

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008

Characteristic	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
All workers	1.4	0.6	1.3	0.6	0.9	(¹)
Worker characteristic						
Management, professional, and related	1.5	–	2.0	1.0	1.7	–
Management, business, and financial	1.9	0.7	2.1	1.5	0.7	(¹)
Professional and related	1.7	–	3.1	1.3	–	(¹)
Service	3.9	–	3.9	1.6	–	(¹)
Sales and office	1.9	0.6	2.0	1.2	1.0	(¹)
Sales and related	1.9	0.5	2.6	2.1	0.8	(¹)
Office and administrative support	2.6	0.8	2.6	1.2	1.3	(¹)
Natural resources, construction, and maintenance	3.2	–	3.4	1.8	1.8	–
Construction, extraction, farming, fishing, and forestry	4.4	–	4.3	–	–	(¹)
Installation, maintenance, and repair	4.0	–	4.2	2.6	1.1	–
Production, transportation, and material moving ...	2.4	0.8	2.2	1.9	0.5	0.3
Production	3.2	–	2.9	2.3	–	–
Transportation and material moving	3.0	1.2	3.7	2.1	0.9	0.7
Full time	1.4	0.5	1.4	0.7	0.9	(¹)
Part time	2.8	–	5.2	2.3	–	(¹)
Union	3.3	1.3	3.0	1.2	1.7	(¹)
Nonunion	1.4	0.6	1.5	0.7	0.9	(¹)
Average wage within the following percentiles: ²						
10 to under 25	2.9	–	3.4	1.9	0.7	–
25 to under 50	1.9	0.6	2.0	1.0	0.6	(¹)
50 to under 75	2.7	0.5	2.5	1.0	1.3	(¹)
75 to under 90	1.5	1.3	1.6	1.2	1.0	(¹)
90 or greater	2.2	–	2.8	1.7	–	(¹)
Establishment characteristic						
Goods-producing industries	2.1	0.7	2.4	1.4	1.0	–
Construction	2.8	–	3.3	–	–	–
Manufacturing	2.5	0.8	2.9	2.0	–	–
Service-providing industries	1.7	0.7	1.7	0.9	1.1	(¹)
Trade, transportation, and utilities	2.3	0.6	2.6	1.2	0.5	(¹)
Wholesale trade	5.2	–	4.6	2.2	1.5	–
Retail trade	2.4	–	3.1	2.7	0.7	–
Transportation and warehousing	5.0	–	6.2	3.3	–	(¹)
Information	3.3	–	4.8	4.2	–	–
Financial activities	2.0	1.9	2.6	1.9	1.1	(¹)
Finance and insurance	1.9	1.5	2.5	1.5	1.4	(¹)
Credit intermediation and related activities	2.7	1.5	3.6	1.6	2.4	(¹)
Insurance carriers and related activities	4.0	–	3.5	3.3	1.5	–
Real estate and rental and leasing	6.8	–	7.0	–	–	–
Professional and business services	4.0	–	4.4	1.6	–	(¹)
Professional and technical services	4.9	–	6.2	–	–	–
Education and health services	3.1	–	4.1	2.0	–	(¹)
Educational services	3.7	–	6.4	–	–	(¹)
Junior colleges, colleges, and universities	2.9	–	5.8	–	–	(¹)
Health care and social assistance	3.6	–	4.5	2.5	–	(¹)

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Establishment characteristic						
Leisure and hospitality	6.6	—	7.4	—	—	(¹)
Other services	8.0	—	10.8	—	—	1.0
1 to 99 workers	2.2	1.0	2.1	1.3	0.8	(¹)
1 to 49 workers	2.7	1.0	2.8	1.5	0.6	—
50 to 99 workers	2.8	—	3.1	2.6	—	0.4
100 workers or more	1.3	0.5	1.7	0.7	1.3	(¹)
100 to 499 workers	1.7	0.8	2.1	1.2	—	—
500 workers or more	2.2	0.6	2.9	1.4	2.1	(¹)
Geographic area						
New England	7.2	—	7.2	2.1	1.2	—
Middle Atlantic	5.1	—	3.1	1.1	—	(¹)
East North Central	1.7	0.6	2.1	1.5	0.7	(¹)
West North Central	1.8	—	5.4	—	—	(¹)
South Atlantic	2.9	0.7	3.5	1.4	—	—
West South Central	1.4	0.5	1.5	1.6	0.9	(¹)
Pacific	3.6	—	3.4	0.9	—	(¹)

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
All workers	1.4	1.2	0.5	—
Worker characteristic				
Management, professional, and related	1.5	1.3	0.7	—
Management, business, and financial	1.9	1.6	0.8	—
Professional and related	1.7	1.6	1.0	—
Service	3.9	3.8	0.7	—
Sales and office	1.9	1.9	0.5	—
Sales and related	1.9	1.8	—	—
Office and administrative support	2.6	2.6	0.7	—
Natural resources, construction, and maintenance	3.2	2.9	1.5	—
Construction, extraction, farming, fishing, and forestry	4.4	3.2	—	—
Installation, maintenance, and repair	4.0	4.0	1.5	—
Production, transportation, and material moving	2.4	2.0	—	—
Production	3.2	2.5	—	—
Transportation and material moving	3.0	2.8	—	—
Full time	1.4	1.2	0.5	—
Part time	2.8	2.3	—	—
Union	3.3	3.1	1.8	—
Nonunion	1.4	1.3	0.5	—
Average wage within the following percentiles: ²				
10 to under 25	2.9	3.2	—	—
25 to under 50	1.9	1.7	—	—
50 to under 75	2.7	2.5	0.8	—
75 to under 90	1.5	1.5	0.7	—
90 or greater	2.2	2.0	1.3	—
Establishment characteristic				
Goods-producing industries	2.1	1.9	1.1	—
Construction	2.8	2.4	1.7	—
Manufacturing	2.5	2.3	—	—
Service-providing industries	1.7	1.5	0.6	—
Trade, transportation, and utilities	2.3	1.8	—	—
Wholesale trade	5.2	3.6	—	—
Retail trade	2.4	2.3	—	—
Transportation and warehousing	5.0	—	—	—
Information	3.3	3.1	—	—
Financial activities	2.0	1.8	0.6	—
Finance and insurance	1.9	1.8	0.4	—
Credit intermediation and related activities	2.7	2.6	—	—
Insurance carriers and related activities	4.0	4.0	0.9	—
Real estate and rental and leasing	6.8	6.3	—	—
Professional and business services	4.0	4.1	—	—
Professional and technical services	4.9	—	—	—
Education and health services	3.1	2.8	1.7	—
Educational services	3.7	2.7	2.0	—
Junior colleges, colleges, and universities	2.9	2.1	2.6	—
Health care and social assistance	3.6	3.3	—	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Establishment characteristic				
Leisure and hospitality	6.6	6.6	—	—
Other services	8.0	7.0	—	—
1 to 99 workers	2.2	2.0	0.8	—
1 to 49 workers	2.7	2.5	0.7	—
50 to 99 workers	2.8	2.1	—	—
100 workers or more	1.3	1.2	0.7	—
100 to 499 workers	1.7	1.5	—	—
500 workers or more	2.2	2.4	1.0	—
Geographic area				
New England	7.2	6.5	—	—
Middle Atlantic	5.1	3.6	2.2	—
East North Central	1.7	1.1	1.0	—
West North Central	1.8	1.2	—	—
South Atlantic	2.9	2.8	—	—
West South Central	1.4	1.5	—	—
Pacific	3.6	3.8	—	—

¹ Less than 0.05.

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: 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. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2008

