

National Compensation Survey: Health and Retirement Plan Provisions in Private Industry in the United States, 2009

U.S. Department of Labor
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Overview

The National Compensation Survey (NCS) provides comprehensive measures of occupational earnings, compensation cost trends, the incidence of benefits, and detailed benefit provisions. This bulletin presents estimates of the detailed provisions of employer-provided health and retirement plans in private industry in 2009. Under the NCS program, information on the incidence and provision of benefits is published in stages. An earlier bulletin provided 2009 NCS data on civilian, State and local government, and private industry workers, on the incidence of (access to and participation in) selected benefits and detailed provisions of paid holidays, life insurance plans, and some other benefit plans, as well as on employer and employee shares of contributions to medical care premiums and their average amounts. Similar data for civilian, private industry, and State and local government workers for March 2010 will be issued later this year.

This bulletin of detailed health and retirement provisions will begin including basic health, defined benefit, and defined contribution tables each year. In addition, each year additional tables for a specific benefit will also be included. For example, this year additional defined contribution retirement tables in private industry are included. Next year, additional defined benefit retirement tables in private industry will be included in the bulletin. Periodically, state and local government benefits are scheduled to be studied.

Questions regarding these data and recent and historical NCS benefits data can be addressed by calling the information line at (202) 691-6199 or by e-mailing to NCSInfo@bls.gov. Information is available to sensory-impaired individuals on request (Voice phone: (202) 691-5200; Federal Relay Service: 1 (800) 877-8339). Data requests also may be sent by mail to the U.S. Bureau of Labor Statistics, Division of Compensation Data Analysis and Planning, 2 Massachusetts Avenue, NE, Room 4175, Washington, DC 20212. Material in this publication is in the public domain and, with appropriate credit, may be reproduced without permission.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	Fee-for-service plan					
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Worker characteristic							
All workers	100	79	3	62	7	6	(¹)
Management, professional, and related	100	79	–	58	11	7	–
Management, business, and financial	100	82	–	68	5	6	–
Professional and related	100	78	–	53	14	7	–
Service	100	75	–	58	7	–	(¹)
Protective service	100	–	–	73	–	–	–
Sales and office	100	79	4	66	5	5	(¹)
Sales and related	100	82	–	68	6	3	–
Office and administrative support	100	78	–	65	5	5	–
Natural resources, construction, and maintenance	100	73	–	57	–	8	(¹)
Construction, extraction, farming, fishing, and forestry	100	73	–	59	–	–	(¹)
Installation, maintenance, and repair	100	73	–	56	–	–	(¹)
Production, transportation, and material moving	100	81	–	68	4	6	–
Production	100	79	2	69	3	–	–
Transportation and material moving	100	83	–	68	–	–	(¹)
Full time	100	78	3	62	7	6	(¹)
Part time	100	85	7	65	9	–	–
Union	100	81	5	64	6	6	(¹)
Nonunion	100	78	3	62	7	6	(¹)
Average wage within the following categories: ²							
Lowest 25 percent	100	76	8	61	4	2	(¹)
Second 25 percent	100	80	2	66	6	6	(¹)
Third 25 percent	100	79	–	62	7	8	–
Highest 25 percent	100	78	3	60	8	6	(¹)
Highest 10 percent	100	79	–	59	9	7	–
Establishment characteristic							
Goods-producing industries	100	78	3	65	3	7	–
Construction	100	74	–	58	–	–	–
Manufacturing	100	79	2	68	–	–	–
Service-providing industries	100	79	3	61	8	6	(¹)
Trade, transportation, and utilities	100	82	2	70	6	–	–
Retail trade	100	78	–	67	5	–	–
Transportation and warehousing	100	85	2	64	–	–	–
Information	100	83	–	61	–	–	–
Financial activities	100	83	2	66	5	10	–
Finance and insurance	100	84	3	64	6	11	–
Credit intermediation and related activities	100	83	3	57	8	16	–
Insurance carriers and related activities	100	88	–	73	–	–	–
Professional and business services	100	85	–	69	–	–	–
Professional and technical services	100	85	–	72	–	–	–
Education and health services	100	69	–	44	16	–	–
Educational services	100	66	–	51	–	–	–
Junior colleges, colleges, and universities	100	59	–	47	9	–	–
Health care and social assistance	100	70	–	43	17	–	–

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristic				
All workers	21	18	4	—
Management, professional, and related	21	18	3	—
Management, business, and financial	18	16	2	—
Professional and related	22	18	4	—
Service	25	21	5	—
Protective service	—	—	—	—
Sales and office	21	17	4	—
Sales and related	18	14	—	—
Office and administrative support	22	18	4	—
Natural resources, construction, and maintenance	27	22	—	—
Construction, extraction, farming, fishing, and forestry	27	24	—	—
Installation, maintenance, and repair	27	20	—	—
Production, transportation, and material moving	19	15	4	—
Production	21	17	—	—
Transportation and material moving	17	13	—	—
Full time	22	18	4	—
Part time	15	13	—	—
Union	19	16	—	—
Nonunion	22	18	4	—
Average wage within the following categories: ²				
Lowest 25 percent	24	20	—	—
Second 25 percent	20	17	3	—
Third 25 percent	21	16	5	—
Highest 25 percent	22	19	4	—
Highest 10 percent	21	18	3	—
Establishment characteristic				
Goods-producing industries	22	19	—	—
Construction	26	24	—	—
Manufacturing	21	17	—	—
Service-providing industries	21	17	4	—
Trade, transportation, and utilities	18	13	5	—
Retail trade	22	17	—	—
Transportation and warehousing	15	—	—	—
Information	17	17	—	—
Financial activities	17	15	2	—
Finance and insurance	16	14	—	—
Credit intermediation and related activities	17	15	—	—
Insurance carriers and related activities	12	—	—	—
Professional and business services	15	13	—	—
Professional and technical services	15	13	—	—
Education and health services	31	25	6	—
Educational services	34	25	9	—
Junior colleges, colleges, and universities	41	26	15	—
Health care and social assistance	30	25	—	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	Fee-for-service plan					
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
1 to 99 workers	100	76	4	61	5	6	(¹)
1 to 49 workers	100	76	5	61	5	6	(¹)
50 to 99 workers	100	74	—	62	—	—	1
100 workers or more	100	81	2	63	9	6	(¹)
100 to 499 workers	100	82	2	70	6	4	—
500 workers or more	100	79	2	55	13	9	(¹)
Geographic area							
New England	100	64	—	49	—	—	1
Middle Atlantic	100	77	5	55	10	—	—
East North Central	100	82	—	72	6	3	—
West North Central	100	90	4	74	—	—	1
South Atlantic	100	77	3	62	6	6	(¹)
East South Central	100	91	—	69	—	—	—
West South Central	100	90	—	74	—	—	1
Mountain	100	80	4	59	—	—	(¹)
Pacific	100	65	—	49	8	—	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
1 to 99 workers	24	20	4	—
1 to 49 workers	24	19	4	—
50 to 99 workers	26	23	—	—
100 workers or more	19	16	4	—
100 to 499 workers	18	16	2	—
500 workers or more	21	15	6	—
Geographic area				
New England	36	29	7	—
Middle Atlantic	23	18	5	—
East North Central	18	13	—	—
West North Central	10	—	—	—
South Atlantic	23	21	—	—
East South Central	9	7	—	—
West South Central	10	6	—	—
Mountain	20	14	—	—
Pacific	35	33	—	—

¹ Less than 0.5 percent.

