

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008

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

Characteristic	Total	Fee-for-service plan					Not determinable
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	
All workers	100	78	4	58	10	5	(¹)
Worker characteristic							
Management, professional, and related	100	78	—	57	10	7	—
Management, business, and financial	100	77	3	58	11	5	(¹)
Professional and related	100	79	—	56	10	—	(¹)
Service	100	78	—	59	9	—	(¹)
Sales and office	100	78	3	59	10	5	(¹)
Sales and related	100	80	2	65	10	3	(¹)
Office and administrative support	100	76	4	56	10	6	(¹)
Natural resources, construction, and maintenance	100	75	—	53	10	7	—
Construction, extraction, farming, fishing, and forestry	100	76	—	58	—	—	(¹)
Installation, maintenance, and repair	100	74	—	49	14	5	—
Production, transportation, and material moving ...	100	79	3	62	10	2	1
Production	100	79	—	64	11	—	—
Transportation and material moving	100	78	4	59	9	4	1
Full time	100	78	4	59	10	5	(¹)
Part time	100	76	—	54	11	—	(¹)
Union	100	73	6	54	7	6	(¹)
Nonunion	100	79	4	59	11	5	(¹)
Average wage within the following percentiles: ²							
10 to under 25	100	79	—	65	10	2	—
25 to under 50	100	81	3	63	11	4	(¹)
50 to under 75	100	74	4	56	9	6	(¹)
75 to under 90	100	78	6	56	10	5	(¹)
90 or greater	100	77	—	56	10	—	(¹)
Establishment characteristic							
Goods-producing industries	100	80	3	63	10	4	—
Construction	100	81	—	64	—	—	—
Manufacturing	100	80	3	63	12	—	—
Service-providing industries	100	77	4	57	10	6	(¹)
Trade, transportation, and utilities	100	80	2	62	11	3	(¹)
Wholesale trade	100	74	—	60	7	5	—
Retail trade	100	82	—	63	14	3	—
Transportation and warehousing	100	82	—	63	11	—	(¹)
Information	100	84	—	49	16	—	—
Financial activities	100	77	7	53	10	7	(¹)
Finance and insurance	100	78	5	53	9	10	(¹)
Credit intermediation and related activities	100	76	5	50	8	12	(¹)
Insurance carriers and related activities	100	79	—	52	13	8	—
Real estate and rental and leasing	100	73	—	51	—	—	—
Professional and business services	100	79	—	61	6	—	(¹)
Professional and technical services	100	84	—	64	—	—	—
Education and health services	100	74	—	51	14	—	(¹)
Educational services	100	63	—	48	—	—	(¹)
Junior colleges, colleges, and universities	100	62	—	44	—	—	(¹)
Health care and social assistance	100	76	—	52	14	—	(¹)

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Total	Fee-for-service plan					
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Establishment characteristic							
Leisure and hospitality	100	71	—	57	—	—	(¹)
Other services	100	65	—	44	—	—	1
1 to 99 workers	100	76	5	58	10	4	(¹)
1 to 49 workers	100	75	4	58	9	4	—
50 to 99 workers	100	81	—	58	11	—	1
100 workers or more	100	79	3	59	10	6	(¹)
100 to 499 workers	100	79	3	62	9	—	—
500 workers or more	100	78	4	54	12	8	(¹)
Geographic area							
New England	100	58	—	40	10	4	—
Middle Atlantic	100	71	—	47	14	—	(¹)
East North Central	100	84	2	72	7	3	(¹)
West North Central	100	92	—	72	—	—	(¹)
South Atlantic	100	81	4	55	14	—	—
West South Central	100	88	2	70	12	4	(¹)
Pacific	100	63	—	47	5	—	(¹)

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
All workers	22	18	4	—
Worker characteristic				
Management, professional, and related	22	18	4	—
Management, business, and financial	23	20	3	—
Professional and related	21	17	4	—
Service	22	19	3	—
Sales and office	22	20	3	—
Sales and related	20	18	—	—
Office and administrative support	24	20	3	—
Natural resources, construction, and maintenance	25	17	8	—
Construction, extraction, farming, fishing, and forestry	24	14	—	—
Installation, maintenance, and repair	26	20	6	—
Production, transportation, and material moving ...	21	17	—	—
Production	21	16	—	—
Transportation and material moving	22	19	—	—
Full time	22	18	4	—
Part time	24	20	—	—
Union	27	21	7	—
Nonunion	21	18	3	—
Average wage within the following percentiles: ²				
10 to under 25	21	19	—	—
25 to under 50	19	16	—	—
50 to under 75	26	21	5	—
75 to under 90	22	17	4	—
90 or greater	23	18	5	—
Establishment characteristic				
Goods-producing industries	20	15	5	—
Construction	19	13	7	—
Manufacturing	20	16	—	—
Service-providing industries	23	20	3	—
Trade, transportation, and utilities	20	17	—	—
Wholesale trade	26	19	—	—
Retail trade	18	18	—	—
Transportation and warehousing	18	—	—	—
Information	16	15	—	—
Financial activities	23	21	2	—
Finance and insurance	22	20	2	—
Credit intermediation and related activities	24	22	—	—
Insurance carriers and related activities ...	21	17	3	—
Real estate and rental and leasing	27	24	—	—
Professional and business services	21	20	—	—
Professional and technical services	16	—	—	—
Education and health services	26	20	6	—
Educational services	37	28	10	—
Junior colleges, colleges, and universities	38	23	15	—
Health care and social assistance	24	19	—	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Establishment characteristic				
Leisure and hospitality	29	27	—	—
Other services	35	30	—	—
1 to 99 workers	24	20	4	—
1 to 49 workers	25	22	3	—
50 to 99 workers	19	15	—	—
100 workers or more	21	17	4	—
100 to 499 workers	21	17	—	—
500 workers or more	22	18	4	—
Geographic area				
New England	42	32	—	—
Middle Atlantic	29	21	8	—
East North Central	16	12	4	—
West North Central	8	4	—	—
South Atlantic	19	17	—	—
West South Central	12	12	—	—
Pacific	37	35	—	—

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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/glossary20082009.htm.

Table 2. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2008

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

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers	93	5	2	80	20	(⁴)	81	16	3
Worker characteristic									
Management, professional, and related	93	6	1	78	22	–	82	15	2
Management, business, and financial	94	5	(⁴)	79	21	–	83	15	1
Professional and related	92	7	1	77	23	–	81	16	3
Service	83	–	–	79	21	–	74	16	10
Sales and office	93	5	1	81	19	–	82	16	2
Sales and related	97	3	–	84	16	–	85	14	1
Office and administrative support	91	7	2	80	20	–	80	17	3
Natural resources, construction, and maintenance	92	6	1	77	23	–	77	20	4
Construction, extraction, farming, fishing, and forestry	92	–	–	79	21	–	78	20	2
Installation, maintenance, and repair	93	–	–	75	25	–	75	19	6
Production, transportation, and material moving ...	98	2	(⁴)	82	17	(⁴)	83	15	2
Production	98	–	–	83	16	(⁴)	82	15	2
Transportation and material moving	97	–	–	80	19	1	85	14	1
Full time	93	5	2	79	20	(⁴)	81	16	3
Part time	91	–	–	82	18	–	76	21	3
Union	90	6	3	76	23	1	71	24	6
Nonunion	93	5	1	80	20	–	83	15	3
Average wage within the following percentiles: ⁵									
Less than 10	94	–	–	88	–	–	82	–	–
10 to under 25	87	5	–	82	18	–	78	13	9
25 to under 50	95	3	2	82	18	–	81	15	4
50 to under 75	92	7	1	79	21	(⁴)	81	17	2
75 to under 90	94	5	1	80	20	(⁴)	81	16	2
90 or greater	93	6	1	76	24	–	82	15	2
Establishment characteristic									
Goods-producing industries	95	5	1	81	18	(⁴)	84	15	1
Construction	90	–	–	80	20	–	83	15	1
Manufacturing	96	3	(⁴)	81	18	1	83	16	1
Service-providing industries	92	6	2	79	21	–	80	16	4
Trade, transportation, and utilities	96	3	1	84	16	–	87	12	2
Wholesale trade	95	–	–	86	14	–	82	16	2
Retail trade	95	4	1	87	13	–	91	7	3
Transportation and warehousing	99	–	–	77	23	–	87	–	–
Utilities	98	–	–	82	–	–	72	–	–
Information	94	–	–	77	23	–	77	21	2
Financial activities	92	8	(⁴)	82	18	–	81	16	3
Finance and insurance	90	10	(⁴)	79	21	–	77	19	4
Credit intermediation and related activities	87	13	–	78	22	–	76	21	3
Insurance carriers and related activities	93	–	–	78	22	–	75	18	7
Real estate and rental and leasing	99	–	–	93	–	–	96	–	–
Professional and business services	95	–	–	76	24	–	80	13	7
Professional and technical services	97	–	–	72	28	–	84	–	–
Administrative and waste services	89	–	–	78	–	–	73	–	–

See footnotes at end of table.