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	1.1	0.9	0.7	1.5	1.5	(⁴)	1.3	1.3	0.7
Worker characteristic									
Management, professional, and related	1.0	1.0	0.5	2.4	2.4	–	1.8	1.7	0.9
Management, business, and financial	0.7	0.7	(⁴)	2.7	2.7	–	2.3	2.3	0.6
Professional and related	1.5	1.5	0.6	3.4	3.4	–	2.2	2.0	1.1
Service	5.0	–	–	5.2	5.2	–	5.4	3.4	4.5
Sales and office	1.4	1.2	0.8	2.1	2.1	–	1.8	1.8	0.8
Sales and related	0.6	0.6	–	2.8	2.8	–	2.7	2.7	0.7
Office and administrative support	2.0	1.6	1.1	2.6	2.6	–	2.2	2.3	1.2
Natural resources, construction, and maintenance	2.0	1.8	0.6	3.0	3.0	–	3.1	2.9	1.3
Construction, extraction, farming, fishing, and forestry	3.2	–	–	5.4	5.4	–	5.0	5.1	1.0
Installation, maintenance, and repair	2.1	–	–	3.3	3.3	–	3.5	3.3	2.4
Production, transportation, and material moving ...	0.6	0.5	(⁴)	2.3	2.2	(⁴)	2.0	2.2	0.7
Production	0.9	–	–	3.0	3.0	(⁴)	2.9	3.1	1.0
Transportation and material moving	0.7	–	–	3.4	3.4	0.6	2.9	2.9	0.6
Full time	1.1	0.9	0.7	1.5	1.5	(⁴)	1.4	1.3	0.8
Part time	2.8	–	–	3.2	3.2	–	3.7	3.8	1.5
Union	2.3	1.7	1.6	4.1	4.1	0.5	4.3	3.8	1.8
Nonunion	1.1	0.9	0.6	1.5	1.5	–	1.4	1.4	0.7
Average wage within the following percentiles: ⁵									
Less than 10	5.8	–	–	5.2	–	–	7.0	–	–
10 to under 25	5.1	1.2	–	5.1	5.1	–	5.3	3.1	5.1
25 to under 50	1.1	0.6	0.9	1.8	1.8	–	2.1	1.9	1.0
50 to under 75	1.6	1.5	0.5	2.0	2.0	(⁴)	1.9	1.9	0.5
75 to under 90	1.2	1.1	0.4	2.2	2.2	(⁴)	1.9	1.9	0.8
90 or greater	0.9	1.0	0.4	3.1	3.1	–	2.1	1.8	1.1
Establishment characteristic									
Goods-producing industries	1.1	1.0	0.4	2.4	2.4	(⁴)	2.3	2.4	0.5
Construction	2.9	–	–	4.5	4.5	–	3.9	4.0	0.8
Manufacturing	1.0	0.9	(⁴)	2.9	2.9	0.4	2.9	3.1	0.6
Service-providing industries	1.4	1.1	0.8	1.8	1.8	–	1.6	1.5	1.0
Trade, transportation, and utilities	0.8	0.6	0.4	2.3	2.3	–	1.9	1.7	0.5
Wholesale trade	1.9	–	–	3.3	3.3	–	3.4	3.2	1.0
Retail trade	1.2	1.0	0.6	2.0	2.0	–	1.5	1.3	0.9
Transportation and warehousing	0.8	–	–	6.5	6.5	–	4.9	–	–
Utilities	1.4	–	–	6.2	–	–	10.9	–	–
Information	2.8	–	–	5.5	5.5	–	5.0	4.9	1.1
Financial activities	1.3	1.3	(⁴)	1.7	1.7	–	1.7	1.7	1.0
Finance and insurance	1.6	1.6	(⁴)	2.3	2.3	–	2.1	2.2	1.2
Credit intermediation and related activities	2.9	2.9	–	3.3	3.3	–	3.9	3.7	1.6
Insurance carriers and related activities	2.4	–	–	4.2	4.2	–	3.7	3.2	2.5
Real estate and rental and leasing	0.6	–	–	3.7	–	–	2.7	–	–
Professional and business services	2.7	–	–	4.8	4.8	–	3.7	3.6	3.1
Professional and technical services	1.6	–	–	7.3	7.3	–	4.7	–	–
Administrative and waste services	9.3	–	–	10.5	–	–	10.0	–	–

See footnotes at end of table.

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

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	4.6	—	—	4.9	4.9	—	4.8	4.5	2.4
Educational services	1.3	1.3	—	5.0	5.0	—	3.6	3.6	—
Junior colleges, colleges, and universities	1.9	1.9	—	6.4	6.4	—	5.0	5.0	—
Health care and social assistance	5.2	—	—	5.5	5.5	—	5.5	5.2	2.8
Leisure and hospitality	2.1	—	—	5.1	—	—	4.5	—	—
Accommodation and food services	2.1	—	—	5.9	—	—	4.9	—	—
Other services	4.2	—	—	3.8	—	—	5.5	—	—
1 to 99 workers	1.4	0.9	1.0	2.0	2.0	—	2.0	1.7	1.2
1 to 49 workers	1.6	0.7	1.5	2.5	2.5	—	2.3	1.9	1.6
50 to 99 workers	2.2	—	—	3.0	3.0	—	2.8	2.4	1.7
100 workers or more	1.5	1.3	0.9	2.0	2.0	(⁴)	1.9	1.9	0.9
100 to 499 workers	1.0	0.9	0.7	3.0	3.0	(⁴)	2.4	2.6	0.8
500 workers or more	3.0	2.6	1.7	2.7	2.7	—	2.8	2.6	1.7
Geographic area									
New England	2.1	2.1	—	5.5	5.5	—	8.3	7.8	0.6
Middle Atlantic	2.4	2.2	0.4	3.8	3.8	—	5.0	5.5	2.4
East North Central	3.6	—	—	2.4	2.4	—	2.7	1.5	3.1
West North Central	1.5	—	—	3.9	—	—	3.7	—	—
South Atlantic	1.5	1.0	1.3	4.1	4.2	(⁴)	2.4	2.0	1.3
East South Central	1.2	—	—	5.2	—	—	1.7	1.8	0.4
West South Central	0.8	0.8	(⁴)	2.9	2.9	—	3.1	—	—
Mountain	2.4	—	—	4.0	4.0	—	4.0	4.1	—
Pacific	4.9	—	—	5.0	5.0	—	5.1	—	—

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 0.05.

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

Characteristic	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	1.1	1.7	\$19.62	1.8	\$52.83	\$78.49	\$77.87
Worker characteristic							
Management, professional, and related	1.0	2.7	0.00	2.8	34.34	174.40	68.67
Management, business, and financial	0.7	2.9	19.62	2.9	145.10	169.36	–
Professional and related	1.5	3.5	19.62	3.6	31.41	–	–
Service	5.0	4.9	129.78	5.2	–	–	–
Sales and office	1.4	2.2	0.00	2.1	0.00	182.49	44.96
Sales and related	0.6	3.0	144.52	3.0	0.00	0.00	0.00
Office and administrative support	2.0	3.1	19.62	2.9	147.49	72.76	–
Natural resources, construction, and maintenance	2.0	3.9	0.00	3.8	95.96	–	–
Construction, extraction, farming, fishing, and forestry	3.2	5.7	0.00	5.0	–	113.23	0.00
Installation, maintenance, and repair	2.1	4.7	–	4.9	129.66	–	–
Production, transportation, and material moving	0.6	3.2	–	3.2	41.73	153.39	239.51
Production	0.9	4.2	119.35	4.5	32.63	55.50	–
Transportation and material moving	0.7	4.3	86.09	4.3	35.21	298.06	0.00
Full time	1.1	1.7	19.62	1.9	52.83	98.60	98.11
Part time	2.8	7.2	–	6.8	113.14	–	–
Union	2.3	3.6	47.05	4.1	55.50	9.81	67.26
Nonunion	1.1	1.8	0.00	1.9	0.00	209.96	114.41
Average wage within the following percentiles: ³							
Less than 10	5.8	7.5	–	8.2	113.57	161.80	–
10 to under 25	5.1	5.5	–	5.5	19.62	111.00	–
25 to under 50	1.1	2.5	0.00	2.7	0.00	0.00	–
50 to under 75	1.6	2.4	27.75	2.5	–	165.47	126.78
75 to under 90	1.2	2.5	–	2.6	48.56	122.93	43.87
90 or greater	0.9	3.7	0.00	3.8	111.43	–	29.43
Establishment characteristic							
Goods-producing industries	1.1	2.6	70.06	2.9	–	142.59	166.49
Construction	2.9	4.8	55.50	4.2	49.05	208.57	–
Manufacturing	1.0	3.4	63.58	3.7	34.91	79.10	–
Service-providing industries	1.4	2.0	0.00	2.1	52.83	177.68	57.21
Trade, transportation, and utilities	0.8	2.8	19.62	2.9	0.00	0.00	–
Wholesale trade	1.9	5.2	120.95	5.0	112.72	91.51	–
Retail trade	1.2	3.4	–	3.5	–	–	–
Transportation and warehousing	0.8	6.6	–	6.6	32.54	88.84	0.00
Utilities	1.4	8.2	–	8.1	71.42	112.72	–
Information	2.8	5.7	39.24	5.2	0.00	126.02	0.00
Financial activities	1.3	3.7	–	3.7	0.00	167.65	–
Finance and insurance	1.6	3.2	226.07	3.5	–	65.08	–
Credit intermediation and related activities	2.9	4.1	–	4.0	94.10	65.08	–
Insurance carriers and related activities	2.4	6.3	220.90	6.0	–	–	0.00
Real estate and rental and leasing	0.6	11.3	–	11.1	–	284.68	–
Professional and business services	2.7	5.4	–	5.8	–	146.51	–
Professional and technical services	1.6	8.2	49.05	8.0	–	–	–
Administrative and waste services	9.3	7.9	70.06	9.3	–	–	–

See footnotes at end of table.

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

Characteristic	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							
Education and health services	4.6	3.1	\$55.50	4.8	\$42.76	\$238.50	\$62.82
Educational services	1.3	5.0	0.00	4.7	93.59	130.15	0.00
Junior colleges, colleges, and universities	1.9	3.2	0.00	3.4	35.37	73.42	0.00
Health care and social assistance	5.2	3.5	—	5.5	9.81	—	—
Leisure and hospitality	2.1	8.4	131.62	8.4	—	—	—
Accommodation and food services	2.1	10.7	—	9.4	—	—	—
Other services	4.2	12.1	—	11.5	130.15	—	—
1 to 99 workers	1.4	2.7	0.00	2.6	19.62	0.00	—
1 to 49 workers	1.6	3.1	0.00	3.3	114.41	0.00	—
50 to 99 workers	2.2	4.6	—	4.1	0.00	206.02	—
100 workers or more	1.5	2.1	—	2.3	38.11	36.71	84.96
100 to 499 workers	1.0	3.1	0.00	3.3	—	77.55	48.06
500 workers or more	3.0	2.6	21.94	3.2	10.97	9.81	52.83
Geographic area							
New England	2.1	5.6	—	5.3	86.65	62.05	—
Middle Atlantic	2.4	3.9	106.57	5.0	10.97	9.81	—
East North Central	3.6	3.5	87.20	4.6	110.85	207.42	—
West North Central	1.5	5.6	78.49	6.1	0.00	0.00	—
South Atlantic	1.5	2.6	108.36	2.7	85.53	67.26	—
East South Central	1.2	8.4	—	7.7	54.73	—	—
West South Central	0.8	4.2	0.00	3.8	0.00	0.00	—
Mountain	2.4	7.5	100.53	7.2	—	268.03	0.00
Pacific	4.9	6.1	86.09	5.1	85.53	—	—

See footnotes at end of table.