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Worker characteristic						
All workers	1.1	0.5	1.4	0.7	0.8	0.1
Management, professional, and related	1.6	–	2.4	1.5	1.4	–
Management, business, and financial	2.2	–	2.3	1.1	1.3	–
Professional and related	2.1	–	3.5	2.3	2.1	–
Service	3.8	–	4.4	1.3	–	0.2
Protective service	–	–	9.0	–	–	–
Sales and office	1.2	0.9	1.7	0.7	0.8	(¹)
Sales and related	2.1	–	3.1	1.3	1.0	–
Office and administrative support	1.5	–	2.2	0.6	1.1	–
Natural resources, construction, and maintenance	4.2	–	4.1	–	2.1	0.1
Construction, extraction, farming, fishing, and forestry	5.4	–	5.2	–	–	0.1
Installation, maintenance, and repair	4.9	–	5.5	–	–	(¹)
Production, transportation, and material moving	1.9	–	2.4	1.0	1.5	–
Production	2.7	0.4	3.0	0.9	–	–
Transportation and material moving	2.5	–	3.7	–	–	(¹)
Full time	1.1	0.5	1.4	0.6	0.8	0.1
Part time	2.7	2.1	3.5	2.5	–	–
Union	2.0	0.9	2.5	1.2	1.0	(¹)
Nonunion	1.2	0.6	1.6	0.7	0.9	0.1
Average wage within the following categories: ²						
Lowest 25 percent	2.7	2.2	3.9	1.1	0.6	0.1
Second 25 percent	1.9	0.4	2.1	1.0	1.1	(¹)
Third 25 percent	1.7	–	2.4	1.2	1.5	–
Highest 25 percent	1.6	0.7	1.7	1.0	1.0	0.3
Highest 10 percent	1.6	–	2.8	1.8	1.5	–
Establishment characteristic						
Goods-producing industries	2.2	0.8	2.2	0.8	1.7	–
Construction	5.0	–	5.3	–	–	–
Manufacturing	2.7	0.3	3.0	–	–	–
Service-providing industries	1.3	0.6	1.7	0.8	0.9	0.2
Trade, transportation, and utilities	2.2	0.5	2.4	1.2	–	–
Retail trade	2.9	–	3.4	1.2	–	–
Transportation and warehousing	3.1	0.5	4.9	–	–	–
Information	4.1	–	6.0	–	–	–
Financial activities	1.9	0.5	2.7	1.2	2.0	–
Finance and insurance	1.6	0.6	2.8	1.5	2.1	–
Credit intermediation and related activities	2.7	0.9	3.6	2.2	3.2	–
Insurance carriers and related activities	3.2	–	3.8	–	–	–
Professional and business services	1.9	–	4.2	–	–	–
Professional and technical services	2.9	–	5.8	–	–	–
Education and health services	3.7	–	3.9	2.1	–	–
Educational services	4.3	–	5.0	–	–	–
Junior colleges, colleges, and universities	3.6	–	3.9	0.9	–	–
Health care and social assistance	4.2	–	4.2	2.3	–	–

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristic				
All workers	1.1	1.1	0.5	—
Management, professional, and related	1.6	1.5	0.7	—
Management, business, and financial	2.2	2.2	0.5	—
Professional and related	2.1	2.0	0.9	—
Service	3.8	3.6	1.4	—
Protective service	—	—	—	—
Sales and office	1.2	1.1	0.8	—
Sales and related	2.1	1.8	—	—
Office and administrative support	1.5	1.4	1.0	—
Natural resources, construction, and maintenance	4.2	4.1	—	—
Construction, extraction, farming, fishing, and forestry	5.4	5.4	—	—
Installation, maintenance, and repair	4.9	4.7	—	—
Production, transportation, and material moving	1.9	1.7	1.0	—
Production	2.7	2.6	—	—
Transportation and material moving	2.5	2.2	—	—
Full time	1.1	1.1	0.6	—
Part time	2.7	2.5	—	—
Union	2.0	1.9	—	—
Nonunion	1.2	1.2	0.6	—
Average wage within the following categories: ²				
Lowest 25 percent	2.7	2.5	—	—
Second 25 percent	1.9	2.0	0.8	—
Third 25 percent	1.7	1.6	0.9	—
Highest 25 percent	1.6	1.4	0.6	—
Highest 10 percent	1.6	1.6	0.4	—
Establishment characteristic				
Goods-producing industries	2.2	2.2	—	—
Construction	5.0	4.8	—	—
Manufacturing	2.7	2.5	—	—
Service-providing industries	1.3	1.2	0.6	—
Trade, transportation, and utilities	2.2	2.0	1.3	—
Retail trade	2.9	2.7	—	—
Transportation and warehousing	3.1	—	—	—
Information	4.1	4.1	—	—
Financial activities	1.9	1.9	0.6	—
Finance and insurance	1.6	1.4	—	—
Credit intermediation and related activities	2.7	2.5	—	—
Insurance carriers and related activities	3.2	—	—	—
Professional and business services	1.9	1.6	—	—
Professional and technical services	2.9	2.6	—	—
Education and health services	3.7	3.5	1.7	—
Educational services	4.3	4.6	2.0	—
Junior colleges, colleges, and universities	3.6	2.8	3.1	—
Health care and social assistance	4.2	4.0	—	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
1 to 99 workers	2.0	1.1	2.5	1.0	1.2	0.3
1 to 49 workers	2.3	1.5	2.8	1.1	1.6	0.2
50 to 99 workers	3.4	—	3.8	—	—	0.8
100 workers or more	1.3	0.3	1.9	0.9	0.9	(¹)
100 to 499 workers	1.9	0.4	2.6	1.3	1.0	—
500 workers or more	1.8	0.4	2.0	1.2	1.4	(¹)
Geographic area						
New England	2.2	—	7.8	—	—	0.5
Middle Atlantic	1.8	1.1	2.2	2.0	—	—
East North Central	2.4	—	2.6	1.3	0.9	—
West North Central	2.9	1.1	3.4	—	—	1.4
South Atlantic	2.8	0.8	3.4	1.2	1.4	0.1
East South Central	2.1	—	5.5	—	—	—
West South Central	2.2	—	5.4	—	—	0.6
Mountain	3.7	0.8	4.3	—	—	0.1
Pacific	3.8	—	3.4	1.5	—	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
1 to 99 workers	2.0	2.1	0.7	—
1 to 49 workers	2.3	2.4	1.0	—
50 to 99 workers	3.4	3.0	—	—
100 workers or more	1.3	1.1	0.7	—
100 to 499 workers	1.9	1.7	0.5	—
500 workers or more	1.8	1.1	1.4	—
Geographic area				
New England	2.2	3.0	1.9	—
Middle Atlantic	1.8	2.3	1.1	—
East North Central	2.4	1.8	—	—
West North Central	2.9	—	—	—
South Atlantic	2.8	2.9	—	—
East South Central	2.1	2.2	—	—
West South Central	2.2	1.4	—	—
Mountain	3.7	2.0	—	—
Pacific	3.8	4.0	—	—