Table 2. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Establishment characteristic									
Education and health services	84	—	—	70	30	—	69	28	3
Educational services	94	6	—	67	33	—	75	25	—
Junior colleges, colleges, and universities	90	10	—	61	39	—	69	31	—
Health care and social assistance	82	—	—	71	29	—	68	28	4
Leisure and hospitality	95	—	—	89	—	—	85	—	—
Accommodation and food services	96	—	—	89	—	—	86	—	—
Other services	93	—	—	90	—	—	92	—	—
1 to 99 workers	94	4	2	81	19	—	84	13	4
1 to 49 workers	94	4	2	79	21	—	83	14	4
50 to 99 workers	94	—	—	84	16	—	86	10	3
100 workers or more	92	7	2	79	21	(⁴)	79	18	3
100 to 499 workers	95	4	1	79	20	(⁴)	81	17	2
500 workers or more	88	10	2	78	22	—	76	20	4
Geographic area									
New England	92	8	—	68	32	—	65	34	1
Middle Atlantic	90	8	1	63	37	—	60	35	5
East North Central	92	—	—	85	15	—	82	12	6
West North Central	96	—	—	92	—	—	88	—	—
South Atlantic	93	5	2	78	21	(⁴)	83	13	4
East South Central	98	—	—	82	—	—	91	8	1
West South Central	96	4	(⁴)	85	15	—	89	—	—
Mountain	93	—	—	87	13	—	85	14	—
Pacific	89	—	—	75	25	—	85	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

³ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

⁴ Less than 0.5 percent.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/glossary20082009.htm.

Table 3. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008

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

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
All workers	100	93	39	\$500	53	\$500	\$750	\$350
Worker characteristic								
Management, professional, and related	100	93	36	500	57	500	750	300
Management, business, and financial	100	94	36	500	58	500	750	—
Professional and related	100	92	36	500	56	500	—	—
Service	100	83	38	500	44	—	—	—
Sales and office	100	93	40	500	52	500	900	500
Sales and related	100	97	39	500	58	500	1,000	500
Office and administrative support	100	91	41	500	50	500	750	—
Natural resources, construction, and maintenance	100	92	44	300	48	500	—	—
Construction, extraction, farming, fishing, and forestry	100	92	54	300	38	—	500	1,500
Installation, maintenance, and repair	100	93	36	—	57	500	—	—
Production, transportation, and material moving	100	98	41	—	56	350	750	1,000
Production	100	98	41	500	56	330	600	—
Transportation and material moving	100	97	40	350	57	400	1,000	1,000
Full time	100	93	39	500	53	500	800	350
Part time	100	91	41	—	50	500	—	—
Union	100	90	44	250	46	300	500	250
Nonunion	100	93	38	500	54	500	1,000	400
Average wage within the following percentiles: ³								
Less than 10	100	94	31	—	62	400	1,000	—
10 to under 25	100	87	40	—	46	500	1,000	—
25 to under 50	100	95	40	500	54	500	1,000	—
50 to under 75	100	92	37	500	54	—	750	500
75 to under 90	100	94	43	—	50	325	600	300
90 or greater	100	93	36	500	57	500	—	400
Establishment characteristic								
Goods-producing industries	100	95	40	400	54	—	700	1,000
Construction	100	90	48	300	42	500	1,000	—
Manufacturing	100	96	38	500	58	350	600	—
Service-providing industries	100	92	39	500	53	500	800	300
Trade, transportation, and utilities	100	96	39	500	56	500	1,000	—
Wholesale trade	100	95	41	500	53	400	1,000	—
Retail trade	100	95	40	—	55	—	—	—
Transportation and warehousing	100	99	33	—	65	250	500	50
Utilities	100	98	52	—	45	300	500	—
Information	100	94	33	300	61	300	600	300
Financial activities	100	92	43	—	45	500	750	—
Finance and insurance	100	90	41	900	45	—	600	—
Credit intermediation and related activities	100	87	37	—	46	350	600	—
Insurance carriers and related activities	100	93	48	1,000	41	—	—	1,100
Real estate and rental and leasing	100	99	54	—	46	—	1,000	—
Professional and business services	100	95	50	—	45	—	500	—
Professional and technical services	100	97	44	500	53	—	—	—

See footnotes at end of table.

Table 3. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
Establishment characteristic								
Administrative and waste services	100	89	52	\$300	37	—	—	—
Education and health services	100	84	22	500	62	\$500	\$800	\$300
Educational services	100	94	28	500	65	350	700	400
Junior colleges, colleges, and universities	100	90	22	500	66	250	500	400
Health care and social assistance	100	82	21	—	61	500	—	—
Leisure and hospitality	100	95	55	500	37	—	—	—
Accommodation and food services	100	96	58	—	33	—	—	—
Other services	100	93	46	—	47	500	—	—
1 to 99 workers	100	94	44	500	49	500	1,000	—
1 to 49 workers	100	94	42	500	51	500	1,000	—
50 to 99 workers	100	94	48	—	45	500	1,000	—
100 workers or more	100	92	35	—	56	350	600	300
100 to 499 workers	100	95	35	500	60	—	750	500
500 workers or more	100	88	36	300	51	300	500	300
Geographic area								
New England	100	92	19	—	71	300	500	—
Middle Atlantic	100	90	32	500	59	250	500	—
East North Central	100	92	33	500	58	375	750	—
West North Central	100	96	45	500	51	500	1,000	—
South Atlantic	100	93	39	500	54	500	800	—
East South Central	100	98	44	—	53	500	—	—
West South Central	100	96	41	500	54	500	1,000	—
Mountain	100	93	49	500	41	—	1,000	350
Pacific	100	89	47	300	41	350	—	—

See footnotes at end of table.

Table 3. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Other deductible	With no deductible	Not determinable
All workers	1	5	2
Worker characteristic			
Management, professional, and related	—	6	1
Management, business, and financial	—	5	(²)
Professional and related	—	7	1
Service	—	—	—
Sales and office	—	5	1
Sales and related	—	3	—
Office and administrative support	—	7	2
Natural resources, construction, and maintenance	—	6	1
Construction, extraction, farming, fishing, and forestry	—	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving ...	—	2	(²)
Production	—	—	—
Transportation and material moving	—	—	—
Full time	1	5	2
Part time	—	—	—
Union	—	6	3
Nonunion	1	5	1
Average wage within the following percentiles: ³			
Less than 10	—	—	—
10 to under 25	—	5	—
25 to under 50	1	3	2
50 to under 75	—	7	1
75 to under 90	1	5	1
90 or greater	—	6	1
Establishment characteristic			
Goods-producing industries	—	5	1
Construction	—	—	—
Manufacturing	—	3	(²)
Service-providing industries	1	6	2
Trade, transportation, and utilities	—	3	1
Wholesale trade	—	—	—
Retail trade	—	4	1
Transportation and warehousing	—	—	—
Utilities	—	—	—
Information	—	—	—
Financial activities	—	8	(²)
Finance and insurance	—	10	(²)
Credit intermediation and related activities	—	13	—
Insurance carriers and related activities	—	—	—
Real estate and rental and leasing	—	—	—
Professional and business services	—	—	—
Professional and technical services	—	—	—

See footnotes at end of table.

