0.6	0
Average wage within the following categories: ²								
Lowest 25 percent	2.7	2.4	1.0	0	2.5	2.3	1.0	1
Second 25 percent	2.2	2.2	0.5	0	2.1	2.1	0.5	0
Third 25 percent	1.5	1.3	0.7	0	1.8	1.7	0.7	0
Highest 25 percent	1.2	1.1	1.0	0	1.5	1.6	1.1	5
Highest 10 percent	1.6	1.4	1.4	0	1.9	1.9	1.4	6
Establishment characteristic								
Goods-producing industries	1.8	1.8	0.6	0	2.1	2.0	0.7	0
Construction	3.9	3.4	2.0	0	5.0	4.5	2.0	3
Manufacturing	2.2	2.1	0.7	0	2.4	2.3	0.8	0
Service-providing industries	1.2	1.1	0.7	0	1.3	1.4	0.7	0
Trade, transportation, and utilities	2.2	2.0	0.6	0	2.8	2.7	0.6	2
Wholesale trade	1.8	1.8	–	0	2.4	2.4	–	6
Retail trade	3.1	2.6	1.2	0	3.6	3.4	1.2	0
Transportation and warehousing	5.4	5.4	–	0	5.7	5.7	–	1
Utilities	5.7	5.7	1.4	1	7.2	7.1	1.4	7
Information	3.6	–	–	3	5.5	5.4	0.6	6
Financial activities	2.4	2.4	0.9	0	3.6	2.9	1.3	0
Finance and insurance	2.8	2.8	1.1	0	4.2	3.4	1.5	0

See footnotes at end of table.

Table 19. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	Generic drugs				Brand-name drugs			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Credit intermediation and related activities ..	3.8	3.5	1.8	\$0	6.5	5.4	2.2	\$0
Insurance carriers and related activities	4.8	5.0	1.2	0	4.6	4.7	1.3	0
Real estate and rental and leasing	7.8	—	—	0	8.3	—	—	4
Professional and business services	2.8	2.5	2.3	0	3.0	2.9	2.4	0
Professional and technical services	3.9	—	—	0	4.7	—	—	7
Education and health services	2.7	2.7	0.5	0	4.0	4.0	0.5	0
Educational services	2.4	2.0	0.9	0	2.7	2.1	0.9	0
Junior colleges, colleges, and universities ...	2.9	2.7	1.0	0	2.3	2.0	1.0	3
Healthcare and social assistance	3.2	3.2	0.5	0	4.6	4.6	0.5	0
Leisure and hospitality	10.5	—	—	(³)	1.7	—	—	5
Accommodation and food services	12.0	—	—	1	0.4	—	—	5
Other services	4.6	—	—	(³)	4.6	—	—	3
1 to 99 workers	1.9	1.6	1.1	0	2.5	2.3	1.1	0
1 to 49 workers	2.4	2.1	1.5	0	3.3	3.0	1.5	0
50 to 99 workers	2.6	—	—	0	2.8	—	—	0
100 workers or more	1.3	1.4	0.3	0	1.6	1.7	0.4	2
100 to 499 workers	1.7	1.6	0.5	0	2.2	2.2	0.5	3
500 workers or more	2.0	2.1	0.4	0	2.3	2.2	0.4	0
Geographic area								
New England	2.5	2.5	—	0	3.2	3.5	0.3	5
Middle Atlantic	3.0	2.8	0.7	0	2.2	2.4	0.5	2
East North Central	3.7	3.3	1.6	0	4.0	3.6	1.7	0
West North Central	3.4	3.7	1.3	0	3.6	3.4	1.3	6
South Atlantic	2.6	2.0	1.8	0	3.1	2.7	1.9	0
East South Central	4.6	4.2	0.7	0	4.2	3.9	0.7	8
West South Central	2.6	2.4	1.2	0	2.8	2.8	1.3	0
Mountain	4.1	1.6	4.0	0	2.7	2.6	4.3	2
Pacific	1.8	2.0	0.5	0	4.5	4.6	0.5	7

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

³ 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/glossary20122013.htm.