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2009

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

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	97	3	-	73	27	(¹)	34	66	(¹)
Management, professional, and related	97	-	-	72	27	1	37	62	1
Management, business, and financial	98	-	-	75	23	1	28	71	1
Professional and related	97	-	-	71	29	-	43	57	-
Service	96	-	-	69	30	(¹)	38	62	(¹)
Protective service	99	-	-	80	-	-	-	74	-
Sales and office	96	4	-	75	25	-	30	70	(¹)
Sales and related	95	-	-	77	23	-	27	73	-
Office and administrative support	97	-	-	74	26	-	31	69	(¹)
Natural resources, construction, and maintenance	96	-	-	66	34	-	38	62	(¹)
Construction, extraction, farming, fishing, and forestry	96	-	-	66	34	-	37	63	(¹)
Installation, maintenance, and repair	96	-	-	67	33	-	40	60	(¹)
Production, transportation, and material moving	98	-	-	76	24	-	28	72	(¹)
Production	98	2	-	76	24	-	29	71	-
Transportation and material moving	96	-	-	77	23	-	28	72	(¹)
Full time	97	3	-	73	27	(¹)	34	66	(¹)
Part time	93	7	-	75	25	-	28	72	-
Union	95	5	-	73	27	-	30	70	(¹)
Nonunion	97	3	-	73	27	(¹)	34	65	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	92	8	-	69	31	(¹)	30	70	(¹)
Second 25 percent	98	2	-	76	24	(¹)	31	69	(¹)
Third 25 percent	97	-	-	73	26	(¹)	34	65	(¹)
Highest 25 percent	97	3	-	72	28	(¹)	36	63	(¹)
Highest 10 percent	97	-	-	72	28	-	37	63	-
Establishment characteristic									
Goods-producing industries	97	3	-	72	28	-	31	69	-
Construction	94	-	-	64	36	-	36	64	-
Manufacturing	98	2	-	75	25	-	29	71	-
Service-providing industries	97	3	-	73	26	(¹)	35	65	(¹)
Trade, transportation, and utilities	98	2	-	80	20	-	28	72	-
Retail trade	98	-	-	76	24	-	31	69	-
Transportation and warehousing	98	2	-	81	19	-	34	66	-
Information	97	-	-	75	25	-	36	64	-
Financial activities	98	2	-	73	27	-	29	71	-
Finance and insurance	97	3	-	73	27	-	31	69	-
Credit intermediation and related activities	97	3	-	66	34	-	37	63	-
Insurance carriers and related activities	97	-	-	81	19	-	24	76	-
Professional and business services	98	-	-	78	22	-	28	72	-
Professional and technical services	99	-	-	80	20	-	27	73	-
Education and health services	96	-	-	66	34	-	52	48	-
Educational services	99	-	-	71	29	-	48	52	-
Junior colleges, colleges, and universities	99	-	-	71	29	-	52	48	-
Health care and social assistance	96	-	-	65	35	-	52	48	-

See footnotes at end of table.

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	96	4	—	70	30	(¹)	34	65	(¹)
1 to 49 workers	95	5	—	70	30	(¹)	34	66	(¹)
50 to 99 workers	98	—	—	69	30	1	34	65	1
100 workers or more	98	2	—	76	24	—	33	67	(¹)
100 to 499 workers	98	2	—	78	22	—	28	72	—
500 workers or more	98	2	—	73	27	—	41	59	(¹)
Geographic area									
New England	98	—	—	61	39	1	48	51	1
Middle Atlantic	95	5	—	69	31	—	41	59	—
East North Central	99	—	—	82	18	(¹)	26	74	(¹)
West North Central	96	4	—	80	18	1	20	79	1
South Atlantic	97	3	—	70	30	(¹)	34	66	(¹)
East South Central	88	—	—	75	25	—	19	81	—
West South Central	98	—	—	84	15	1	20	79	1
Mountain	96	4	—	79	21	—	37	63	(¹)
Pacific	98	—	—	59	41	—	49	51	—

¹ Less than 0.5 percent.

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 2. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2009

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	0.5	0.5	–	1.4	1.4	0.1	1.3	1.3	0.1
Management, professional, and related	0.9	–	–	2.1	2.1	0.3	2.3	2.4	0.3
Management, business, and financial	0.9	–	–	2.2	2.5	0.9	2.6	2.3	0.9
Professional and related	1.4	–	–	3.0	3.0	–	3.5	3.5	–
Service	1.4	–	–	4.7	4.6	0.2	4.4	4.4	0.2
Protective service	0.5	–	–	8.2	–	–	–	8.8	–
Sales and office	0.9	0.9	–	1.5	1.5	–	1.5	1.5	(¹)
Sales and related	2.3	–	–	3.0	3.0	–	2.6	2.6	–
Office and administrative support	1.0	–	–	2.0	2.0	–	1.8	1.8	(¹)
Natural resources, construction, and maintenance	1.7	–	–	4.2	4.2	–	4.3	4.3	0.1
Construction, extraction, farming, fishing, and forestry	1.9	–	–	5.4	5.4	–	5.3	5.3	0.1
Installation, maintenance, and repair	2.9	–	–	5.5	5.5	–	5.5	5.5	(¹)
Production, transportation, and material moving	0.7	–	–	2.5	2.5	–	2.1	2.1	(¹)
Production	0.4	0.4	–	2.9	2.9	–	2.9	2.9	–
Transportation and material moving	1.7	–	–	3.8	3.8	–	3.0	3.0	(¹)
Full time	0.5	0.5	–	1.4	1.5	0.1	1.4	1.4	0.1
Part time	2.1	2.1	–	3.2	3.2	–	3.1	3.1	–
Union	0.9	0.9	–	1.9	1.9	–	2.4	2.4	(¹)
Nonunion	0.6	0.6	–	1.6	1.6	0.1	1.5	1.5	0.1
Average wage within the following categories: ²									
Lowest 25 percent	2.2	2.2	–	3.2	3.2	0.1	3.1	3.1	0.1
Second 25 percent	0.4	0.4	–	2.0	2.0	(¹)	2.1	2.1	(¹)
Third 25 percent	0.8	–	–	2.2	2.3	0.2	2.4	2.4	0.2
Highest 25 percent	0.7	0.7	–	1.8	1.8	0.3	1.6	1.6	0.3
Highest 10 percent	1.4	–	–	2.9	2.9	–	2.2	2.2	–
Establishment characteristic									
Goods-producing industries	0.8	0.8	–	2.5	2.5	–	2.3	2.3	–
Construction	3.1	–	–	5.4	5.4	–	5.3	5.3	–
Manufacturing	0.3	0.3	–	2.9	2.9	–	3.1	3.1	–
Service-providing industries	0.6	0.6	–	1.6	1.6	0.2	1.6	1.6	0.2
Trade, transportation, and utilities	0.5	0.5	–	2.4	2.4	–	2.5	2.5	–
Retail trade	1.0	–	–	2.8	2.8	–	3.7	3.7	–
Transportation and warehousing	0.5	0.5	–	4.7	4.7	–	4.7	4.7	–
Information	1.1	–	–	4.4	4.4	–	6.0	6.0	–
Financial activities	0.5	0.5	–	2.3	2.3	–	2.5	2.5	–
Finance and insurance	0.6	0.6	–	2.3	2.3	–	2.6	2.6	–
Credit intermediation and related activities	0.9	0.9	–	3.3	3.3	–	3.5	3.5	–
Insurance carriers and related activities	1.0	–	–	3.0	3.0	–	3.5	3.5	–
Professional and business services	1.0	–	–	3.6	3.6	–	3.9	3.9	–
Professional and technical services	0.8	–	–	4.8	4.8	–	5.7	5.7	–
Education and health services	2.0	–	–	4.1	4.1	–	3.7	3.7	–
Educational services	0.4	–	–	4.5	4.5	–	4.9	4.9	–
Junior colleges, colleges, and universities	0.7	–	–	3.1	3.1	–	3.9	3.9	–
Health care and social assistance	2.4	–	–	4.6	4.6	–	4.1	4.1	–