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

Characteristic	Other deductible	With no deductible	Not determinable
All workers	0.1	0.9	0.7
Worker characteristic			
Management, professional, and related	—	1.0	0.5
Management, business, and financial	—	0.7	(²)
Professional and related	—	1.5	0.6
Service	—	—	—
Sales and office	—	1.2	0.8
Sales and related	—	0.6	—
Office and administrative support	—	1.6	1.1
Natural resources, construction, and maintenance	—	1.8	0.6
Construction, extraction, farming, fishing, and forestry	—	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving ...	—	0.5	(²)
Production	—	—	—
Transportation and material moving	—	—	—
Full time	0.1	0.9	0.7
Part time	—	—	—
Union	—	1.7	1.6
Nonunion	0.1	0.9	0.6
Average wage within the following percentiles: ³			
Less than 10	—	—	—
10 to under 25	—	1.2	—
25 to under 50	0.2	0.6	0.9
50 to under 75	—	1.5	0.5
75 to under 90	0.1	1.1	0.4
90 or greater	—	1.0	0.4
Establishment characteristic			
Goods-producing industries	—	1.0	0.4
Construction	—	—	—
Manufacturing	—	0.9	(²)
Service-providing industries	0.2	1.1	0.8
Trade, transportation, and utilities	—	0.6	0.4
Wholesale trade	—	—	—
Retail trade	—	1.0	0.6
Transportation and warehousing	—	—	—
Utilities	—	—	—
Information	—	—	—
Financial activities	—	1.3	(²)
Finance and insurance	—	1.6	(²)
Credit intermediation and related activities	—	2.9	—
Insurance carriers and related activities ...	—	—	—
Real estate and rental and leasing	—	—	—
Professional and business services	—	—	—
Professional and technical services	—	—	—
Administrative and waste services	—	—	—

See footnotes at end of table.

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

Characteristic	Other deductible	With no deductible	Not determinable
Establishment characteristic			
Education and health services	—	—	—
Educational services	—	1.3	—
Junior colleges, colleges, and universities	—	1.9	—
Health care and social assistance	—	—	—
Leisure and hospitality	—	—	—
Accommodation and food services	—	—	—
Other services	—	—	—
1 to 99 workers	—	0.9	1.0
1 to 49 workers	—	0.7	1.5
50 to 99 workers	—	—	—
100 workers or more	0.2	1.3	0.9
100 to 499 workers	—	0.9	0.7
500 workers or more	—	2.6	1.7
Geographic area			
New England	—	2.1	—
Middle Atlantic	—	2.2	0.4
East North Central	—	—	—
West North Central	—	—	—
South Atlantic	—	1.0	1.3
East South Central	—	—	—
West South Central	—	0.8	(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 0.05.

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: 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. Standard errors for fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	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	1.2	1.7	\$143.18	1.8	\$0.00	\$67.97	–
Worker characteristic							
Management, professional, and related	1.3	2.7	–	2.8	19.62	404.98	\$152.93
Management, business, and financial	1.6	2.6	67.97	3.0	83.25	425.38	–
Professional and related	1.8	3.6	98.11	3.6	19.62	324.79	118.14
Service	4.2	4.9	260.49	4.3	197.19	372.68	–
Sales and office	2.2	2.3	85.53	2.1	0.00	39.24	362.20
Sales and related	1.5	3.0	96.62	3.0	56.36	0.00	0.00
Office and administrative support	3.2	3.1	158.50	2.9	0.00	375.22	–
Natural resources, construction, and maintenance	2.5	4.2	89.92	3.8	–	–	–
Construction, extraction, farming, fishing, and forestry	4.3	6.2	62.05	5.0	–	–	0.00
Installation, maintenance, and repair	2.2	4.7	107.02	4.9	–	412.75	–
Production, transportation, and material moving ...	1.3	3.3	114.83	3.1	221.42	492.46	98.11
Production	2.1	4.2	131.99	4.5	126.50	66.54	–
Transportation and material moving	1.5	4.5	241.11	4.1	39.58	159.41	0.00
Full time	1.1	1.7	129.41	1.8	0.00	55.50	–
Part time	7.6	5.7	–	6.6	0.00	275.40	–
Union	2.6	3.6	49.05	4.1	25.96	269.61	48.06
Nonunion	1.3	1.8	105.66	1.9	0.00	0.00	–
Average wage within the following percentiles: ³							
Less than 10	6.5	–	106.12	7.6	260.49	–	–
10 to under 25	5.6	5.1	–	4.8	0.00	0.00	–
25 to under 50	1.5	2.6	331.39	2.7	0.00	0.00	–
50 to under 75	1.7	2.5	–	2.6	0.00	392.24	376.40
75 to under 90	1.8	2.6	19.62	2.6	111.43	19.62	33.99
90 or greater	1.4	3.7	–	3.8	76.62	443.11	–
Establishment characteristic							
Goods-producing industries	1.3	2.6	92.03	2.9	29.69	325.25	0.00
Construction	3.9	5.0	0.00	4.2	169.93	–	–
Manufacturing	1.5	3.3	65.08	3.7	184.07	110.12	416.23
Service-providing industries	1.4	2.0	347.00	2.0	0.00	39.24	–
Trade, transportation, and utilities	1.3	2.8	–	2.9	41.62	0.00	0.00
Wholesale trade	1.8	5.2	–	4.9	117.73	39.24	–
Retail trade	2.0	3.4	382.49	3.8	136.29	124.10	–
Transportation and warehousing	3.9	6.6	–	6.3	127.92	375.38	–
Utilities	1.5	8.2	–	8.0	–	–	–
Information	3.1	5.1	29.43	5.2	137.00	210.79	0.00
Financial activities	2.0	3.5	343.93	3.8	0.00	241.91	–
Finance and insurance	2.3	2.9	365.51	3.4	216.50	148.14	–
Credit intermediation and related activities	3.1	4.0	–	4.1	198.89	220.25	–
Insurance carriers and related activities ...	4.5	6.0	362.07	5.9	–	366.03	0.00
Real estate and rental and leasing	5.5	12.3	–	11.1	–	–	–
Professional and business services	3.9	5.6	216.73	5.4	–	449.08	–
Professional and technical services	3.2	8.2	0.00	8.0	–	–	–
Administrative and waste services	10.5	8.6	–	7.2	–	–	–

See footnotes at end of table.

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

Characteristic	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							
Education and health services	4.4	3.1	—	4.8	\$0.00	\$108.81	\$137.35
Educational services	3.0	4.1	\$101.96	4.8	177.14	402.60	0.00
Junior colleges, colleges, and universities	3.0	3.2	—	3.6	13.87	217.39	0.00
Health care and social assistance	5.2	3.5	—	5.4	9.81	88.84	145.85
Leisure and hospitality	5.8	8.9	—	8.4	224.36	509.02	—
Accommodation and food services	7.2	11.1	—	9.4	165.62	—	—
Other services	4.5	12.1	—	11.4	92.03	470.51	—
1 to 99 workers	1.7	2.7	144.19	2.7	311.48	494.83	—
1 to 49 workers	2.1	3.1	0.00	3.4	227.13	667.34	—
50 to 99 workers	2.6	4.6	138.74	4.0	—	358.46	—
100 workers or more	1.6	2.1	92.03	2.2	125.79	62.82	230.92
100 to 499 workers	1.2	3.0	—	3.2	0.00	314.65	—
500 workers or more	3.1	2.6	0.00	2.6	113.14	211.31	173.01
Geographic area							
New England	1.5	—	251.28	5.6	—	0.00	—
Middle Atlantic	2.5	3.7	260.31	5.0	148.46	367.08	0.00
East North Central	2.9	3.3	157.28	4.3	121.75	272.06	541.64
West North Central	2.4	6.1	43.87	5.6	80.90	27.75	—
South Atlantic	1.5	2.7	—	2.6	0.00	153.25	—
East South Central	3.5	8.5	231.75	7.9	20.30	192.01	—
West South Central	1.6	4.6	166.49	3.9	60.68	241.91	—
Mountain	6.6	8.7	172.18	7.3	—	—	—
Pacific	5.2	5.8	95.12	5.0	133.80	—	—

See footnotes at end of table.

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

Characteristic	Other deductible	With no deductible	Not determinable
All workers	0.1	1.1	0.7
Worker characteristic			
Management, professional, and related	—	1.4	0.5
Management, business, and financial	—	1.6	(²)
Professional and related	—	1.8	0.6
Service	—	4.0	—
Sales and office	—	2.1	0.8
Sales and related	—	1.5	—
Office and administrative support	—	3.0	1.1
Natural resources, construction, and maintenance	—	2.4	0.6
Construction, extraction, farming, fishing, and forestry	—	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving ...	—	1.2	(²)
Production	—	1.9	—
Transportation and material moving	—	1.5	—
Full time	0.1	1.0	0.7
Part time	—	—	—
Union	—	2.2	1.6
Nonunion	0.1	1.2	0.6
Average wage within the following percentiles: ³			
Less than 10	—	—	—
10 to under 25	—	—	—
25 to under 50	0.2	1.2	0.9
50 to under 75	—	1.7	0.5
75 to under 90	0.1	1.8	0.4
90 or greater	—	1.5	0.4
Establishment characteristic			
Goods-producing industries	—	1.2	0.4
Construction	—	3.8	—
Manufacturing	—	1.4	(²)
Service-providing industries	0.2	1.4	0.8
Trade, transportation, and utilities	—	1.3	0.4
Wholesale trade	—	1.3	—
Retail trade	—	1.9	0.6
Transportation and warehousing	—	—	—
Utilities	—	—	—
Information	—	3.1	—
Financial activities	—	2.0	(²)
Finance and insurance	—	2.3	(²)
Credit intermediation and related activities	—	3.1	—
Insurance carriers and related activities ...	—	—	—
Real estate and rental and leasing	—	—	—
Professional and business services	—	—	—
Professional and technical services	—	—	—
Administrative and waste services	—	—	—

See footnotes at end of table.