Table 3. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Other deductible	With no deductible	Not determinable
Establishment characteristic			
Administrative and waste services	—	—	—
Education and health services	—	—	—
Educational services	—	6	—
Junior colleges, colleges, and universities	—	10	—
Health care and social assistance	—	—	—
Leisure and hospitality	—	—	—
Accommodation and food services	—	—	—
Other services	—	—	—
1 to 99 workers	—	4	2
1 to 49 workers	—	4	2
50 to 99 workers	—	—	—
100 workers or more	1	7	2
100 to 499 workers	—	4	1
500 workers or more	—	10	2
Geographic area			
New England	—	8	—
Middle Atlantic	—	8	1
East North Central	—	—	—
West North Central	—	—	—
South Atlantic	—	5	2
East South Central	—	—	—
West South Central	—	4	(²)
Mountain	—	—	—
Pacific	—	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.5 percent.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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/glossary20082009.htm.

Table 4. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008

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

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
All workers	100	88	37	\$1,000	51	\$1,000	\$2,000	–
Worker characteristic								
Management, professional, and related	100	89	34	–	55	1,000	2,000	\$600
Management, business, and financial	100	90	33	1,000	56	1,000	1,800	–
Professional and related	100	89	35	1,500	54	1,000	2,000	500
Service	100	76	36	1,000	38	1,000	2,000	–
Sales and office	100	87	36	1,500	51	1,000	2,000	1,500
Sales and related	100	93	36	1,500	56	1,000	2,000	1,500
Office and administrative support	100	85	36	1,500	48	1,000	1,800	–
Natural resources, construction, and maintenance	100	90	42	900	47	–	–	–
Construction, extraction, farming, fishing, and forestry	100	87	49	900	38	–	–	4,000
Installation, maintenance, and repair	100	92	35	800	56	–	2,000	–
Production, transportation, and material moving	100	93	39	900	54	990	2,000	2,000
Production	100	92	39	1,000	53	800	1,500	–
Transportation and material moving	100	94	39	900	55	1,000	2,000	2,000
Full time	100	89	37	1,000	51	1,000	2,000	–
Part time	100	77	29	–	48	1,000	1,600	–
Union	100	86	42	600	43	600	1,200	600
Nonunion	100	88	36	1,500	52	1,000	2,000	–
Average wage within the following percentiles: ³								
Less than 10	100	82	–	1,000	57	1,000	–	–
10 to under 25	100	76	32	–	43	1,000	2,000	–
25 to under 50	100	89	38	1,500	50	1,000	2,000	–
50 to under 75	100	89	36	–	53	1,000	1,750	1,500
75 to under 90	100	90	40	900	49	800	1,500	600
90 or greater	100	90	35	–	54	1,000	1,500	–
Establishment characteristic								
Goods-producing industries	100	91	38	900	53	1,000	1,600	2,000
Construction	100	85	43	900	42	1,500	–	–
Manufacturing	100	93	36	1,000	56	900	1,500	2,000
Service-providing industries	100	87	36	1,400	50	1,000	2,000	–
Trade, transportation, and utilities	100	90	37	–	53	1,000	2,000	1,500
Wholesale trade	100	93	41	–	52	1,000	2,000	–
Retail trade	100	89	36	1,500	53	1,500	3,000	–
Transportation and warehousing	100	89	33	–	56	750	1,500	–
Utilities	100	98	52	–	45	–	–	–
Information	100	88	27	900	61	600	1,500	600
Financial activities	100	89	41	1,500	45	1,000	1,500	–
Finance and insurance	100	87	39	2,000	44	900	1,500	–
Credit intermediation and related activities	100	85	36	–	45	900	1,500	–
Insurance carriers and related activities	100	88	45	2,000	40	–	1,500	2,200
Real estate and rental and leasing	100	94	49	–	46	–	–	–
Professional and business services	100	86	45	1,500	40	–	1,500	–
Professional and technical services	100	92	43	1,500	48	–	–	–

See footnotes at end of table.

Table 4. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
Establishment characteristic								
Administrative and waste services	100	67	36	—	30	—	—	—
Education and health services	100	82	21	—	61	\$1,000	\$2,000	\$600
Educational services	100	88	24	\$1,000	63	750	1,800	800
Junior colleges, colleges, and universities	100	87	22	—	63	750	1,500	800
Health care and social assistance	100	81	21	—	60	1,000	2,000	500
Leisure and hospitality	100	88	48	—	37	900	1,800	—
Accommodation and food services	100	87	49	—	33	750	—	—
Other services	100	92	46	—	45	1,000	2,000	—
1 to 99 workers	100	88	41	1,500	47	1,500	2,200	—
1 to 49 workers	100	88	38	1,500	49	1,500	2,400	—
50 to 99 workers	100	89	47	1,000	41	—	2,000	—
100 workers or more	100	88	33	1,000	54	900	1,500	800
100 to 499 workers	100	93	33	—	59	1,000	1,800	—
500 workers or more	100	82	34	900	47	700	1,500	750
Geographic area								
New England	100	89	—	900	69	—	1,500	—
Middle Atlantic	100	86	30	1,200	56	600	1,500	1,050
East North Central	100	86	31	1,000	55	1,000	2,000	2,000
West North Central	100	91	44	1,000	47	1,000	2,000	—
South Atlantic	100	90	38	—	52	1,000	2,000	—
East South Central	100	93	41	900	52	1,000	2,000	—
West South Central	100	91	38	1,500	52	1,000	2,000	—
Mountain	100	86	42	1,500	41	—	—	—
Pacific	100	85	44	900	40	900	—	—

See footnotes at end of table.

Table 4. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Other deductible	With no deductible	Not determinable
All workers	1	10	2
Worker characteristic			
Management, professional, and related	—	10	1
Management, business, and financial	—	10	(²)
Professional and related	—	10	1
Service	—	16	—
Sales and office	—	11	1
Sales and related	—	7	—
Office and administrative support	—	13	2
Natural resources, construction, and maintenance	—	9	1
Construction, extraction, farming, fishing, and forestry	—	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving ...	—	7	(²)
Production	—	7	—
Transportation and material moving	—	6	—
Full time	1	10	2
Part time	—	—	—
Union	—	11	3
Nonunion	1	10	1
Average wage within the following percentiles: ³			
Less than 10	—	—	—
10 to under 25	—	—	—
25 to under 50	1	9	2
50 to under 75	—	10	1
75 to under 90	1	10	1
90 or greater	—	10	1
Establishment characteristic			
Goods-producing industries	—	8	1
Construction	—	14	—
Manufacturing	—	7	(²)
Service-providing industries	1	11	2
Trade, transportation, and utilities	—	9	1
Wholesale trade	—	6	—
Retail trade	—	10	1
Transportation and warehousing	—	—	—
Utilities	—	—	—
Information	—	12	—
Financial activities	—	11	(²)
Finance and insurance	—	13	(²)
Credit intermediation and related activities	—	15	—
Insurance carriers and related activities	—	—	—
Real estate and rental and leasing	—	—	—
Professional and business services	—	—	—
Professional and technical services	—	—	—

See footnotes at end of table.