See footnotes at end of table.

Table 2. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	1.1	1.1	—	2.6	2.7	0.3	2.3	2.3	0.3
1 to 49 workers	1.5	1.5	—	3.1	3.1	0.2	2.5	2.5	0.2
50 to 99 workers	0.8	—	—	3.8	3.6	0.8	3.9	4.0	0.8
100 workers or more	0.3	0.3	—	1.4	1.4	—	1.8	1.8	(¹)
100 to 499 workers	0.4	0.4	—	1.9	1.9	—	2.5	2.5	—
500 workers or more	0.4	0.4	—	1.5	1.5	—	2.0	2.0	(¹)
Geographic area									
New England	1.7	—	—	8.9	9.0	0.5	6.1	6.4	0.5
Middle Atlantic	1.1	1.1	—	2.9	2.9	—	1.8	1.8	—
East North Central	0.4	—	—	2.1	2.1	(¹)	2.5	2.5	(¹)
West North Central	1.1	1.1	—	3.6	4.0	1.4	4.2	4.0	1.4
South Atlantic	0.8	0.8	—	3.2	3.2	0.1	3.2	3.2	0.1
East South Central	6.1	—	—	5.9	5.9	—	3.4	3.4	—
West South Central	1.8	—	—	3.7	3.8	0.6	4.0	4.0	0.6
Mountain	0.8	0.8	—	2.8	2.8	—	4.2	4.2	0.1
Pacific	0.9	—	—	3.9	3.9	—	4.0	4.0	—

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 3. Medical care benefits: High deductible health plans,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	High deductible health plans	Non-high deductible health plans
Worker characteristic			
All workers	100	15	85
Management, professional, and related	100	16	84
Management, business, and financial	100	24	76
Professional and related	100	12	88
Service	100	7	93
Sales and office	100	14	86
Sales and related	100	12	88
Office and administrative support	100	15	85
Natural resources, construction, and maintenance	100	20	80
Construction, extraction, farming, fishing, and forestry	100	24	76
Installation, maintenance, and repair	100	17	83
Production, transportation, and material moving	100	13	87
Production	100	16	84
Transportation and material moving	100	10	90
Full time	100	15	85
Part time	100	7	93
Union	100	5	95
Nonunion	100	16	84
Average wage within the following categories: ²			
Lowest 25 percent	100	12	88
Second 25 percent	100	14	86
Third 25 percent	100	16	84
Highest 25 percent	100	14	86
Highest 10 percent	100	16	84
Establishment characteristic			
Goods-producing industries	100	15	85
Manufacturing	100	14	86
Service-providing industries	100	14	86
Trade, transportation, and utilities	100	11	89
Retail trade	100	11	89
Financial activities	100	25	75
Finance and insurance	100	24	76
Credit intermediation and related activities	100	19	81
Insurance carriers and related activities	100	33	67
Professional and business services	100	17	83
Education and health services	100	10	90
Educational services	100	4	96
Junior colleges, colleges, and universities	100	6	94
Health care and social assistance	100	11	89

See footnotes at end of table.

Table 3. Medical care benefits: High deductible health plans,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	High deductible health plans	Non-high deductible health plans
1 to 99 workers	100	17	83
1 to 49 workers	100	18	82
50 to 99 workers	100	16	84
100 workers or more	100	12	88
100 to 499 workers	100	13	87
500 workers or more	100	11	89
Geographic area			
Middle Atlantic	100	10	90
East North Central	100	19	81
West North Central	100	24	76
South Atlantic	100	16	84
East South Central	100	16	84
West South Central	100	17	83
Mountain	100	12	88
Pacific	100	8	92

¹ A high deductible health plan (HDHP) is health plan which typically has a higher deductible and lower premiums than a traditional health plan. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

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

Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 3. Standard errors for medical care benefits: High deductible health plans,¹ private industry workers, National Compensation Survey, 2009

Characteristics	High deductible health plans	Non-high deductible health plans
Worker characteristic		
All workers	0.8	0.8
Management, professional, and related	1.5	1.5
Management, business, and financial	2.5	2.5
Professional and related	1.5	1.5
Service	1.5	1.5
Sales and office	1.3	1.3
Sales and related	1.9	1.9
Office and administrative support	1.7	1.7
Natural resources, construction, and maintenance	2.9	2.9
Construction, extraction, farming, fishing, and forestry	4.7	4.7
Installation, maintenance, and repair	3.7	3.7
Production, transportation, and material moving	1.8	1.8
Production	2.5	2.5
Transportation and material moving	2.3	2.3
Full time	0.9	0.9
Part time	1.4	1.4
Union	1.2	1.2
Nonunion	0.9	0.9
Average wage within the following categories: ²		
Lowest 25 percent	2.0	2.0
Second 25 percent	1.5	1.5
Third 25 percent	1.3	1.3
Highest 25 percent	1.3	1.3
Highest 10 percent	2.2	2.2
Establishment characteristic		
Goods-producing industries	2.0	2.0
Manufacturing	2.2	2.2
Service-providing industries	1.0	1.0
Trade, transportation, and utilities	1.4	1.4
Retail trade	1.7	1.7
Financial activities	2.8	2.8
Finance and insurance	2.8	2.8
Credit intermediation and related activities	2.8	2.8
Insurance carriers and related activities	6.5	6.5
Professional and business services	2.4	2.4
Education and health services	2.0	2.0
Educational services	0.7	0.7
Junior colleges, colleges, and universities	0.9	0.9
Health care and social assistance	2.4	2.4

See footnotes at end of table.