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

Characteristic	Other deductible	With no deductible	Not determinable
Establishment characteristic			
Education and health services	—	4.0	—
Educational services	—	3.0	—
Junior colleges, colleges, and universities	—	3.0	—
Health care and social assistance	—	—	—
Leisure and hospitality	—	—	—
Accommodation and food services	—	—	—
Other services	—	—	—
1 to 99 workers	—	1.4	1.0
1 to 49 workers	—	1.6	1.5
50 to 99 workers	—	2.5	—
100 workers or more	0.2	1.6	0.9
100 to 499 workers	—	1.0	0.7
500 workers or more	—	3.2	1.7
Geographic area			
New England	—	1.5	—
Middle Atlantic	—	2.2	0.4
East North Central	—	1.6	—
West North Central	—	—	—
South Atlantic	—	1.3	1.3
East South Central	—	—	—
West South Central	—	1.6	(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 0.05.

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: 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. Standard errors for fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.1	\$51.68	\$0.00	\$0.00	\$0.00	\$146.65	0.9	0.7
Worker characteristic								
Management, professional, and related	1.0	61.27	0.00	0.00	0.00	0.00	1.0	0.5
Management, business, and financial	0.7	46.02	0.00	71.42	0.00	272.82	0.7	(²)
Professional and related	1.5	70.75	19.62	0.00	0.00	290.54	1.5	0.6
Service	5.0	69.37	29.43	146.51	285.69	547.47	–	–
Sales and office	1.4	65.81	10.20	0.00	0.00	400.20	1.2	0.8
Sales and related	0.6	0.00	0.00	0.00	0.00	834.33	0.6	–
Office and administrative support	2.0	55.50	0.00	43.87	49.05	405.10	1.6	1.1
Natural resources, construction, and maintenance	2.0	36.71	0.00	61.61	427.64	0.00	1.8	0.6
Construction, extraction, farming, fishing, and forestry	3.2	74.72	49.05	27.26	380.35	196.21	–	–
Installation, maintenance, and repair	2.1	32.54	0.00	136.27	84.96	259.57	–	–
Production, transportation, and material moving ...	0.6	48.56	0.00	65.00	352.09	204.38	0.5	(²)
Production	0.9	9.81	39.55	67.86	361.93	138.74	–	–
Transportation and material moving	0.7	31.41	0.00	67.89	295.63	363.79	–	–
Full time	1.1	62.05	0.00	0.00	0.00	258.72	0.9	0.7
Part time	2.8	90.98	73.42	150.07	204.62	400.80	–	–
Union	2.3	9.81	9.81	47.81	67.04	378.83	1.7	1.6
Nonunion	1.1	35.37	0.00	0.00	0.00	387.11	0.9	0.6
Average wage within the following percentiles: ³								
Less than 10	5.8	74.07	52.83	147.49	307.28	136.29	–	–
10 to under 25	5.1	90.98	42.76	70.75	350.72	284.51	1.2	–
25 to under 50	1.1	27.75	28.42	0.00	0.00	343.37	0.6	0.9
50 to under 75	1.6	67.08	0.00	27.75	0.00	525.03	1.5	0.5
75 to under 90	1.2	13.87	0.00	16.27	189.05	379.83	1.1	0.4
90 or greater	0.9	29.43	12.17	0.00	88.84	179.83	1.0	0.4
Establishment characteristic								
Goods-producing industries	1.1	0.00	21.38	98.11	185.37	619.28	1.0	0.4
Construction	2.9	75.36	31.02	124.81	465.57	0.00	–	–
Manufacturing	1.0	0.00	36.05	109.25	151.67	114.41	0.9	(²)
Service-providing industries	1.4	13.87	0.00	0.00	0.00	158.50	1.1	0.8
Trade, transportation, and utilities	0.8	57.21	1.96	0.00	0.00	398.84	0.6	0.4
Wholesale trade	1.9	75.99	3.92	124.10	337.98	663.32	–	–
Retail trade	1.2	0.00	53.74	165.33	286.20	896.81	1.0	0.6
Transportation and warehousing	0.8	59.68	58.86	33.99	46.02	1,719.73	–	–
Utilities	1.4	24.03	62.05	164.16	705.89	572.06	–	–
Information	2.8	25.96	9.81	0.00	0.00	124.87	–	–
Financial activities	1.3	0.00	0.00	19.62	241.11	308.37	1.3	(²)
Finance and insurance	1.6	29.43	16.99	39.24	127.16	298.54	1.6	(²)
Credit intermediation and related activities	2.9	52.83	58.04	0.00	245.27	751.98	2.9	–
Insurance carriers and related activities	2.4	16.99	116.91	216.06	0.00	237.29	–	–
Real estate and rental and leasing	0.6	0.00	145.85	120.16	332.70	724.27	–	–
Professional and business services	2.7	60.48	66.54	261.60	288.37	554.28	–	–
Professional and technical services	1.6	0.00	9.81	55.50	335.29	341.55	–	–
Administrative and waste services	9.3	67.26	76.62	59.68	167.93	369.17	–	–

See footnotes at end of table.

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

Characteristic	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	4.6	\$61.27	\$0.00	\$49.05	\$49.05	\$261.60	—	—
Educational services	1.3	62.05	0.00	125.25	72.09	642.43	1.3	—
Junior colleges, colleges, and universities	1.9	64.33	0.00	111.00	55.50	426.74	1.9	—
Health care and social assistance	5.2	68.67	0.00	42.76	0.00	308.06	—	—
Leisure and hospitality	2.1	35.37	43.87	116.08	405.81	0.00	—	—
Accommodation and food services	2.1	24.03	62.05	124.10	634.37	16.99	—	—
Other services	4.2	0.00	204.85	215.17	0.00	373.58	—	—
1 to 99 workers	1.4	69.37	49.67	0.00	0.00	49.05	0.9	1.0
1 to 49 workers	1.6	75.99	39.63	0.00	184.07	406.29	0.7	1.5
50 to 99 workers	2.2	57.21	64.15	58.86	0.00	550.62	—	—
100 workers or more	1.5	0.00	0.00	62.82	99.59	147.81	1.3	0.9
100 to 499 workers	1.0	0.00	0.00	27.75	274.17	56.36	0.9	0.7
500 workers or more	3.0	66.54	24.03	0.00	46.02	83.25	2.6	1.7
Geographic area								
New England	2.1	70.75	46.02	153.87	500.25	212.46	2.1	—
Middle Atlantic	2.4	0.00	42.76	85.67	98.11	371.34	2.2	0.4
East North Central	3.6	4.91	0.00	141.49	43.87	396.33	—	—
West North Central	1.5	62.05	55.50	0.00	205.09	891.43	—	—
South Atlantic	1.5	76.62	9.81	73.42	293.41	184.85	1.0	1.3
East South Central	1.2	70.75	0.00	150.01	413.22	396.94	—	—
West South Central	0.8	65.08	0.00	0.00	0.00	627.24	0.8	(²)
Mountain	2.4	103.36	62.60	74.72	120.16	0.00	—	—
Pacific	4.9	0.00	0.00	67.49	110.12	396.09	—	—

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 0.05.

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: 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 6. Standard errors for fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.2	\$13.87	\$9.81	\$0.00	\$0.00	\$940.54	1.1	0.7
Worker characteristic								
Management, professional, and related	1.3	38.00	112.72	0.00	220.82	250.76	1.4	0.5
Management, business, and financial	1.6	27.75	109.25	43.87	173.18	957.08	1.6	(²)
Professional and related	1.8	55.50	94.10	274.35	139.28	0.00	1.8	0.6
Service	4.2	49.05	107.02	181.43	1,236.66	1,125.67	4.0	–
Sales and office	2.2	50.18	27.75	57.21	307.41	571.38	2.1	0.8
Sales and related	1.5	0.00	68.67	359.26	292.68	1,285.61	1.5	–
Office and administrative support	3.2	54.13	101.01	0.00	245.07	682.53	3.0	1.1
Natural resources, construction, and maintenance	2.5	69.55	106.57	32.89	459.74	1,602.60	2.4	0.6
Construction, extraction, farming, fishing, and forestry	4.3	124.10	144.19	19.62	815.17	1,020.12	–	–
Installation, maintenance, and repair	2.2	61.27	29.43	163.72	174.40	438.75	–	–
Production, transportation, and material moving ...	1.3	73.42	75.99	150.91	473.06	1,007.40	1.2	(²)
Production	2.1	82.67	59.68	116.08	569.70	392.43	1.9	–
Transportation and material moving	1.5	65.08	0.00	133.87	466.50	1,494.32	1.5	–
Full time	1.1	13.87	21.94	0.00	45.51	611.96	1.0	0.7
Part time	7.6	50.98	167.36	13.87	0.00	0.00	–	–
Union	2.6	40.45	54.62	9.81	83.25	569.02	2.2	1.6
Nonunion	1.3	56.49	19.62	147.49	201.92	210.42	1.2	0.6
Average wage within the following percentiles: ³								
Less than 10	6.5	62.05	101.96	74.07	513.35	131.62	–	–
10 to under 25	5.6	19.62	76.62	138.74	382.99	196.21	–	–
25 to under 50	1.5	32.54	19.62	121.75	358.59	415.77	1.2	0.9
50 to under 75	1.7	53.74	77.87	0.00	89.79	521.72	1.7	0.5
75 to under 90	1.8	33.27	0.00	67.97	401.16	1,472.26	1.8	0.4
90 or greater	1.4	51.91	0.00	67.97	335.25	329.76	1.5	0.4
Establishment characteristic								
Goods-producing industries	1.3	59.68	0.00	70.91	129.04	895.73	1.2	0.4
Construction	3.9	122.93	187.18	98.42	412.52	985.96	3.8	–
Manufacturing	1.5	59.68	36.71	80.90	241.91	968.43	1.4	(²)
Service-providing industries	1.4	0.00	83.25	0.00	106.35	924.26	1.4	0.8
Trade, transportation, and utilities	1.3	47.05	155.43	220.47	250.67	534.57	1.3	0.4
Wholesale trade	1.8	125.25	80.30	131.62	148.41	1,485.91	1.3	–
Retail trade	2.0	138.74	96.12	19.62	0.00	625.50	1.9	0.6
Transportation and warehousing	3.9	49.05	58.86	146.18	245.66	2,668.17	–	–
Utilities	1.5	33.99	120.56	146.83	1,181.37	1,092.47	–	–
Information	3.1	0.00	48.06	186.15	458.80	196.85	3.1	–
Financial activities	2.0	0.00	116.08	333.85	290.37	335.86	2.0	(²)
Finance and insurance	2.3	0.00	58.86	354.27	78.49	524.67	2.3	(²)
Credit intermediation and related activities	3.1	9.81	19.62	96.12	624.89	952.40	3.1	–
Insurance carriers and related activities	4.5	138.74	209.50	347.97	39.24	428.09	–	–
Real estate and rental and leasing	5.5	101.96	197.19	404.51	915.08	1,019.56	–	–
Professional and business services	3.9	159.10	43.87	323.60	300.79	1,079.18	–	–
Professional and technical services	3.2	66.54	33.99	691.50	429.44	333.56	–	–
Administrative and waste services	10.5	183.80	75.36	135.94	710.85	2,462.39	–	–

