

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.