Table 3. Standard errors for medical care benefits: High deductible health plans,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	High deductible health plans	Non-high deductible health plans
1 to 99 workers	1.4	1.4
1 to 49 workers	1.8	1.8
50 to 99 workers	2.2	2.2
100 workers or more	1.3	1.3
100 to 499 workers	1.8	1.8
500 workers or more	1.4	1.4
Geographic area		
Middle Atlantic	1.9	1.9
East North Central	2.5	2.5
West North Central	3.8	3.8
South Atlantic	2.3	2.3
East South Central	3.6	3.6
West South Central	2.6	2.6
Mountain	2.3	2.3
Pacific	1.6	1.6

¹ A high deductible health plan (HDHP) is health plan which typically has a higher deductible and lower premiums than a traditional health plan. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

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Table 4. Medical care benefits: Deductibles¹ in high deductible health plans,² private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With annual deductible	Amount of annual individual deductible				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic							
All workers	100	100	\$1,000	\$1,250	\$1,600	\$2,000	\$3,000
Management, professional, and related	100	100	1,000	1,250	1,500	2,000	2,500
Management, business, and financial	100	100	1,000	1,300	1,600	2,000	2,500
Professional and related	100	100	1,000	1,200	1,500	2,000	2,500
Service	100	100	1,200	1,500	2,000	2,000	3,000
Sales and office	100	100	1,000	1,250	1,500	2,500	3,000
Sales and related	100	100	1,000	1,200	1,500	2,000	2,500
Office and administrative support	100	100	1,000	1,500	1,500	2,500	3,000
Natural resources, construction, and maintenance	100	100	1,000	1,200	2,000	2,000	2,500
Construction, extraction, farming, fishing, and forestry	100	100	—	—	—	—	—
Installation, maintenance, and repair	100	100	1,000	1,200	1,500	2,000	2,500
Production, transportation, and material moving	100	100	1,000	1,250	2,000	2,750	3,000
Production	100	100	—	—	—	—	—
Transportation and material moving	100	100	1,000	1,200	2,000	2,500	2,750
Full time	100	100	1,000	1,250	1,600	2,000	3,000
Part time	100	100	1,000	1,500	2,000	2,000	2,500
Union	100	100	1,100	1,250	2,000	2,500	2,750
Nonunion	100	100	1,000	1,250	1,600	2,000	3,000
Average wage within the following categories: ³							
Lowest 25 percent	100	100	1,200	1,500	2,000	2,300	3,000
Second 25 percent	100	100	1,000	1,500	2,000	2,500	3,000
Third 25 percent	100	100	1,000	1,250	1,500	2,000	2,750
Highest 25 percent	100	100	1,000	1,200	1,500	2,000	2,500
Highest 10 percent	100	100	1,000	1,200	1,600	2,000	2,500
Establishment characteristic							
Goods-producing industries	100	100	1,000	1,200	1,650	2,000	2,500
Manufacturing	100	100	1,000	1,000	1,500	2,000	3,000
Service-providing industries	100	100	1,000	1,500	1,600	2,000	3,000
Trade, transportation, and utilities	100	100	1,000	1,250	1,500	2,300	3,000
Retail trade	100	100	1,000	1,000	1,500	2,000	2,500
Financial activities	100	100	1,000	1,200	1,500	2,000	2,500
Finance and insurance	100	100	1,000	1,100	1,500	2,000	2,500
Credit intermediation and related activities	100	100	—	—	—	—	—
Insurance carriers and related activities	100	100	1,000	1,100	1,300	1,600	2,500
Professional and business services	100	100	1,250	1,500	2,000	2,500	2,500
Education and health services	100	100	1,000	1,500	2,000	2,000	2,000
Educational services	100	100	—	—	—	—	—
Junior colleges, colleges, and universities	100	100	1,000	1,200	1,500	1,500	2,000
Health care and social assistance	100	100	1,050	1,500	2,000	2,000	2,000
1 to 99 workers	100	100	1,000	1,500	2,000	2,000	3,000
1 to 49 workers	100	100	1,100	1,500	2,000	2,000	2,750
50 to 99 workers	100	100	1,000	1,200	2,000	2,000	3,000
100 workers or more	100	100	1,000	1,200	1,500	2,000	2,750
100 to 499 workers	100	100	1,000	1,250	1,500	2,500	3,000
500 workers or more	100	100	1,000	1,100	1,500	1,800	2,500

See footnotes at end of table.

Table 4. Medical care benefits: Deductibles¹ in high deductible health plans,² private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With annual deductible	Amount of annual individual deductible				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area							
Middle Atlantic	100	100	\$1,200	\$1,250	\$1,500	\$2,500	\$2,500
East North Central	100	100	—	—	—	—	—
West North Central	100	100	1,000	1,200	2,000	2,000	2,750
South Atlantic	100	100	1,200	1,500	2,000	2,000	3,000
East South Central	100	100	1,000	1,200	1,600	2,000	2,700
West South Central	100	100	1,000	1,250	1,500	2,500	3,000
Mountain	100	100	1,100	1,500	2,000	2,000	2,500
Pacific	100	100	1,100	1,200	1,500	2,000	2,250

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 A high deductible health plan (HDHP) is health plan which typically has a higher deductible and lower premiums than a traditional health plan. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

³ The categories are based on the average wage for each occupation surveyed,

which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 4. Standard errors for medical care benefits: Deductibles¹ in high deductible health plans,² private industry workers, National Compensation Survey, 2009

Characteristics	With annual deductible	Amount of annual individual deductible				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic						
All workers	(³)	\$0.00	\$122.14	\$222.21	\$185.11	\$448.08
Management, professional, and related	(³)	0.00	140.47	96.12	0.00	69.37
Management, business, and financial	(³)	19.62	291.69	241.31	49.05	89.38
Professional and related	(³)	0.00	69.09	0.00	55.50	97.12
Service	(³)	142.85	49.05	0.00	294.32	376.40
Sales and office	(³)	33.99	224.36	19.62	607.55	149.75
Sales and related	(³)	21.94	120.16	0.00	114.41	0.00
Office and administrative support	(³)	113.57	288.37	244.48	230.71	98.11
Natural resources, construction, and maintenance	(³)	29.43	268.68	98.11	546.24	357.12
Construction, extraction, farming, fishing, and forestry	(³)	—	—	—	—	—
Installation, maintenance, and repair	(³)	0.00	316.99	460.16	612.68	628.19
Production, transportation, and material moving	(³)	27.75	250.51	83.82	408.06	679.71
Production	(³)	—	—	—	—	—
Transportation and material moving	(³)	113.14	249.35	169.93	197.19	271.71
Full time	(³)	0.00	107.92	221.12	235.46	422.32
Part time	(³)	126.40	162.69	432.34	0.00	291.03
Union	(³)	100.53	271.35	0.00	254.89	169.93
Nonunion	(³)	0.00	132.35	198.17	135.94	469.07
Average wage within the following categories: ⁴						
Lowest 25 percent	(³)	241.11	0.00	98.11	613.31	0.00
Second 25 percent	(³)	65.08	193.00	0.00	298.86	392.43
Third 25 percent	(³)	0.00	113.99	198.89	437.54	325.83
Highest 25 percent	(³)	0.00	43.87	103.83	0.00	0.00
Highest 10 percent	(³)	19.62	116.50	100.05	0.00	324.94
Establishment characteristic						
Goods-producing industries	(³)	0.00	119.75	368.61	50.98	607.31
Manufacturing	(³)	98.11	216.07	119.35	58.86	679.42
Service-providing industries	(³)	24.03	184.59	270.11	406.17	383.75
Trade, transportation, and utilities	(³)	0.00	194.98	585.69	470.51	622.42
Retail trade	(³)	0.00	367.74	0.00	0.00	366.03
Financial activities	(³)	85.53	86.09	0.00	88.30	440.06
Finance and insurance	(³)	0.00	49.05	0.00	216.73	197.19
Credit intermediation and related activities	(³)	—	—	—	—	—
Insurance carriers and related activities	(³)	89.92	19.62	251.47	285.19	409.71
Professional and business services	(³)	340.14	43.87	478.22	169.93	659.00
Education and health services	(³)	146.18	166.49	681.47	0.00	179.83
Educational services	(³)	—	—	—	—	—
Junior colleges, colleges, and universities	(³)	0.00	468.35	0.00	0.00	0.00
Health care and social assistance	(³)	158.80	166.49	629.26	0.00	196.21
1 to 99 workers	(³)	114.83	0.00	0.00	302.55	407.59
1 to 49 workers	(³)	150.71	0.00	78.49	313.64	369.44
50 to 99 workers	(³)	41.62	330.67	625.43	629.11	438.75
100 workers or more	(³)	0.00	77.98	0.00	275.75	429.21
100 to 499 workers	(³)	0.00	201.09	431.56	361.80	141.49
500 workers or more	(³)	0.00	103.36	0.00	215.11	292.35