See footnotes at end of table.

Table 6. Standard errors for fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	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	4.4	\$74.72	\$85.53	\$19.62	\$111.00	\$392.43	4.0	—
Educational services	3.0	81.49	124.10	221.99	155.74	871.61	3.0	—
Junior colleges, colleges, and universities	3.0	44.96	133.08	221.12	0.00	928.19	3.0	—
Health care and social assistance	5.2	67.26	83.25	39.24	311.63	1,034.74	—	—
Leisure and hospitality	5.8	58.86	294.16	351.68	1,906.97	0.00	—	—
Accommodation and food services	7.2	75.99	298.22	458.17	2,091.34	0.00	—	—
Other services	4.5	65.08	290.87	210.42	582.31	717.46	—	—
1 to 99 workers	1.7	0.00	82.67	133.08	590.28	659.95	1.4	1.0
1 to 49 workers	2.1	40.45	79.70	0.00	98.11	480.52	1.6	1.5
50 to 99 workers	2.6	0.00	138.40	119.35	0.00	0.00	2.5	—
100 workers or more	1.6	54.62	0.00	144.25	452.78	0.00	1.6	0.9
100 to 499 workers	1.2	50.02	97.62	0.00	290.04	0.00	1.0	0.7
500 workers or more	3.1	86.09	0.00	58.04	0.00	0.00	3.2	1.7
Geographic area								
New England	1.5	141.49	16.99	116.08	782.52	283.66	1.5	—
Middle Atlantic	2.5	124.10	0.00	196.09	128.41	1,658.85	2.2	0.4
East North Central	2.9	70.75	96.12	55.50	349.63	658.12	1.6	—
West North Central	2.4	50.02	148.79	0.00	399.72	1,283.52	—	—
South Atlantic	1.5	21.94	0.00	124.10	67.97	710.99	1.3	1.3
East South Central	3.5	74.07	117.73	116.84	545.09	300.15	—	—
West South Central	1.6	47.05	103.36	461.62	733.46	738.87	1.6	(²)
Mountain	6.6	51.91	118.54	287.71	1,033.88	0.00	—	—
Pacific	5.2	56.36	43.87	0.00	574.58	1,484.63	—	—

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 0.05.

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: 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 7. Standard errors for fee-for-service plans: Amount of coinsurance,¹ private industry workers, National Compensation Survey, 2008

Characteristic	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	1.3	0.00	1.3	0.00	0.00	0.00
Worker characteristic						
Management, professional, and related	2.6	0.00	2.5	0.00	1.70	5.97
Management, business, and financial	1.4	0.00	1.5	0.00	7.41	9.31
Professional and related	3.8	0.00	3.5	0.00	0.00	4.05
Service	3.5	14.98	3.5	0.00	0.00	10.62
Sales and office	1.6	0.00	2.2	0.00	0.00	0.00
Sales and related	1.9	0.00	1.9	0.00	0.00	2.77
Office and administrative support	2.0	0.00	3.1	0.00	0.00	0.00
Natural resources, construction, and maintenance	3.5	0.00	3.5	5.10	4.50	7.60
Construction, extraction, farming, fishing, and forestry	4.8	0.00	4.8	10.84	9.76	12.87
Installation, maintenance, and repair	4.6	0.00	4.6	0.00	0.00	7.85
Production, transportation, and material moving ...	1.7	0.00	1.8	0.00	0.00	0.00
Production	2.1	0.00	2.2	0.00	2.40	2.77
Transportation and material moving	2.5	0.00	2.5	5.10	0.98	7.07
Full time	1.1	0.00	1.1	0.00	0.00	0.00
Part time	6.5	0.00	9.5	3.54	1.68	7.14
Union	2.9	0.00	2.9	4.50	2.77	0.00
Nonunion	1.4	0.00	1.5	0.00	0.00	0.00
Average wage within the following percentiles: ²						
Less than 10	–	13.13	–	5.00	0.00	–
10 to under 25	–	2.60	–	0.00	0.00	0.00
25 to under 50	1.2	0.00	1.2	0.00	0.00	0.00
50 to under 75	1.7	0.00	1.6	0.00	0.00	0.00
75 to under 90	2.3	0.00	2.3	8.21	5.74	7.14
90 or greater	2.7	0.00	2.5	6.65	6.51	11.56
Establishment characteristic						
Goods-producing industries	1.7	0.00	1.7	0.00	2.40	0.00
Construction	3.8	0.00	3.8	0.00	0.00	–
Manufacturing	1.8	0.00	1.8	0.00	6.13	1.96
Service-providing industries	1.5	0.00	1.6	0.00	0.00	3.10
Trade, transportation, and utilities	1.6	0.00	1.6	0.00	0.00	3.40
Wholesale trade	2.6	0.00	2.6	5.64	0.00	2.77
Retail trade	2.0	0.00	2.0	0.00	0.00	4.81
Transportation and warehousing	4.2	0.00	4.2	5.89	0.00	0.00
Utilities	–	9.61	–	1.96	3.25	–
Information	6.0	0.00	6.0	6.80	11.27	4.81
Financial activities	3.1	0.00	3.2	7.28	7.47	5.86
Finance and insurance	3.1	0.00	3.3	5.89	3.67	5.86
Credit intermediation and related activities	3.1	0.00	3.8	6.58	6.94	0.00
Insurance carriers and related activities	6.4	0.00	6.6	7.01	1.70	6.65
Real estate and rental and leasing	–	0.00	–	0.00	0.00	–
Professional and business services	5.0	0.00	5.7	8.21	8.32	12.10
Professional and technical services	–	0.00	–	7.66	0.00	13.87
Administrative and waste services	–	0.00	–	4.50	6.73	–

See footnotes at end of table.

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

Characteristic	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	2.2	14.94	2.2	0.00	0.00	4.06
Educational services	–	0.00	–	8.21	8.09	1.96
Junior colleges, colleges, and universities	3.0	0.00	3.9	0.00	0.98	0.00
Health care and social assistance	2.5	17.44	2.5	0.00	0.00	5.22
Leisure and hospitality	–	20.86	–	5.00	0.00	–
Accommodation and food services	–	16.30	–	2.94	0.00	–
Other services	–	0.00	–	0.00	0.00	–
1 to 99 workers	2.1	0.00	2.2	0.00	0.00	1.70
1 to 49 workers	2.5	0.00	2.5	0.00	0.00	7.21
50 to 99 workers	3.4	0.00	3.4	1.96	0.00	2.77
100 workers or more	1.2	0.00	1.4	0.00	0.00	2.98
100 to 499 workers	1.7	0.00	1.7	0.00	0.00	13.02
500 workers or more	1.7	0.00	2.4	0.00	5.80	0.00
Geographic area						
New England	–	0.00	–	10.20	8.27	0.00
Middle Atlantic	–	0.00	–	0.00	0.00	0.00
East North Central	1.7	0.00	1.8	0.00	0.00	0.00
West North Central	–	0.00	–	0.00	0.00	1.96
South Atlantic	1.7	0.00	1.7	0.00	0.00	2.77
East South Central	–	0.00	–	7.85	11.69	13.34
West South Central	1.8	0.00	1.8	0.00	0.00	5.55
Mountain	5.2	0.00	6.8	0.00	0.00	0.00
Pacific	2.4	0.00	2.4	3.92	7.51	10.28

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: 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. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008