Table 4. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Other deductible	With no deductible	Not determinable
Establishment characteristic			
Administrative and waste services	—	—	—
Education and health services	—	15	—
Educational services	—	12	—
Junior colleges, colleges, and universities	—	13	—
Health care and social assistance	—	—	—
Leisure and hospitality	—	—	—
Accommodation and food services	—	—	—
Other services	—	—	—
1 to 99 workers	—	10	2
1 to 49 workers	—	10	2
50 to 99 workers	—	10	—
100 workers or more	1	10	2
100 to 499 workers	—	6	1
500 workers or more	—	16	2
Geographic area			
New England	—	11	—
Middle Atlantic	—	12	1
East North Central	—	9	—
West North Central	—	—	—
South Atlantic	—	8	2
East South Central	—	—	—
West South Central	—	9	(²)
Mountain	—	—	—
Pacific	—	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.5 percent.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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/glossary20082009.htm.

Table 5. Fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008

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

Characteristic	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	100	93	\$150	\$250	\$500	\$1,000	\$1,500	5	2
Worker characteristic									
Management, professional, and related	100	93	200	250	500	1,000	1,500	6	1
Management, business, and financial	100	94	200	250	500	1,000	1,500	5	(²)
Professional and related	100	92	200	250	500	1,000	1,500	7	1
Service	100	83	150	250	500	1,000	1,100	—	—
Sales and office	100	93	200	250	500	1,000	2,000	5	1
Sales and related	100	97	250	300	500	1,000	2,000	3	—
Office and administrative support	100	91	150	250	500	1,000	1,750	7	2
Natural resources, construction, and maintenance	100	92	150	250	300	750	2,000	6	1
Construction, extraction, farming, fishing, and forestry	100	92	100	250	300	500	2,000	—	—
Installation, maintenance, and repair	100	93	200	250	400	1,000	2,000	—	—
Production, transportation, and material moving	100	98	200	250	350	750	1,500	2	(²)
Production	100	98	200	250	350	1,000	1,500	—	—
Transportation and material moving	100	97	150	250	400	750	1,500	—	—
Full time	100	93	200	250	500	1,000	1,500	5	2
Part time	100	91	100	250	400	1,000	1,000	—	—
Union	100	90	150	200	275	350	750	6	3
Nonunion	100	93	200	250	500	1,000	1,750	5	1
Average wage within the following percentiles: ³									
Less than 10	100	94	200	250	400	750	1,100	—	—
10 to under 25	100	87	150	250	500	1,000	1,500	5	—
25 to under 50	100	95	200	250	500	1,000	1,750	3	2
50 to under 75	100	92	200	250	500	1,000	2,000	7	1
75 to under 90	100	94	150	250	300	750	1,500	5	1
90 or greater	100	93	150	250	500	1,000	1,500	6	1
Establishment characteristic									
Goods-producing industries	100	95	200	250	400	1,000	1,500	5	1
Construction	100	90	150	250	400	750	2,000	—	—
Manufacturing	100	96	200	250	400	1,000	1,500	3	(²)
Service-providing industries	100	92	150	250	500	1,000	1,500	6	2
Trade, transportation, and utilities	100	96	200	250	500	1,000	2,000	3	1
Wholesale trade	100	95	150	250	500	1,000	1,500	—	—
Retail trade	100	95	250	400	500	1,100	2,000	4	1
Transportation and warehousing	100	99	150	150	250	500	1,100	—	—
Utilities	100	98	100	250	400	1,500	2,500	—	—
Information	100	94	150	250	300	500	1,100	—	—
Financial activities	100	92	250	300	500	1,250	2,000	8	(²)
Finance and insurance	100	90	250	300	500	1,500	2,000	10	(²)
Credit intermediation and related activities	100	87	250	250	500	1,100	2,500	13	—
Insurance carriers and related activities	100	93	250	300	900	1,500	2,000	—	—
Real estate and rental and leasing	100	99	250	300	500	1,000	2,250	—	—
Professional and business services	100	95	100	250	500	1,000	1,100	—	—
Professional and technical services	100	97	150	250	500	750	1,000	—	—
Administrative and waste services	100	89	100	100	250	500	1,000	—	—

See footnotes at end of table.

Table 5. Fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic									
Education and health services	100	84	\$200	\$250	\$500	\$1,000	\$1,500	—	—
Educational services	100	94	150	250	400	500	1,500	6	—
Junior colleges, colleges, and universities	100	90	200	250	400	500	1,100	10	—
Health care and social assistance	100	82	250	250	500	1,000	1,500	—	—
Leisure and hospitality	100	95	200	250	500	750	1,000	—	—
Accommodation and food services	100	96	200	250	500	1,000	1,000	—	—
Other services	100	93	100	250	300	500	750	—	—
1 to 99 workers	100	94	250	300	500	1,000	2,000	4	2
1 to 49 workers	100	94	200	300	500	1,000	2,000	4	2
50 to 99 workers	100	94	250	250	500	1,000	1,500	—	—
100 workers or more	100	92	150	250	350	750	1,500	7	2
100 to 499 workers	100	95	200	250	500	1,000	1,500	4	1
500 workers or more	100	88	100	200	300	500	1,200	10	2
Geographic area									
New England	100	92	100	250	300	1,000	1,500	8	—
Middle Atlantic	100	90	150	250	350	1,000	1,750	8	1
East North Central	100	92	200	250	400	1,000	2,000	—	—
West North Central	100	96	200	300	500	1,000	1,500	—	—
South Atlantic	100	93	200	250	500	1,000	1,500	5	2
East South Central	100	98	150	250	500	1,000	1,500	—	—
West South Central	100	96	250	300	500	1,000	1,500	4	(²)
Mountain	100	93	150	300	500	1,000	1,000	—	—
Pacific	100	89	150	250	350	1,000	1,500	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.5 percent.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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/glossary20082009.htm.

Table 6. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2008

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

Characteristic	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	100	88	\$450	\$600	\$1,000	\$2,000	\$4,000	10	2
Worker characteristic									
Management, professional, and related	100	89	450	600	1,000	2,000	3,000	10	1
Management, business, and financial	100	90	450	500	1,000	2,200	3,500	10	(¹)
Professional and related	100	89	450	600	1,000	2,000	3,000	10	1
Service	100	76	400	700	1,000	2,000	3,000	16	—
Sales and office	100	87	500	600	1,000	2,250	4,500	11	1
Sales and related	100	93	500	750	1,200	2,400	4,500	7	—
Office and administrative support	100	85	450	600	1,000	2,000	4,000	13	2
Natural resources, construction, and maintenance	100	90	400	600	900	2,000	4,000	9	1
Construction, extraction, farming, fishing, and forestry	100	87	300	500	900	1,500	5,500	—	—
Installation, maintenance, and repair	100	92	450	600	900	2,000	4,000	—	—
Production, transportation, and material moving ...	100	93	400	500	990	2,000	3,000	7	(¹)
Production	100	92	400	600	900	2,000	3,000	7	—
Transportation and material moving	100	94	400	500	1,000	2,000	4,000	6	—
Full time	100	89	450	600	1,000	2,000	4,000	10	2
Part time	100	77	500	700	1,000	2,000	3,000	—	—
Union	100	86	300	450	600	900	2,000	11	3
Nonunion	100	88	500	600	1,000	2,200	4,000	10	1
Average wage within the following percentiles: ²									
Less than 10	100	82	450	750	1,000	2,000	3,000	—	—
10 to under 25	100	76	500	750	1,000	2,000	3,000	—	—
25 to under 50	100	89	500	600	1,000	2,250	4,000	9	2
50 to under 75	100	89	450	500	1,000	2,000	4,300	10	1
75 to under 90	100	90	400	500	900	1,800	3,000	10	1
90 or greater	100	90	450	600	1,000	2,164	3,000	10	1
Establishment characteristic									
Goods-producing industries	100	91	450	600	1,000	2,000	4,000	8	1
Construction	100	85	400	750	1,000	2,000	5,500	14	—
Manufacturing	100	93	450	600	1,000	2,000	3,000	7	(¹)
Service-providing industries	100	87	450	600	1,000	2,000	3,500	11	2
Trade, transportation, and utilities	100	90	450	600	1,000	2,250	5,000	9	1
Wholesale trade	100	93	450	600	1,000	2,000	3,000	6	—
Retail trade	100	89	600	900	1,500	3,000	5,250	10	1
Transportation and warehousing	100	89	400	500	700	1,500	3,300	—	—
Utilities	100	98	300	500	900	3,000	5,000	—	—
Information	100	88	450	500	750	1,200	2,200	12	—
Financial activities	100	89	500	700	1,200	3,000	4,500	11	(¹)
Finance and insurance	100	87	500	600	1,200	3,000	4,500	13	(¹)
Credit intermediation and related activities	100	85	500	600	1,000	3,000	5,000	15	—
Insurance carriers and related activities	100	88	600	750	2,000	3,000	4,200	—	—
Real estate and rental and leasing	100	94	500	700	1,000	2,250	4,500	—	—
Professional and business services	100	86	450	500	1,000	2,000	3,000	—	—
Professional and technical services	100	92	450	500	1,500	1,800	3,000	—	—
Administrative and waste services	100	67	400	500	900	1,500	3,000	—	—

See footnotes at end of table.