See footnotes at end of table.

Table 4. Standard errors for medical care benefits: Deductibles¹ in high deductible health plans,² private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With annual deductible	Amount of annual individual deductible				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area						
Middle Atlantic	(³)	\$62.82	\$264.53	\$421.57	\$381.99	\$0.00
East North Central	(³)	—	—	—	—	—
West North Central	(³)	19.62	270.11	238.70	344.77	143.18
South Atlantic	(³)	50.98	0.00	241.31	404.98	138.74
East South Central	(³)	0.00	306.50	470.91	480.62	558.78
West South Central	(³)	0.00	413.80	399.00	509.78	98.11
Mountain	(³)	126.78	352.78	389.78	226.29	495.61
Pacific	(³)	166.20	62.82	0.00	328.91	138.74

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 A high deductible health plan (HDHP) is health plan which typically has a higher deductible and lower premiums than a traditional health plan. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

³ Less than 0.05.

⁴ The categories are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

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Table 5. Medical care benefits: Deductibles¹ in non-high deductible health plans, private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With annual deductible	Amount of annual individual deductible					With no annual deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	77	\$200	\$250	\$400	\$600	\$1,000	23	(²)
Management, professional, and related	100	77	200	250	400	600	1,000	23	(²)
Management, business, and financial	100	78	150	250	350	550	1,000	22	(²)
Professional and related	100	76	200	250	400	750	1,000	24	(²)
Service	100	73	200	250	500	500	1,000	27	(²)
Sales and office	100	79	200	250	500	650	1,000	21	(²)
Sales and related	100	82	—	—	—	—	—	18	(²)
Office and administrative support	100	77	200	250	400	500	1,000	23	(²)
Natural resources, construction, and maintenance	100	75	150	250	450	500	1,000	25	(²)
Construction, extraction, farming, fishing, and forestry	100	80	150	200	300	500	1,000	20	—
Installation, maintenance, and repair	100	70	—	—	—	—	—	30	(²)
Production, transportation, and material moving	100	77	200	250	400	600	1,000	23	(²)
Production	100	73	—	—	—	—	—	27	(²)
Transportation and material moving	100	82	200	250	350	750	1,000	18	—
Full time	100	77	200	250	500	650	1,000	23	(²)
Part time	100	75	200	250	300	500	750	25	—
Union	100	71	150	200	300	300	500	29	—
Nonunion	100	78	200	250	500	750	1,000	22	(²)
Average wage within the following categories: ³									
Lowest 25 percent	100	72	200	300	500	750	1,000	28	(²)
Second 25 percent	100	78	200	300	500	750	1,000	21	(²)
Third 25 percent	100	80	200	250	400	650	1,000	20	(²)
Highest 25 percent	100	75	150	250	300	500	1,000	25	(²)
Highest 10 percent	100	74	—	—	—	—	—	26	(²)
Establishment characteristic									
Goods-producing industries	100	76	200	250	400	500	1,000	24	(²)
Manufacturing	100	76	—	—	—	—	—	24	(²)
Service-providing industries	100	77	200	250	450	600	1,000	23	(²)
Trade, transportation, and utilities	100	81	200	250	500	750	1,000	19	(²)
Retail trade	100	76	—	—	—	—	—	23	(²)
Financial activities	100	74	250	300	500	600	1,000	26	—
Finance and insurance	100	74	200	300	400	600	1,000	26	—
Credit intermediation and related activities	100	70	—	—	—	—	—	30	—
Insurance carriers and related activities	100	83	250	300	400	500	1,000	17	—
Professional and business services	100	82	150	250	400	500	1,000	18	—
Education and health services	100	73	250	250	500	1,000	1,000	27	—
Educational services	100	74	250	250	500	1,000	1,000	26	—
Junior colleges, colleges, and universities	100	63	150	250	500	500	1,000	37	—
Health care and social assistance	100	73	200	250	500	800	1,000	27	—

See footnotes at end of table.

Table 5. Medical care benefits: Deductibles¹ in non-high deductible health plans, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With annual deductible	Amount of annual individual deductible					With no annual deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	80	\$200	\$300	\$500	\$1,000	\$1,000	20	(²)
1 to 49 workers	100	80	200	300	500	1,000	1,000	19	(²)
50 to 99 workers	100	78	250	275	500	1,000	1,000	22	1
100 workers or more	100	74	150	250	300	500	750	26	(²)
100 to 499 workers	100	78	150	250	300	500	750	22	—
500 workers or more	100	69	150	250	300	500	750	31	(²)
Geographic area									
Middle Atlantic	100	70	—	—	—	—	—	30	(²)
East North Central	100	79	150	250	300	500	1,000	21	—
West North Central	100	91	—	—	—	—	—	—	—
South Atlantic	100	79	250	300	500	750	1,000	21	(²)
East South Central	100	89	250	300	500	1,000	1,000	10	1
West South Central	100	90	200	300	500	750	1,000	9	(²)
Mountain	100	82	—	—	—	—	—	17	(²)
Pacific	100	64	—	—	—	—	—	36	—

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 categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 5. Standard errors for medical care benefits: Deductibles¹ in non-high deductible health plans, private industry workers, National Compensation Survey, 2009