Characteristic	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	1.4	\$112.29	\$121.68	\$249.40	\$0.00	\$65.81	1.3	0.7
Worker characteristic								
Management, professional, and related	1.8	145.85	57.21	194.12	247.81	70.80	1.7	0.9
Management, business, and financial	2.3	113.99	268.68	165.91	0.00	0.00	2.3	0.6
Professional and related	2.2	162.69	39.24	335.29	311.94	417.38	2.0	1.1
Service	5.4	0.00	19.62	0.00	456.80	1,375.07	3.4	4.5
Sales and office	1.8	126.20	87.97	123.42	180.63	0.00	1.8	0.8
Sales and related	2.7	0.00	49.05	0.00	0.00	303.22	2.7	0.7
Office and administrative support	2.2	137.35	146.70	322.41	151.03	309.78	2.3	1.2
Natural resources, construction, and maintenance	3.1	72.09	62.05	246.25	212.01	98.11	2.9	1.3
Construction, extraction, farming, fishing, and forestry	5.0	139.09	334.72	116.50	231.54	497.16	5.1	1.0
Installation, maintenance, and repair	3.6	143.67	39.24	238.91	282.98	58.86	3.4	2.4
Production, transportation, and material moving ...	2.0	60.35	115.35	162.47	177.41	660.31	2.2	0.7
Production	2.9	150.05	145.02	143.18	316.99	39.24	3.1	1.0
Transportation and material moving	2.9	19.91	226.07	0.00	46.02	491.71	2.8	0.6
Full time	1.4	112.61	127.58	224.36	0.00	233.52	1.3	0.8
Part time	3.7	273.47	290.87	237.29	429.44	250.51	3.8	1.5
Union	4.5	63.77	55.71	337.72	223.50	705.48	3.7	1.8
Nonunion	1.4	154.50	93.61	226.02	0.00	95.41	1.4	0.7
Average wage within the following percentiles: ²								
Less than 10	7.0	326.42	73.42	186.15	593.04	928.45	–	–
10 to under 25	5.3	0.00	0.00	0.00	371.77	1,488.55	3.1	5.1
25 to under 50	2.2	130.74	95.24	64.89	0.00	19.62	2.1	1.0
50 to under 75	1.9	115.22	60.48	243.69	51.91	401.64	1.9	0.5
75 to under 90	1.9	47.05	39.24	183.41	83.25	322.10	1.9	0.8
90 or greater	2.1	123.32	0.00	217.94	346.90	0.00	1.8	1.1
Establishment characteristic								
Goods-producing industries	2.3	147.48	221.99	52.83	293.99	0.00	2.5	0.5
Construction	4.0	153.25	329.06	194.24	558.18	602.78	4.1	0.8
Manufacturing	2.9	73.08	209.79	145.85	296.11	58.86	3.0	0.6
Service-providing industries	1.7	119.35	126.08	66.90	0.00	27.75	1.5	1.0
Trade, transportation, and utilities	1.9	0.00	0.00	0.00	139.44	216.28	1.7	0.5
Wholesale trade	3.4	96.12	220.91	167.65	337.81	674.29	3.2	1.0
Retail trade	1.5	0.00	0.00	34.69	219.37	203.20	1.3	0.9
Transportation and warehousing	4.9	67.97	239.51	207.89	202.49	436.11	–	–
Utilities	10.8	0.00	362.86	393.77	111.10	339.43	–	–
Information	5.0	238.70	207.65	113.57	95.62	814.49	4.9	1.1
Financial activities	1.7	169.93	281.11	0.00	70.06	245.07	1.7	1.0
Finance and insurance	2.1	201.78	67.97	130.89	279.39	459.39	2.1	1.2
Credit intermediation and related activities	4.0	197.92	357.38	0.00	86.09	550.48	3.8	1.6
Insurance carriers and related activities	3.7	137.35	54.62	197.19	295.46	720.20	3.2	2.5
Real estate and rental and leasing	2.7	416.23	286.03	230.50	318.05	202.25	–	–
Professional and business services	3.7	55.50	105.66	544.41	245.07	635.81	3.6	3.1
Professional and technical services	4.7	203.91	333.71	280.25	0.00	588.15	–	–
Administrative and waste services	10.0	222.86	420.72	620.77	385.37	8,517.82	–	–

See footnotes at end of table.

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

Characteristic	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	4.7	\$50.02	\$189.22	\$244.09	\$356.85	\$49.05	4.5	2.4
Educational services	3.6	0.00	244.68	141.83	315.78	500.25	3.6	—
Junior colleges, colleges, and universities	5.0	0.00	169.64	167.07	352.91	635.81	5.0	—
Health care and social assistance	5.5	101.96	325.86	0.00	363.13	84.96	5.2	2.8
Leisure and hospitality	4.5	294.48	62.05	307.59	684.71	1,292.04	—	—
Accommodation and food services	4.9	290.37	92.03	389.23	1,271.76	1,359.59	—	—
Other services	5.5	136.29	407.35	138.74	198.41	156.97	—	—
1 to 99 workers	2.0	38.00	131.03	56.57	27.75	333.17	1.7	1.2
1 to 49 workers	2.3	125.64	190.17	0.00	62.05	443.87	1.9	1.6
50 to 99 workers	2.9	16.99	432.84	231.12	569.36	616.22	2.5	1.7
100 workers or more	1.9	24.03	267.65	143.94	19.62	201.58	1.9	0.9
100 to 499 workers	2.4	39.24	140.90	325.38	0.00	408.45	2.6	0.8
500 workers or more	3.0	50.02	125.25	77.87	161.50	240.50	2.6	1.7
Geographic area								
New England	8.4	195.72	114.83	633.38	266.16	0.00	7.9	0.6
Middle Atlantic	5.0	162.99	0.00	180.37	248.82	365.66	5.5	2.4
East North Central	3.2	9.81	147.16	181.90	300.79	647.98	1.5	3.1
West North Central	3.7	196.21	0.00	62.05	0.00	145.85	—	—
South Atlantic	2.4	347.83	229.66	220.63	476.50	168.27	2.0	1.3
East South Central	1.7	0.00	200.10	339.85	309.93	314.25	1.8	0.4
West South Central	3.1	27.12	87.75	0.00	311.94	1,262.00	—	—
Mountain	4.5	19.62	249.58	89.51	329.21	480.56	—	—
Pacific	5.1	130.52	236.68	0.00	111.43	519.13	—	—

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: 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. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008

Characteristic	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	1.5	\$123.42	\$67.26	\$0.00	\$390.95	\$302.55	1.6	0.7
Worker characteristic								
Management, professional, and related	2.3	293.09	314.44	272.77	502.17	353.32	2.3	0.9
Management, business, and financial	2.3	293.01	364.55	437.98	565.12	1,026.76	2.4	0.6
Professional and related	3.3	203.20	318.05	387.37	811.86	594.34	3.3	1.1
Service	5.1	0.00	149.43	700.97	0.00	4,562.91	3.7	4.5
Sales and office	2.0	412.63	133.44	0.00	0.00	533.49	2.0	0.8
Sales and related	3.2	0.00	0.00	270.79	918.49	1,017.39	3.2	0.7
Office and administrative support	2.3	321.67	392.80	0.00	445.82	511.10	2.4	1.2
Natural resources, construction, and maintenance	3.4	606.68	373.71	188.70	0.00	374.35	3.3	1.3
Construction, extraction, farming, fishing, and forestry	5.5	100.05	540.12	104.29	464.43	491.71	5.6	1.0
Installation, maintenance, and repair	3.5	0.00	367.87	571.71	0.00	662.20	3.4	2.4
Production, transportation, and material moving	2.5	92.03	239.11	451.60	277.66	682.46	2.7	0.7
Production	3.3	312.87	174.63	320.17	89.92	0.00	3.5	1.0
Transportation and material moving	3.8	0.00	225.43	0.00	498.61	661.99	3.7	0.6
Full time	1.6	85.81	111.86	0.00	356.44	338.58	1.6	0.8
Part time	3.9	277.49	439.84	754.79	753.96	263.43	3.8	1.5
Union	4.1	265.80	292.71	208.12	380.35	1,065.13	3.9	1.8
Nonunion	1.6	19.62	120.16	0.00	113.14	380.35	1.6	0.7
Average wage within the following percentiles: ²								
Less than 10	6.9	751.53	0.00	872.93	592.72	484.61	7.0	–
10 to under 25	5.1	320.60	0.00	476.70	931.40	6,455.93	3.4	5.1
25 to under 50	2.2	179.10	252.04	0.00	88.30	226.29	2.1	1.0
50 to under 75	2.1	62.05	170.77	49.05	359.26	398.15	2.1	0.5
75 to under 90	2.4	315.17	241.96	238.91	262.33	317.75	2.4	0.8
90 or greater	3.2	354.14	241.66	507.79	440.50	858.93	3.2	1.1
Establishment characteristic								
Goods-producing industries	2.3	229.03	229.56	234.84	319.56	111.00	2.4	0.5
Construction	4.6	793.15	401.88	238.70	0.00	1,597.07	4.6	0.8
Manufacturing	3.1	152.30	145.50	309.47	245.07	0.00	3.2	0.6
Service-providing industries	1.8	184.65	323.16	0.00	0.00	277.32	1.8	1.0
Trade, transportation, and utilities	2.2	0.00	0.00	581.95	428.99	819.86	2.1	0.5
Wholesale trade	3.9	163.28	232.99	712.04	1,504.11	906.86	3.7	1.0
Retail trade	3.1	0.00	9.81	147.16	816.83	834.14	2.9	0.9
Transportation and warehousing	5.6	156.97	597.41	0.00	895.90	658.12	5.6	–
Utilities	10.9	0.00	124.10	619.86	488.27	339.85	–	–
Information	5.2	559.98	481.02	928.45	370.12	2,966.83	5.2	1.1
Financial activities	2.6	219.15	474.38	0.00	404.39	771.50	2.6	1.0
Finance and insurance	2.4	261.23	370.74	96.12	304.94	666.33	2.5	1.2
Credit intermediation and related activities	3.8	212.24	814.94	0.00	326.57	685.07	3.6	1.6
Insurance carriers and related activities	5.1	176.87	218.49	629.72	487.78	597.08	5.1	2.5
Real estate and rental and leasing	7.3	0.00	1,153.62	779.94	1,117.00	3,373.07	–	–
Professional and business services	4.5	274.70	248.19	327.01	88.30	2,963.08	4.6	3.1
Professional and technical services	7.3	474.58	138.74	1,147.64	1,872.56	770.62	–	–
Administrative and waste services	8.6	523.93	732.13	1,754.17	1,171.22	–	5.2	–

See footnotes at end of table.