Table 6. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic									
Education and health services	100	82	\$500	\$500	\$1,000	\$2,000	\$3,000	15	—
Educational services	100	88	450	600	900	1,500	2,000	12	—
Junior colleges, colleges, and universities	100	87	450	600	800	1,500	3,000	13	—
Health care and social assistance	100	81	500	500	1,000	2,000	3,000	—	—
Leisure and hospitality	100	88	400	750	1,000	1,650	3,000	—	—
Accommodation and food services	100	87	400	750	1,000	3,000	3,000	—	—
Other services	100	92	300	500	900	1,500	1,500	—	—
1 to 99 workers	100	88	500	750	1,500	2,800	4,500	10	2
1 to 49 workers	100	88	500	750	1,500	3,000	5,250	10	2
50 to 99 workers	100	89	500	700	1,000	2,000	3,000	10	—
100 workers or more	100	88	400	500	900	1,500	3,000	10	2
100 to 499 workers	100	93	450	550	1,000	2,000	3,000	6	1
500 workers or more	100	82	400	500	750	1,500	3,000	16	2
Geographic area									
New England	100	89	300	500	900	2,000	3,000	11	—
Middle Atlantic	100	86	400	500	1,000	2,000	4,000	12	1
East North Central	100	86	500	550	1,000	2,000	4,000	9	—
West North Central	100	91	500	600	1,000	2,000	4,000	—	—
South Atlantic	100	90	450	600	1,000	2,000	3,000	8	2
East South Central	100	93	450	600	1,000	1,600	3,000	—	—
West South Central	100	91	500	750	1,200	2,400	4,500	9	(¹)
Mountain	100	86	500	800	1,500	2,000	3,000	—	—
Pacific	100	85	450	500	900	2,250	4,000	—	—

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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/glossary20082009.htm.

Table 7. Fee-for-service plans: Amount of coinsurance,¹ private industry workers, National Compensation Survey, 2008

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

Characteristic	Total	Fixed coinsurance		Variable coinsurance			
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
					In-network	Out-of-network	Point-of-service
All workers	100	14	80	85	80	60	90
Worker characteristic							
Management, professional, and related	100	13	80	87	80	60	90
Management, business, and financial	100	9	80	91	80	65	100
Professional and related	100	15	80	84	80	60	90
Service	100	14	70	85	80	60	100
Sales and office	100	15	80	84	80	60	90
Sales and related	100	12	80	88	80	60	90
Office and administrative support	100	16	80	82	80	60	90
Natural resources, construction, and maintenance	100	22	80	78	90	70	100
Construction, extraction, farming, fishing, and forestry	100	22	80	78	80	65	100
Installation, maintenance, and repair	100	22	80	78	90	70	100
Production, transportation, and material moving	100	10	80	90	80	60	90
Production	100	8	80	92	80	60	90
Transportation and material moving	100	13	80	87	80	60	90
Full time	100	13	80	86	80	60	90
Part time	100	23	80	71	80	60	100
Union	100	20	80	79	85	70	100
Nonunion	100	13	80	86	80	60	90
Average wage within the following percentiles: ²							
Less than 10	100	–	75	–	80	60	–
10 to under 25	100	–	80	–	80	60	90
25 to under 50	100	12	80	88	80	60	90
50 to under 75	100	14	80	85	80	60	90
75 to under 90	100	17	80	82	80	60	100
90 or greater	100	13	80	87	85	70	90
Establishment characteristic							
Goods-producing industries	100	11	80	89	80	60	90
Construction	100	19	80	81	80	60	–
Manufacturing	100	8	80	92	80	60	90
Service-providing industries	100	15	80	84	80	60	90
Trade, transportation, and utilities	100	11	80	89	80	60	90
Wholesale trade	100	11	80	89	80	60	90
Retail trade	100	10	80	90	80	60	80
Transportation and warehousing	100	17	80	83	90	70	90
Utilities	100	–	75	–	80	60	–
Information	100	29	80	71	90	70	100
Financial activities	100	18	80	80	80	60	90
Finance and insurance	100	19	80	78	90	70	90
Credit intermediation and related activities	100	16	80	79	85	60	90
Insurance carriers and related activities	100	23	80	75	90	70	99
Real estate and rental and leasing	100	–	80	–	80	60	–
Professional and business services	100	19	80	79	80	65	100
Professional and technical services	100	–	80	–	90	70	90
Administrative and waste services	100	–	80	–	80	65	–

See footnotes at end of table.

Table 7. Fee-for-service plans: Amount of coinsurance,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Total	Fixed coinsurance		Variable coinsurance			
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
					In-network	Out-of-network	Point-of-service
Establishment characteristic							
Education and health services	100	9	70	90	80	60	100
Educational services	100	—	80	—	90	65	100
Junior colleges, colleges, and universities	100	10	80	87	90	70	100
Health care and social assistance	100	9	70	90	80	60	100
Leisure and hospitality	100	—	80	—	80	60	—
Accommodation and food services	100	—	60	—	80	60	—
Other services	100	—	80	—	90	70	—
1 to 99 workers	100	16	80	84	80	60	90
1 to 49 workers	100	15	80	85	80	60	90
50 to 99 workers	100	17	80	82	80	60	90
100 workers or more	100	13	80	87	80	60	90
100 to 499 workers	100	11	80	89	80	60	100
500 workers or more	100	15	80	83	80	65	90
Geographic area							
New England	100	—	80	—	80	70	100
Middle Atlantic	100	—	80	—	90	70	100
East North Central	100	9	80	90	80	60	90
West North Central	100	—	80	—	80	60	90
South Atlantic	100	14	80	86	80	60	90
East South Central	100	—	80	—	90	60	90
West South Central	100	8	80	91	80	60	90
Mountain	100	24	80	73	80	60	80
Pacific	100	13	80	87	80	60	90

¹ Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2007." See Technical Note for more details.

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/glossary20082009.htm.