Characteristics	With annual deductible	Amount of annual individual deductible					With no annual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.0	\$0.00	\$0.00	\$153.56	\$166.08	\$0.00	1.0	0.1
Management, professional, and related	1.8	47.05	0.00	68.58	257.17	0.00	1.8	(²)
Management, business, and financial	2.6	38.00	9.81	130.50	213.16	0.00	2.6	(²)
Professional and related	2.4	9.81	0.00	75.55	225.37	0.00	2.4	(²)
Service	3.8	32.54	9.81	0.00	105.66	0.00	3.8	0.4
Sales and office	1.5	9.81	44.69	105.66	156.97	0.00	1.5	0.2
Sales and related	2.2	—	—	—	—	—	2.2	(²)
Office and administrative support	2.1	0.00	40.75	86.47	135.23	0.00	2.1	0.3
Natural resources, construction, and maintenance	3.9	40.45	25.96	103.36	107.92	0.00	3.9	(²)
Construction, extraction, farming, fishing, and forestry	4.5	50.02	42.76	140.47	49.05	310.24	4.5	—
Installation, maintenance, and repair	5.3	—	—	—	—	—	5.3	0.1
Production, transportation, and material moving	2.4	24.03	17.69	134.12	214.49	0.00	2.4	0.1
Production	3.1	—	—	—	—	—	3.1	0.1
Transportation and material moving	3.1	68.67	0.00	147.46	240.31	0.00	3.1	—
Full time	1.2	0.00	0.00	88.84	182.25	0.00	1.2	0.1
Part time	4.7	36.71	0.00	47.05	0.00	165.33	4.7	—
Union	3.1	0.00	0.00	65.81	79.32	0.00	3.1	—
Nonunion	1.2	4.91	47.31	0.00	65.33	0.00	1.2	0.1
Average wage within the following categories: ³								
Lowest 25 percent	2.4	44.96	31.79	27.75	141.83	0.00	2.5	0.4
Second 25 percent	1.5	54.62	4.91	0.00	90.63	0.00	1.5	0.3
Third 25 percent	1.7	58.86	0.00	145.85	190.99	0.00	1.7	(²)
Highest 25 percent	1.5	13.87	0.00	92.94	19.62	0.00	1.5	(²)
Highest 10 percent	2.8	—	—	—	—	—	2.8	0.1
Establishment characteristic								
Goods-producing industries	2.4	10.97	47.05	139.15	243.14	0.00	2.4	(²)
Manufacturing	3.0	—	—	—	—	—	3.0	0.1
Service-providing industries	1.3	13.87	0.00	98.11	189.69	0.00	1.3	0.1
Trade, transportation, and utilities	2.2	0.00	68.67	109.69	134.52	0.00	2.1	0.2
Retail trade	2.4	—	—	—	—	—	2.4	0.5
Financial activities	2.5	50.02	8.50	105.66	135.59	0.00	2.5	—
Finance and insurance	2.3	57.21	32.54	72.26	88.30	0.00	2.3	—
Credit intermediation and related activities	3.9	—	—	—	—	—	3.9	—
Insurance carriers and related activities	2.5	68.67	0.00	124.10	0.00	256.77	2.5	—
Professional and business services	3.5	65.99	9.81	141.49	0.00	0.00	3.5	—
Education and health services	3.1	65.81	9.81	0.00	246.64	0.00	3.1	—
Educational services	3.9	58.86	0.00	19.62	97.62	0.00	3.9	—
Junior colleges, colleges, and universities	3.1	65.81	0.00	133.08	185.37	0.00	3.1	—
Health care and social assistance	3.9	74.07	16.99	0.00	318.05	0.00	3.9	—

See footnotes at end of table.

Table 5. Standard errors for medical care benefits: Deductibles¹ in non-high deductible health plans, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With annual deductible	Amount of annual individual deductible					With no annual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	2.0	\$16.99	\$0.00	\$0.00	\$0.00	\$19.62	2.0	0.2
1 to 49 workers	2.4	13.87	0.00	0.00	0.00	0.00	2.4	0.2
50 to 99 workers	2.8	61.27	43.60	0.00	100.53	463.29	2.8	0.5
100 workers or more	1.4	44.15	0.00	0.00	0.00	0.00	1.4	(²)
100 to 499 workers	2.0	60.48	0.00	13.87	0.00	75.99	2.0	—
500 workers or more	1.8	29.02	0.00	0.00	0.00	21.21	1.8	(²)
Geographic area								
Middle Atlantic	2.6	—	—	—	—	—	2.6	(²)
East North Central	2.7	49.54	0.00	37.27	0.00	285.86	2.7	—
West North Central	2.6	—	—	—	—	—	—	—
South Atlantic	2.1	39.24	0.00	58.86	170.21	0.00	2.1	0.3
East South Central	2.5	32.54	41.62	200.10	39.24	0.00	2.8	0.8
West South Central	1.7	70.75	0.00	0.00	249.36	0.00	1.5	0.5
Mountain	2.7	—	—	—	—	—	2.7	0.1
Pacific	3.0	—	—	—	—	—	3.0	—

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

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 6. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2009

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

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	93	7	(⁴)	75	25	(⁴)	80	18	1
Management, professional, and related	93	7	(⁴)	76	24	–	80	18	2
Management, business, and financial	96	4	(⁴)	78	22	–	85	13	2
Professional and related	92	8	(⁴)	75	25	–	77	22	1
Service	87	12	(⁴)	74	26	–	76	24	1
Protective service	98	–	–	62	–	–	68	–	–
Sales and office	94	6	(⁴)	79	21	(⁴)	84	15	1
Sales and related	96	4	(⁴)	79	20	(⁴)	83	17	(⁴)
Office and administrative support	93	7	(⁴)	78	21	(⁴)	84	15	1
Natural resources, construction, and maintenance	92	–	–	67	33	–	77	23	1
Construction, extraction, farming, fishing, and forestry	94	–	–	65	35	–	77	23	–
Installation, maintenance, and repair	89	–	–	69	31	–	76	23	1
Production, transportation, and material moving	93	7	(⁴)	73	26	(⁴)	79	19	2
Production	92	8	(⁴)	75	25	–	79	19	2
Transportation and material moving	94	–	–	72	27	1	80	18	2
Full time	93	7	(⁴)	75	25	(⁴)	80	18	1
Part time	86	–	–	82	–	–	78	21	1
Union	84	16	–	66	34	–	69	30	1
Nonunion	94	6	(⁴)	77	23	(⁴)	82	17	1
Average wage within the following categories: ⁵									
Lowest 25 percent	90	10	(⁴)	81	19	–	80	19	1
Second 25 percent	93	7	(⁴)	73	27	(⁴)	81	17	2
Third 25 percent	94	6	(⁴)	75	25	(⁴)	81	18	1
Highest 25 percent	92	7	(⁴)	75	25	(⁴)	79	20	1
Highest 10 percent	92	8	(⁴)	74	26	–	78	21	1
Establishment characteristic									
Goods-producing industries	92	8	(⁴)	75	25	–	82	17	1
Construction	91	–	–	69	31	–	85	15	–
Manufacturing	91	9	(⁴)	75	25	–	81	18	1
Service-providing industries	93	7	(⁴)	75	24	(⁴)	80	19	1
Trade, transportation, and utilities	95	5	–	75	24	1	83	16	1
Retail trade	94	6	–	81	19	–	85	15	–
Transportation and warehousing	95	–	–	69	31	–	76	24	–
Information	97	–	–	74	26	–	85	13	2
Financial activities	92	8	–	79	21	–	81	17	2
Finance and insurance	90	10	–	81	19	–	81	17	2
Credit intermediation and related activities	86	14	–	79	21	–	81	19	(⁴)
Insurance carriers and related activities	95	–	–	87	13	–	83	12	5
Professional and business services	95	–	–	74	26	–	78	21	1
Professional and technical services	96	–	–	73	27	–	78	22	–
Education and health services	89	11	–	70	30	–	75	23	2
Educational services	95	5	–	78	22	–	79	21	–
Junior colleges, colleges, and universities	92	8	–	70	30	–	75	25	–
Health care and social assistance	88	12	–	69	31	–	74	24	2

See footnotes at end of table.