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

Characteristic	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	4.8	\$410.09	\$280.42	\$122.14	\$595.87	\$1,101.82	4.6	2.4
Educational services	3.9	39.24	230.86	516.16	646.32	979.84	3.9	—
Junior colleges, colleges, and universities	5.0	103.83	321.03	417.04	504.47	612.68	5.0	—
Health care and social assistance	5.5	219.37	474.98	0.00	642.13	1,146.01	5.3	2.8
Leisure and hospitality	7.8	248.97	0.00	1,796.94	0.00	2,712.05	7.6	—
Accommodation and food services	10.0	291.03	156.97	2,747.21	372.94	2,012.85	9.7	—
Other services	10.8	325.38	0.00	1,004.10	1,501.71	0.00	—	—
1 to 99 workers	2.4	0.00	367.61	0.00	0.00	578.17	2.2	1.2
1 to 49 workers	2.7	105.66	541.99	326.57	58.86	979.01	2.4	1.6
50 to 99 workers	3.8	0.00	412.98	435.25	0.00	1,733.94	3.5	1.7
100 workers or more	2.0	298.42	131.26	147.81	279.56	39.24	2.1	0.9
100 to 499 workers	2.9	462.56	161.50	0.00	588.97	19.62	3.0	0.8
500 workers or more	2.6	260.35	134.87	309.78	84.96	331.54	2.7	1.7
Geographic area								
New England	4.8	0.00	0.00	1,255.92	0.00	0.00	4.4	0.6
Middle Atlantic	5.1	328.91	384.37	302.07	490.34	465.98	5.6	2.4
East North Central	2.6	142.85	179.75	440.88	56.36	1,014.50	2.0	3.1
West North Central	3.3	365.64	0.00	64.33	556.97	0.00	3.3	—
South Atlantic	3.9	0.00	0.00	0.00	58.86	417.39	3.8	1.3
East South Central	1.8	0.00	0.00	703.16	0.00	282.98	1.9	0.4
West South Central	4.1	289.68	33.99	785.51	147.16	1,284.08	3.8	—
Mountain	4.4	0.00	394.87	563.67	288.37	1,622.86	4.6	—
Pacific	5.4	389.35	386.48	351.55	124.87	438.64	5.3	—

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: 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. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2008

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	2.5	2.5	(⁴)	1.6	1.6	–	3.1	3.1	(⁴)
Worker characteristic									
Management, professional, and related	2.8	2.8	(⁴)	2.2	2.2	–	5.1	5.1	(⁴)
Management, business, and financial	4.9	4.9	(⁴)	–	3.3	–	7.5	7.5	(⁴)
Professional and related	3.6	3.6	(⁴)	2.7	2.7	–	5.0	5.0	(⁴)
Service	–	10.6	–	–	2.3	–	7.8	7.8	–
Sales and office	3.1	3.1	(⁴)	1.7	1.7	–	5.8	5.7	0.4
Sales and related	–	4.9	–	–	3.3	–	8.7	8.8	1.5
Office and administrative support	3.7	3.7	(⁴)	2.1	2.1	–	6.2	6.2	(⁴)
Natural resources, construction, and maintenance	6.3	6.3	–	5.7	5.7	–	6.8	6.8	–
Construction, extraction, farming, fishing, and forestry	9.9	9.9	–	–	9.9	–	10.8	10.8	–
Installation, maintenance, and repair	7.5	7.5	–	–	6.1	–	7.4	7.4	–
Production, transportation, and material moving ...	4.7	4.7	–	3.7	3.7	–	5.1	5.1	–
Production	6.7	6.7	–	–	5.4	–	7.0	7.0	–
Transportation and material moving	–	5.8	–	–	5.7	–	5.7	5.7	–
Full time	2.6	2.6	(⁴)	1.7	1.7	–	3.3	3.3	(⁴)
Part time	–	3.7	–	–	1.3	–	3.6	3.6	–
Union	–	7.7	–	–	1.5	–	5.6	5.4	0.6
Nonunion	2.5	2.5	(⁴)	2.1	2.1	–	4.1	4.1	(⁴)
Average wage within the following percentiles: ⁵									
Less than 10	–	8.3	–	–	2.9	–	–	13.5	–
10 to under 25	–	3.8	–	–	2.8	–	7.4	7.4	–
25 to under 50	4.7	4.7	(⁴)	3.1	3.1	–	6.4	6.4	0.6
50 to under 75	3.9	3.9	(⁴)	2.9	2.9	–	4.6	4.6	(⁴)
75 to under 90	3.2	3.2	(⁴)	2.7	2.7	–	4.7	4.7	(⁴)
90 or greater	4.5	4.5	–	2.7	2.7	–	5.4	5.4	–
Establishment characteristic									
Goods-producing industries	4.1	4.1	–	3.9	3.9	–	5.2	5.2	–
Construction	6.9	6.9	–	–	7.7	–	–	11.4	–
Manufacturing	–	5.7	–	–	5.2	–	6.5	6.5	–
Service-providing industries	2.8	2.8	(⁴)	1.9	1.9	–	4.2	4.2	(⁴)
Trade, transportation, and utilities	6.4	6.4	–	–	3.3	–	6.8	6.6	0.6
Wholesale trade	–	16.0	–	–	4.5	–	11.2	11.2	–
Retail trade	–	6.9	–	–	6.0	–	8.1	8.2	1.3
Transportation and warehousing	–	11.6	–	–	6.6	–	15.2	–	–
Utilities	–	5.0	–	–	3.9	–	–	8.9	–
Information	–	7.0	–	–	9.3	–	13.0	13.0	–
Financial activities	4.0	4.0	(⁴)	–	4.0	–	6.5	6.6	(⁴)
Finance and insurance	4.6	4.6	(⁴)	–	5.3	–	6.9	7.0	(⁴)
Credit intermediation and related activities	7.2	7.1	0.8	–	7.0	–	7.2	7.4	0.8
Insurance carriers and related activities	–	5.3	–	–	3.6	–	9.9	9.8	(⁴)
Real estate and rental and leasing	–	7.9	–	–	3.6	–	15.1	–	–
Professional and business services	7.5	7.5	–	–	6.1	–	7.8	–	–
Professional and technical services	–	9.1	–	–	9.8	–	15.4	–	–
Administrative and waste services	–	–	–	–	11.4	–	4.5	–	–

See footnotes at end of table.

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

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	—	4.8	—	—	0.9	—	7.8	7.8	—
Educational services	3.2	3.2	—	—	2.4	—	9.6	9.6	—
Junior colleges, colleges, and universities	3.9	3.9	—	—	1.9	—	4.3	4.3	—
Health care and social assistance	—	6.1	—	—	0.8	—	9.4	9.4	—
Leisure and hospitality	—	10.0	—	—	7.0	—	—	12.6	—
Accommodation and food services	—	14.6	—	—	12.0	—	—	—	—
Other services	—	11.3	—	—	8.2	—	15.2	—	—
1 to 99 workers	4.7	4.7	(⁴)	3.2	3.2	—	5.8	5.8	(⁴)
1 to 49 workers	5.8	5.8	(⁴)	3.7	3.7	—	6.5	6.4	(⁴)
50 to 99 workers	—	7.5	—	—	5.6	—	8.2	8.2	0.4
100 workers or more	5.0	5.0	—	2.0	2.0	—	4.2	4.2	—
100 to 499 workers	6.0	6.0	—	3.1	3.1	—	5.6	5.6	—
500 workers or more	5.1	5.1	—	1.4	1.4	—	7.0	7.0	—
Geographic area									
New England	7.3	7.3	—	0.9	0.9	—	8.6	8.6	—
Middle Atlantic	4.5	4.5	—	—	4.7	—	3.0	3.0	—
East North Central	6.4	6.4	—	4.0	4.0	—	6.2	6.2	—
West North Central	—	14.9	—	—	13.6	—	—	—	—
South Atlantic	—	4.6	—	—	3.0	—	5.0	5.0	—
East South Central	—	—	—	—	12.5	—	16.2	—	—
West South Central	—	14.6	—	—	6.7	—	15.4	—	—
Mountain	—	7.6	—	—	12.4	—	14.5	—	—
Pacific	—	2.5	—	—	2.5	—	3.7	3.6	(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 0.05.