Table 8. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008

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

Characteristic	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		
All workers	100	81	\$800	\$1,200	\$2,000	\$2,500	\$3,500	16	3
Worker characteristic									
Management, professional, and related	100	82	650	1,000	1,750	2,500	3,000	16	2
Management, business, and financial	100	83	800	1,200	1,750	2,500	3,000	15	1
Professional and related	100	81	600	1,000	1,700	2,225	3,000	16	3
Service	100	74	1,000	1,500	2,000	2,750	5,000	17	10
Sales and office	100	82	900	1,250	2,000	2,500	3,500	16	2
Sales and related	100	85	1,000	1,500	2,000	3,000	3,800	14	1
Office and administrative support	100	80	750	1,200	2,000	2,500	3,500	17	3
Natural resources, construction, and maintenance	100	76	800	1,000	2,000	2,400	3,000	20	4
Construction, extraction, farming, fishing, and forestry	100	78	750	1,000	2,000	2,400	3,000	20	2
Installation, maintenance, and repair	100	74	800	1,000	1,750	2,200	3,000	20	6
Production, transportation, and material moving ...	100	83	990	1,250	1,750	2,500	3,000	16	2
Production	100	81	900	1,200	1,700	2,300	3,000	16	2
Transportation and material moving	100	85	1,000	1,300	2,000	2,500	3,700	14	1
Full time	100	81	800	1,200	2,000	2,500	3,500	16	3
Part time	100	76	750	1,000	1,700	2,900	3,500	21	3
Union	100	70	750	1,000	1,750	2,400	3,300	25	6
Nonunion	100	83	800	1,200	2,000	2,500	3,500	15	3
Average wage within the following percentiles: ²									
Less than 10	100	82	1,300	1,500	1,850	2,600	3,700	—	—
10 to under 25	100	78	1,000	1,500	2,000	3,000	4,000	13	9
25 to under 50	100	80	900	1,250	2,000	2,500	3,500	16	4
50 to under 75	100	81	990	1,250	2,000	2,500	3,250	17	2
75 to under 90	100	81	750	1,000	1,750	2,500	3,000	17	2
90 or greater	100	82	600	1,000	1,600	2,250	3,000	15	2
Establishment characteristic									
Goods-producing industries	100	83	825	1,000	1,700	2,400	3,000	16	1
Construction	100	82	750	1,000	2,000	2,500	3,500	17	1
Manufacturing	100	82	990	1,150	1,650	2,200	3,000	16	1
Service-providing industries	100	80	800	1,240	2,000	2,500	3,500	16	4
Trade, transportation, and utilities	100	87	1,000	1,500	2,000	3,000	4,000	12	2
Wholesale trade	100	82	1,000	1,500	2,000	3,000	4,811	16	2
Retail trade	100	91	1,000	1,500	2,000	3,000	3,850	7	3
Transportation and warehousing	100	87	1,000	1,350	2,000	2,500	3,500	—	—
Utilities	100	71	650	700	1,500	2,250	3,000	—	—
Information	100	77	800	1,000	1,500	2,000	4,000	21	2
Financial activities	100	81	950	1,250	2,000	2,500	3,250	16	3
Finance and insurance	100	77	850	1,000	2,000	2,300	3,000	20	4
Credit intermediation and related activities	100	76	1,000	1,250	2,000	2,500	3,500	22	3
Insurance carriers and related activities	100	75	600	1,000	1,500	2,200	3,000	18	7
Real estate and rental and leasing	100	96	1,000	1,750	2,000	2,750	3,250	—	—
Professional and business services	100	80	600	1,000	2,000	2,500	3,000	13	7
Professional and technical services	100	84	600	750	1,500	2,000	3,000	—	—
Administrative and waste services	100	73	700	1,000	2,000	3,000	3,500	—	—

See footnotes at end of table.

Table 8. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	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		
Establishment characteristic									
Education and health services	100	69	\$750	\$1,000	\$2,000	\$2,000	\$3,000	28	3
Educational services	100	75	500	850	1,250	1,750	2,500	25	—
Junior colleges, colleges, and universities	100	69	500	800	1,250	2,000	3,000	31	—
Health care and social assistance	100	68	800	1,250	2,000	2,200	3,000	28	4
Leisure and hospitality	100	85	1,000	1,500	2,000	2,250	5,000	—	—
Accommodation and food services	100	86	900	1,500	1,850	2,200	5,000	—	—
Other services	100	92	900	1,300	1,500	2,000	2,400	—	—
1 to 99 workers	100	83	1,000	1,250	2,000	2,500	3,500	13	4
1 to 49 workers	100	82	1,000	1,300	2,000	2,500	3,500	14	4
50 to 99 workers	100	86	1,000	1,000	1,850	2,500	3,750	11	3
100 workers or more	100	79	750	1,000	1,750	2,500	3,500	19	3
100 to 499 workers	100	81	750	1,000	2,000	2,500	3,500	17	2
500 workers or more	100	75	800	1,250	1,700	2,500	3,500	21	4
Geographic area									
New England	100	64	750	1,000	2,000	2,700	3,000	35	1
Middle Atlantic	100	60	900	1,000	1,500	2,400	3,000	35	5
East North Central	100	82	750	1,000	1,600	2,250	3,000	13	6
West North Central	100	88	500	1,000	1,500	2,000	3,000	—	—
South Atlantic	100	83	1,000	1,300	1,750	2,500	3,500	13	4
East South Central	100	91	1,000	1,200	2,000	2,500	3,500	8	1
West South Central	100	89	1,000	1,500	2,000	3,000	4,000	—	—
Mountain	100	84	1,000	1,500	2,000	2,300	3,200	—	—
Pacific	100	84	750	1,200	2,000	2,500	3,500	—	—

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

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

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/glossary20082009.htm.

Table 9. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008

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

Characteristic	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		
All workers	100	73	\$2,000	\$2,500	\$4,000	\$6,000	\$7,200	24	3
Worker characteristic									
Management, professional, and related	100	76	1,800	2,250	4,000	5,400	7,200	21	2
Management, business, and financial	100	78	1,500	2,100	4,000	5,400	7,000	20	1
Professional and related	100	75	2,000	2,250	4,000	5,400	7,200	22	3
Service	100	66	2,000	3,000	4,500	6,000	8,000	25	10
Sales and office	100	74	2,000	3,000	4,000	6,000	7,500	24	2
Sales and related	100	73	2,000	3,000	5,000	6,000	9,000	26	1
Office and administrative support	100	74	1,500	2,800	4,000	6,000	7,200	23	3
Natural resources, construction, and maintenance	100	68	2,000	2,500	4,000	6,000	7,200	29	4
Construction, extraction, farming, fishing, and forestry	100	66	1,500	2,600	4,000	6,000	7,500	33	2
Installation, maintenance, and repair	100	70	2,000	2,400	3,570	6,000	6,750	25	6
Production, transportation, and material moving	100	72	2,000	2,500	3,750	5,250	6,000	26	2
Production	100	71	1,800	2,090	3,400	5,000	6,000	27	2
Transportation and material moving	100	73	2,000	3,000	4,000	5,500	7,200	26	1
Full time	100	73	2,000	2,500	4,000	6,000	7,200	24	3
Part time	100	68	1,500	2,000	3,500	5,250	7,000	29	3
Union	100	60	1,500	2,350	4,000	5,250	7,200	34	6
Nonunion	100	75	2,000	2,500	4,000	6,000	7,200	22	3
Average wage within the following percentiles: ²									
Less than 10	100	59	2,000	3,000	4,500	5,100	6,000	38	–
10 to under 25	100	70	2,000	3,000	5,000	6,000	10,000	21	9
25 to under 50	100	73	2,000	2,600	4,000	6,000	7,000	24	4
50 to under 75	100	74	2,000	2,550	4,000	6,000	7,200	25	2
75 to under 90	100	74	1,600	2,350	4,000	5,500	7,200	24	2
90 or greater	100	74	1,600	2,000	3,900	5,250	7,000	24	2
Establishment characteristic									
Goods-producing industries	100	76	2,000	2,250	3,400	5,000	6,000	23	1
Construction	100	72	1,500	3,000	4,000	6,000	7,500	27	1
Manufacturing	100	76	2,000	2,000	3,100	5,000	6,000	23	1
Service-providing industries	100	72	2,000	2,600	4,000	6,000	7,500	24	4
Trade, transportation, and utilities	100	74	2,000	3,000	4,500	6,000	8,000	24	2
Wholesale trade	100	73	2,000	3,350	4,500	7,000	9,000	25	2
Retail trade	100	76	2,000	3,000	5,000	6,750	8,000	21	3
Transportation and warehousing	100	73	2,000	2,700	4,000	5,500	6,750	27	–
Utilities	100	72	1,200	2,000	3,200	4,500	6,000	–	–
Information	100	75	2,000	2,000	3,900	4,500	8,660	23	2
Financial activities	100	73	1,800	2,500	4,000	5,000	7,000	24	3
Finance and insurance	100	72	1,500	2,400	4,000	4,500	6,750	24	4
Credit intermediation and related activities	100	73	1,800	3,000	4,000	5,000	7,500	24	3
Insurance carriers and related activities	100	69	1,300	2,000	3,000	4,400	6,000	24	7
Real estate and rental and leasing	100	77	2,000	3,450	5,300	6,000	9,750	–	–
Professional and business services	100	74	1,300	2,000	4,000	6,000	7,500	19	7
Professional and technical services	100	75	700	2,000	3,000	5,550	6,450	–	–
Administrative and waste services	100	68	1,500	2,000	3,100	6,000	–	20	–

See footnotes at end of table.