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. Standard errors for outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2008

Characteristic	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs ¹
All workers	0.1	0.3	1.3	1.6
Worker characteristic				
Management, professional, and related	0.2	0.1	1.7	2.5
Management, business, and financial	0.4	0.0	2.3	3.1
Professional and related	0.1	0.2	2.7	2.9
Service	0.2	0.3	4.3	4.0
Sales and office	0.1	0.4	1.7	1.7
Sales and related	0.4	0.4	2.7	2.5
Office and administrative support	0.1	0.6	1.9	2.0
Natural resources, construction, and maintenance	0.4	1.8	3.3	4.1
Construction, extraction, farming, fishing, and forestry	0.7	0.8	5.5	6.4
Installation, maintenance, and repair	0.1	3.4	4.0	3.8
Production, transportation, and material moving ...	0.2	0.1	2.5	2.9
Production	0.3	0.2	3.2	3.8
Transportation and material moving	0.2	0.1	3.7	3.3
Full time	0.2	0.2	1.4	1.6
Part time	0.0	3.5	5.2	4.3
Union	0.1	1.3	3.7	2.6
Nonunion	0.2	0.2	1.5	1.8
Average wage within the following percentiles: ²				
Less than 10	0.0	0.0	6.2	5.9
10 to under 25	0.1	0.3	5.0	5.3
25 to under 50	0.1	0.3	1.8	2.1
50 to under 75	0.2	0.4	1.7	2.0
75 to under 90	0.2	0.3	1.7	2.6
90 or greater	0.3	1.2	3.3	2.9
Establishment characteristic				
Goods-producing industries	0.5	0.3	2.0	2.9
Construction	1.2	1.0	5.0	5.3
Manufacturing	0.6	0.2	2.5	3.5
Service-providing industries	0.0	0.3	1.6	1.8
Trade, transportation, and utilities	0.1	0.3	2.9	2.2
Wholesale trade	0.4	0.8	6.6	6.0
Retail trade	0.1	0.3	3.2	2.4
Transportation and warehousing	0.0	0.0	5.1	6.1
Utilities	0.9	0.0	3.2	5.8
Information	0.0	0.4	2.6	2.4
Financial activities	0.1	0.8	2.1	2.7
Finance and insurance	0.2	1.1	2.4	2.4
Credit intermediation and related activities	0.0	0.0	4.3	3.7
Insurance carriers and related activities	0.5	2.9	4.0	4.6
Real estate and rental and leasing	0.0	0.0	2.5	9.9
Professional and business services	0.0	1.3	4.0	5.1
Professional and technical services	0.0	0.0	5.7	7.1
Administrative and waste services	0.0	3.6	6.9	9.4

See footnotes at end of table.

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

Characteristic	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs ¹
Establishment characteristic				
Education and health services	0.0	0.1	3.3	3.5
Educational services	0.0	0.3	3.7	3.7
Junior colleges, colleges, and universities	0.0	0.0	3.0	4.5
Health care and social assistance	0.0	0.1	3.9	4.3
Leisure and hospitality	0.0	1.8	10.3	9.1
Accommodation and food services	0.0	0.0	12.9	10.9
Other services	0.0	0.0	10.5	8.0
1 to 99 workers	0.1	0.6	2.2	2.5
1 to 49 workers	0.2	0.7	2.6	3.1
50 to 99 workers	0.0	0.8	4.2	3.9
100 workers or more	0.2	0.1	1.3	1.7
100 to 499 workers	0.4	0.2	2.1	2.3
500 workers or more	0.0	0.0	1.5	2.5
Geographic area				
New England	0.0	0.2	1.1	3.4
Middle Atlantic	0.2	0.7	3.6	3.3
East North Central	0.1	0.1	2.4	3.2
West North Central	1.6	0.1	4.7	7.0
South Atlantic	0.4	0.3	2.8	2.7
East South Central	0.0	0.3	4.7	4.9
West South Central	0.1	0.6	4.2	3.8
Mountain	0.0	1.0	7.2	7.0
Pacific	0.3	1.2	4.3	5.2

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. Standard errors for outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2008

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	1.2	1.2	0.3	\$0.00	1.1	1.1	0.3	\$0.00
Worker characteristic								
Management, professional, and related	1.8	1.8	0.6	0.00	1.8	1.7	0.7	0.00
Management, business, and financial	2.2	2.3	0.7	0.00	2.2	2.3	0.7	0.00
Professional and related	2.1	2.0	0.7	0.00	2.0	1.8	0.9	0.00
Service	2.8	2.8	0.2	0.00	3.0	3.0	(³)	0.00
Sales and office	1.2	1.1	0.4	0.00	1.3	1.1	0.3	0.00
Sales and related	1.6	1.5	0.4	0.00	1.8	1.6	0.6	0.78
Office and administrative support	1.5	1.3	0.5	0.00	1.4	1.3	0.4	0.00
Natural resources, construction, and maintenance	3.3	3.0	0.9	0.00	2.7	2.6	0.7	0.00
Construction, extraction, farming, fishing, and forestry	6.2	6.0	1.5	0.00	5.2	5.1	1.3	0.00
Installation, maintenance, and repair	3.3	3.3	0.8	0.00	2.6	2.5	0.6	0.00
Production, transportation, and material moving ...	1.9	1.8	0.3	0.00	1.9	1.9	0.3	0.00
Production	3.0	3.0	0.4	0.00	3.1	3.0	0.4	0.00
Transportation and material moving	1.8	1.8	0.5	0.00	2.5	2.4	0.5	0.00
Full time	1.1	1.1	0.3	0.00	1.1	1.1	0.3	0.00
Part time	4.5	–	–	0.00	3.8	–	–	0.00
Union	2.7	2.6	0.4	0.00	2.7	2.5	0.8	0.00
Nonunion	1.3	1.3	0.3	0.00	1.3	1.2	0.3	0.00
Average wage within the following percentiles: ⁴								
Less than 10	5.5	–	–	0.00	5.6	–	–	0.00
10 to under 25	3.1	3.1	0.4	0.00	3.1	3.1	0.4	0.00
25 to under 50	1.6	1.4	0.7	0.00	1.6	1.4	0.7	0.00
50 to under 75	1.4	1.3	0.5	0.00	1.4	1.3	0.4	0.00
75 to under 90	2.1	2.1	0.4	0.00	1.9	1.9	0.4	0.00
90 or greater	2.5	2.5	0.6	0.00	2.2	2.1	0.9	0.00
Establishment characteristic								
Goods-producing industries	2.3	2.2	0.6	0.00	2.2	2.1	0.5	0.00
Construction	4.4	3.9	2.0	0.00	4.1	3.6	1.8	0.00
Manufacturing	2.5	2.4	0.3	0.00	2.6	2.5	0.4	0.00
Service-providing industries	1.3	1.2	0.3	0.00	1.2	1.1	0.3	0.00
Trade, transportation, and utilities	1.9	1.8	0.3	0.00	1.7	1.7	0.2	0.00
Wholesale trade	3.7	3.7	0.8	0.00	3.5	3.5	(³)	0.00
Retail trade	1.8	1.7	0.3	0.00	1.9	1.9	0.4	4.15
Transportation and warehousing	3.6	–	–	0.00	4.8	4.8	0.3	0.00
Utilities	10.4	–	–	0.00	10.0	–	–	2.19
Information	4.4	4.1	1.8	0.00	3.0	2.4	1.8	0.00
Financial activities	3.1	2.8	1.4	0.00	3.2	2.9	1.4	0.00
Finance and insurance	2.2	1.8	1.2	0.00	2.2	1.7	1.2	0.00
Credit intermediation and related activities	3.3	2.0	2.6	0.00	3.3	2.0	2.6	0.00
Insurance carriers and related activities ...	3.8	3.6	1.4	0.00	3.7	3.4	1.4	0.00
Real estate and rental and leasing	10.8	–	–	0.00	10.8	–	–	4.91
Professional and business services	2.9	2.8	0.6	0.00	3.3	3.2	0.6	0.00
Professional and technical services	3.6	–	–	0.00	3.6	–	–	0.00
Administrative and waste services	5.4	5.4	–	0.00	7.5	–	–	0.00

See footnotes at end of table.

Table 12. Standard errors for outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2008—Continued

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	2.6	2.3	0.8	\$0.00	2.5	2.2	1.0	\$0.00
Educational services	2.5	—	—	0.00	3.1	2.9	1.0	0.00
Junior colleges, colleges, and universities	2.3	—	—	0.00	2.2	2.2	(³)	4.29
Health care and social assistance	3.1	2.8	1.1	0.00	3.0	2.5	1.4	0.00
Leisure and hospitality	4.4	—	—	0.00	4.0	4.0	—	0.00
Accommodation and food services	5.4	—	—	0.00	5.5	—	—	0.00
Other services	7.0	—	—	0.00	7.0	—	—	0.00
1 to 99 workers	2.1	2.0	0.6	0.00	1.7	1.6	0.5	0.00
1 to 49 workers	2.3	2.2	0.6	0.00	1.9	1.8	0.6	0.00
50 to 99 workers	3.3	3.1	1.2	0.00	3.1	2.8	1.2	2.19
100 workers or more	1.3	1.3	0.2	0.00	1.2	1.3	0.3	0.00
100 to 499 workers	2.1	2.1	0.3	0.00	2.0	2.0	0.3	0.00
500 workers or more	1.5	1.6	0.4	0.00	1.5	1.4	0.6	2.30
Geographic area								
New England	1.5	1.1	0.4	0.00	1.2	1.2	0.6	0.00
Middle Atlantic	3.9	3.6	0.8	0.00	3.7	—	—	7.37
East North Central	2.1	1.9	1.0	0.00	1.7	1.3	1.0	6.33
West North Central	3.1	2.9	0.8	0.00	3.7	3.6	0.8	5.75
South Atlantic	2.9	3.0	0.4	0.00	2.1	2.2	(³)	0.00
East South Central	2.8	—	—	0.00	4.5	—	—	0.00
West South Central	4.7	4.6	(³)	0.00	4.8	4.7	(³)	0.39
Mountain	6.1	—	—	0.00	6.5	—	—	0.55
Pacific	3.0	3.3	0.6	0.00	3.2	3.2	0.8	0.00

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 0.05.

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: 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.