Table 9. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	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		
Establishment characteristic									
Education and health services	100	67	\$1,800	\$2,400	\$4,000	\$5,000	\$7,000	30	3
Educational services	100	72	1,000	1,875	2,550	4,000	6,750	28	—
Junior colleges, colleges, and universities	100	68	1,000	1,750	3,000	4,300	7,500	32	—
Health care and social assistance	100	66	2,000	2,800	4,000	5,300	7,000	30	4
Leisure and hospitality	100	65	2,500	3,000	4,500	6,000	7,500	30	—
Accommodation and food services	100	61	2,600	3,000	4,100	6,000	7,500	34	—
Other services	100	75	2,100	3,000	3,000	6,000	7,200	—	—
1 to 99 workers	100	73	2,000	3,000	4,000	6,000	7,500	23	4
1 to 49 workers	100	72	2,000	3,000	4,000	6,000	7,500	24	4
50 to 99 workers	100	75	2,000	3,000	3,750	6,000	7,200	21	3
100 workers or more	100	73	1,600	2,400	4,000	5,300	7,000	25	3
100 to 499 workers	100	74	1,600	2,500	4,000	5,700	7,000	24	2
500 workers or more	100	71	1,650	2,400	3,600	5,000	7,050	25	4
Geographic area									
New England	100	57	1,500	2,000	3,000	5,100	6,000	42	1
Middle Atlantic	100	57	2,000	2,250	4,000	5,250	7,200	38	5
East North Central	100	75	1,500	2,100	3,200	5,000	7,050	19	6
West North Central	100	82	1,250	2,000	3,000	4,400	6,000	15	—
South Atlantic	100	73	2,000	3,000	4,000	6,000	7,000	24	4
East South Central	100	84	2,000	3,000	4,000	6,000	7,000	15	1
West South Central	100	79	2,000	3,000	4,500	6,000	9,750	20	—
Mountain	100	78	2,000	3,000	4,000	6,000	7,000	22	—
Pacific	100	73	1,500	2,400	4,000	6,000	7,500	26	—

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

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

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/glossary20082009.htm.

Table 10. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2008

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

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers	22	78	(⁴)	11	89	–	57	43	(⁴)
Worker characteristic									
Management, professional, and related	20	80	(⁴)	10	90	–	54	46	(⁴)
Management, business, and financial	24	75	(⁴)	–	90	–	50	50	(⁴)
Professional and related	17	83	(⁴)	10	90	–	58	42	(⁴)
Service	–	70	–	–	95	–	61	39	–
Sales and office	17	83	(⁴)	8	92	–	60	39	1
Sales and related	–	85	–	–	91	–	56	43	2
Office and administrative support	18	82	(⁴)	8	92	–	62	38	(⁴)
Natural resources, construction, and maintenance	32	68	–	19	81	–	49	51	–
Construction, extraction, farming, fishing, and forestry	37	63	–	–	77	–	41	59	–
Installation, maintenance, and repair	27	73	–	–	84	–	55	45	–
Production, transportation, and material moving ...	20	80	–	15	85	–	61	39	–
Production	24	76	–	–	86	–	53	47	–
Transportation and material moving	–	86	–	–	84	–	73	27	–
Full time	22	77	(⁴)	12	88	–	57	43	(⁴)
Part time	–	91	–	–	97	–	61	39	–
Union	–	76	–	–	96	–	56	43	1
Nonunion	21	79	(⁴)	13	87	–	57	43	(⁴)
Average wage within the following percentiles: ⁵									
Less than 10	–	87	–	–	96	–	–	70	–
10 to under 25	–	90	–	–	93	–	73	27	–
25 to under 50	21	79	(⁴)	12	88	–	59	40	1
50 to under 75	27	73	(⁴)	12	88	–	59	41	(⁴)
75 to under 90	21	79	(⁴)	11	89	–	50	50	(⁴)
90 or greater	19	81	–	10	90	–	53	47	–
Establishment characteristic									
Goods-producing industries	21	79	–	15	85	–	51	49	–
Construction	31	69	–	–	85	–	–	65	–
Manufacturing	–	81	–	–	83	–	58	42	–
Service-providing industries	22	78	(⁴)	10	90	–	59	41	(⁴)
Trade, transportation, and utilities	24	76	–	–	89	–	55	44	1
Wholesale trade	–	67	–	–	89	–	54	46	–
Retail trade	–	81	–	–	88	–	58	41	2
Transportation and warehousing	–	78	–	–	91	–	60	–	–
Utilities	–	94	–	–	97	–	–	82	–
Information	–	88	–	–	82	–	54	46	–
Financial activities	19	81	(⁴)	–	88	–	54	46	(⁴)
Finance and insurance	21	78	(⁴)	–	85	–	50	50	(⁴)
Credit intermediation and related activities	25	74	1	–	77	–	51	48	1
Insurance carriers and related activities	–	82	–	–	93	–	59	41	(⁴)
Real estate and rental and leasing	–	89	–	–	97	–	67	–	–
Professional and business services	31	69	–	–	88	–	80	–	–
Professional and technical services	–	74	–	–	81	–	59	–	–
Administrative and waste services	–	–	–	–	89	–	96	–	–

See footnotes at end of table.

Table 10. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Establishment characteristic									
Education and health services	—	85	—	—	98	—	55	45	—
Educational services	18	82	—	—	96	—	43	57	—
Junior colleges, colleges, and universities	23	77	—	—	97	—	34	66	—
Health care and social assistance	—	86	—	—	98	—	58	42	—
Leisure and hospitality	—	81	—	—	87	—	—	61	—
Accommodation and food services	—	83	—	—	80	—	—	—	—
Other services	—	70	—	—	77	—	63	—	—
1 to 99 workers	24	76	(⁴)	14	86	—	61	39	(⁴)
1 to 49 workers	25	75	(⁴)	15	85	—	65	35	(⁴)
50 to 99 workers	—	79	—	—	87	—	49	50	1
100 workers or more	20	80	—	8	92	—	54	46	—
100 to 499 workers	22	78	—	12	88	—	60	40	—
500 workers or more	17	83	—	5	95	—	48	52	—
Geographic area									
New England	31	69	—	5	95	—	32	68	—
Middle Atlantic	39	61	—	—	87	—	32	68	—
East North Central	23	77	—	16	84	—	52	48	—
West North Central	—	66	—	—	78	—	—	—	—
South Atlantic	—	89	—	—	91	—	68	32	—
East South Central	—	—	—	—	86	—	66	—	—
West South Central	—	64	—	—	86	—	61	—	—
Mountain	—	86	—	—	74	—	65	—	—
Pacific	—	92	—	—	94	—	78	22	(⁴)

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

³ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

⁴ Less than 0.5 percent.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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/glossary20082009.htm.

Table 11. Outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2008

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

Characteristic	Total	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs ¹
All workers	100	100	99	79	71
Worker characteristic					
Management, professional, and related	100	100	100	80	73
Management, business, and financial	100	99	100	86	74
Professional and related	100	100	100	77	73
Service	100	100	100	68	64
Sales and office	100	100	99	80	76
Sales and related	100	99	99	76	76
Office and administrative support	100	100	99	83	77
Natural resources, construction, and maintenance	100	99	96	78	59
Construction, extraction, farming, fishing, and forestry	100	99	99	78	51
Installation, maintenance, and repair	100	100	94	78	68
Production, transportation, and material moving	100	100	100	82	71
Production	100	100	99	83	66
Transportation and material moving	100	100	100	79	79
Full time	100	100	99	80	72
Part time	100	100	96	63	60
Union	100	100	98	77	67
Nonunion	100	100	99	79	72
Average wage within the following percentiles: ²					
Less than 10	100	100	100	84	79
10 to under 25	100	100	99	68	60
25 to under 50	100	100	99	79	73
50 to under 75	100	100	99	79	72
75 to under 90	100	100	99	81	69
90 or greater	100	99	99	82	74
Establishment characteristic					
Goods-producing industries	100	99	99	84	66
Construction	100	98	98	76	57
Manufacturing	100	99	99	87	70
Service-providing industries	100	100	99	77	73
Trade, transportation, and utilities	100	100	99	74	75
Wholesale trade	100	100	99	78	72
Retail trade	100	100	99	71	76
Transportation and warehousing	100	100	100	73	74
Utilities	100	99	100	95	82
Information	100	100	100	90	83
Financial activities	100	100	99	86	76
Finance and insurance	100	100	98	82	75
Credit intermediation and related activities	100	100	100	82	75
Insurance carriers and related activities	100	99	96	79	72
Real estate and rental and leasing	100	100	100	97	79
Professional and business services	100	100	98	76	64
Professional and technical services	100	100	100	75	68
Administrative and waste services	100	100	96	68	46

See footnotes at end of table.

Table 11. Outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Total	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs ¹
Establishment characteristic					
Education and health services	100	100	100	77	77
Educational services	100	100	100	80	78
Junior colleges, colleges, and universities	100	100	100	83	72
Health care and social assistance	100	100	100	77	77
Leisure and hospitality	100	100	98	77	61
Accommodation and food services	100	100	100	77	54
Other services	100	100	100	61	77
1 to 99 workers	100	100	98	75	70
1 to 49 workers	100	100	98	76	68
50 to 99 workers	100	100	98	72	73
100 workers or more	100	100	100	82	72
100 to 499 workers	100	99	100	80	72
500 workers or more	100	100	100	84	72
Geographic area					
New England	100	100	100	92	87
Middle Atlantic	100	100	98	74	70
East North Central	100	100	100	77	68
West North Central	100	99	100	77	70
South Atlantic	100	100	100	83	78
East South Central	100	100	100	81	81
West South Central	100	100	99	79	74
Mountain	100	100	99	70	59
Pacific	100	99	98	81	65

¹ Formulary drugs are a listing of prescription medications that are covered by the plan.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 12. Outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2008

(In percent)

Characteristic	Generic drugs ¹				Brand-name drugs ²			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
All workers	85	13	2	\$10.00	85	13	2	\$25.00
Worker characteristic								
Management, professional, and related	85	13	3	10.00	84	13	3	25.00
Management, business, and financial	84	13	3	10.00	84	13	3	25.00
Professional and related	85	13	2	10.00	84	13	3	25.00
Service	79	20	1	10.00	85	15	(³)	25.00
Sales and office	88	10	2	10.00	87	11	2	25.00
Sales and related	89	11	1	10.00	87	11	2	25.00
Office and administrative support	88	10	2	10.00	88	10	2	25.00
Natural resources, construction, and maintenance	79	18	3	10.00	83	16	2	25.00
Construction, extraction, farming, fishing, and forestry	76	20	3	10.00	80	17	2	25.00
Installation, maintenance, and repair	81	17	2	10.00	85	14	1	25.00
Production, transportation, and material moving ...	87	13	1	10.00	84	15	1	25.00
Production	84	15	1	10.00	83	16	1	25.00
Transportation and material moving	90	9	1	10.00	86	13	1	25.00
Full time	85	13	2	10.00	85	13	2	25.00
Part time	87	—	—	10.00	86	—	—	25.00
Union	76	23	1	10.00	79	19	2	20.00
Nonunion	87	12	2	10.00	86	12	2	25.00
Average wage within the following percentiles: ⁴								
Less than 10	84	—	—	10.00	83	—	—	25.00
10 to under 25	86	13	1	10.00	85	14	1	25.00
25 to under 50	87	11	2	10.00	87	12	2	25.00
50 to under 75	85	13	2	10.00	86	12	2	25.00
75 to under 90	81	18	2	10.00	81	17	2	25.00
90 or greater	85	13	2	10.00	85	12	3	25.00
Establishment characteristic								
Goods-producing industries	83	15	2	10.00	83	15	2	25.00
Construction	78	17	5	10.00	82	14	4	25.00
Manufacturing	85	14	1	10.00	83	16	1	25.00
Service-providing industries	85	13	2	10.00	85	13	2	25.00
Trade, transportation, and utilities	87	12	1	10.00	86	14	1	25.00
Wholesale trade	83	16	1	10.00	87	13	(³)	25.00
Retail trade	90	9	1	10.00	89	11	1	30.00
Transportation and warehousing	88	—	—	10.00	81	18	1	25.00
Utilities	81	—	—	10.00	75	—	—	20.00
Information	77	18	5	10.00	81	14	5	25.00
Financial activities	79	15	6	10.00	78	16	6	25.00
Finance and insurance	83	11	6	10.00	83	12	6	25.00
Credit intermediation and related activities	82	10	7	10.00	82	10	7	25.00
Insurance carriers and related activities	82	15	3	10.00	83	14	3	25.00
Real estate and rental and leasing	64	—	—	10.00	64	—	—	25.00
Professional and business services	85	14	1	10.00	88	11	1	25.00
Professional and technical services	91	—	—	10.00	90	—	—	25.00
Administrative and waste services	77	23	—	10.00	87	—	—	25.00

See footnotes at end of table.

Table 12. Outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2008—Continued

(In percent)

Characteristic	Generic drugs ¹				Brand-name drugs ²			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Establishment characteristic								
Education and health services	87	11	2	\$10.00	86	11	2	\$25.00
Educational services	91	—	—	10.00	88	11	1	25.00
Junior colleges, colleges, and universities	91	—	—	10.00	92	8	(³)	25.00
Health care and social assistance	86	12	2	10.00	86	11	3	25.00
Leisure and hospitality	86	—	—	10.00	84	16	—	25.00
Accommodation and food services	83	—	—	10.00	82	—	—	25.00
Other services	91	—	—	10.00	91	—	—	25.00
1 to 99 workers	85	13	3	10.00	85	13	2	25.00
1 to 49 workers	85	12	2	10.00	86	12	2	25.00
50 to 99 workers	83	14	3	10.00	83	14	3	25.00
100 workers or more	85	14	1	10.00	85	14	2	25.00
100 to 499 workers	85	14	1	10.00	85	14	1	25.00
500 workers or more	85	13	2	10.00	84	14	2	25.00
Geographic area								
New England	94	5	1	10.00	92	7	1	25.00
Middle Atlantic	81	16	2	10.00	86	—	—	25.00
East North Central	84	13	4	10.00	83	13	3	25.00
West North Central	82	17	1	10.00	80	18	2	29.00
South Atlantic	88	11	1	10.00	89	11	(³)	25.00
East South Central	93	—	—	10.00	89	—	—	25.00
West South Central	80	20	(³)	10.00	78	22	(³)	25.00
Mountain	81	—	—	10.00	81	—	—	25.00
Pacific	86	12	2	10.00	86	11	3	25.00

¹ All workers participating in an outpatient prescription drug plan with a generic drug provision equals 100 percent.

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

³ Less than 0.5 percent.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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/glossary20082009.htm.