Table 6. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	97	3	(⁴)	75	24	(⁴)	80	19	1
1 to 49 workers	96	4	—	75	25	(⁴)	79	20	1
50 to 99 workers	97	—	—	76	24	(⁴)	82	17	1
100 workers or more	89	10	(⁴)	75	25	—	81	18	1
100 to 499 workers	92	8	—	75	25	—	83	16	1
500 workers or more	85	14	(⁴)	76	24	—	78	20	2
Geographic area									
New England	86	—	—	58	42	—	61	39	1
Middle Atlantic	87	13	—	47	53	(⁴)	56	42	2
East North Central	93	7	—	82	18	1	86	12	2
West North Central	95	—	—	87	—	—	86	—	—
South Atlantic	94	—	—	77	23	(⁴)	83	15	2
East South Central	96	—	—	74	26	—	89	10	1
West South Central	97	2	(⁴)	85	15	—	87	12	1
Mountain	95	5	(⁴)	87	—	—	77	20	3
Pacific	91	9	—	81	19	—	89	11	(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 categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 6. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2009

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	0.7	0.7	0.1	1.5	1.5	0.1	1.1	1.0	0.3
Management, professional, and related	1.4	1.4	(⁴)	2.5	2.5	–	2.1	1.9	0.6
Management, business, and financial	0.7	0.7	(⁴)	2.8	2.8	–	1.6	1.4	1.4
Professional and related	2.2	2.2	(⁴)	3.1	3.1	–	3.0	3.0	0.5
Service	2.7	2.6	0.5	2.9	2.9	–	3.4	3.5	0.4
Protective service	1.1	–	–	14.4	–	–	14.6	–	–
Sales and office	1.0	1.0	0.1	2.0	2.0	0.2	1.8	1.7	0.4
Sales and related	1.1	1.1	(⁴)	3.1	3.1	0.3	2.8	2.8	0.2
Office and administrative support	1.6	1.6	0.1	2.2	2.1	0.2	2.0	1.9	0.6
Natural resources, construction, and maintenance	2.9	–	–	3.5	3.5	–	3.0	3.0	0.4
Construction, extraction, farming, fishing, and forestry	2.6	–	–	5.1	5.1	–	4.0	4.0	–
Installation, maintenance, and repair	5.0	–	–	4.8	4.8	–	4.8	4.6	0.9
Production, transportation, and material moving	1.1	1.1	0.1	2.8	2.8	0.2	2.8	2.5	0.9
Production	1.3	1.3	0.2	3.5	3.5	–	3.5	3.1	1.2
Transportation and material moving	1.9	–	–	4.1	4.2	0.4	4.6	4.1	1.4
Full time	0.8	0.8	0.1	1.7	1.7	0.1	1.2	1.1	0.3
Part time	5.6	–	–	5.6	–	–	5.5	5.5	0.5
Union	2.8	2.8	–	3.3	3.3	–	3.2	3.5	1.2
Nonunion	0.8	0.8	0.1	1.6	1.6	0.1	1.2	1.1	0.3
Average wage within the following categories: ⁵									
Lowest 25 percent	2.7	2.6	0.5	3.2	3.2	–	2.2	2.4	0.7
Second 25 percent	1.0	1.0	0.1	2.9	2.9	0.2	1.9	1.7	0.9
Third 25 percent	1.1	1.1	(⁴)	2.6	2.6	0.1	1.7	1.7	0.3
Highest 25 percent	1.3	1.3	(⁴)	2.1	2.1	0.1	2.0	2.0	0.4
Highest 10 percent	2.2	2.2	0.1	2.8	2.8	–	3.0	2.9	0.2
Establishment characteristic									
Goods-producing industries	1.7	1.7	(⁴)	2.6	2.6	–	2.2	2.0	0.5
Construction	5.0	–	–	5.1	5.1	–	3.1	3.1	–
Manufacturing	1.7	1.7	0.1	3.1	3.1	–	2.7	2.5	0.7
Service-providing industries	0.8	0.8	0.1	1.6	1.6	0.1	1.2	1.2	0.4
Trade, transportation, and utilities	0.9	0.9	–	2.3	2.3	0.3	2.2	2.2	0.3
Retail trade	1.0	1.0	–	3.3	3.3	–	2.8	2.8	–
Transportation and warehousing	2.2	–	–	7.3	7.3	–	7.0	7.0	–
Information	1.2	–	–	6.4	6.4	–	3.8	3.6	1.0
Financial activities	2.0	2.0	–	2.4	2.4	–	2.3	2.1	0.9
Finance and insurance	2.4	2.4	–	2.7	2.7	–	2.7	2.5	1.1
Credit intermediation and related activities	3.6	3.6	–	3.9	3.9	–	2.8	2.8	0.1
Insurance carriers and related activities	3.3	–	–	3.7	3.7	–	4.5	3.4	2.8
Professional and business services	2.4	–	–	4.0	4.0	–	4.2	4.1	0.7
Professional and technical services	3.1	–	–	5.3	5.3	–	5.6	5.6	–
Education and health services	2.6	2.6	–	3.5	3.5	–	3.7	3.5	1.0
Educational services	0.9	0.9	–	4.2	4.2	–	4.7	4.7	–
Junior colleges, colleges, and universities	1.2	1.2	–	4.1	4.1	–	4.8	4.8	–
Health care and social assistance	2.9	2.9	–	4.2	4.2	–	4.1	3.8	1.2

See footnotes at end of table.

Table 6. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	0.7	0.6	0.2	2.2	2.2	0.2	1.8	1.8	0.5
1 to 49 workers	0.8	0.8	—	2.7	2.7	0.2	2.2	2.1	0.6
50 to 99 workers	1.2	—	—	3.3	3.3	0.2	2.7	2.7	0.8
100 workers or more	1.2	1.2	(⁴)	1.8	1.8	—	1.3	1.2	0.4
100 to 499 workers	1.6	1.6	—	3.1	3.1	—	2.0	1.9	0.5
500 workers or more	1.8	1.8	(⁴)	2.2	2.2	—	1.7	2.1	0.9
Geographic area									
New England	10.2	—	—	5.9	5.9	—	6.0	5.6	0.5
Middle Atlantic	1.6	1.6	—	4.5	4.5	0.2	2.1	2.3	1.3
East North Central	1.6	1.6	—	2.6	2.5	0.4	2.2	1.9	0.8
West North Central	2.4	—	—	4.2	—	—	4.9	—	—
South Atlantic	2.2	—	—	2.4	2.5	0.1	2.9	3.0	1.0
East South Central	1.3	—	—	6.6	6.6	—	2.6	2.8	1.4
West South Central	0.8	0.6	0.4	2.4	2.4	—	3.1	3.1	0.5
Mountain	1.5	1.5	0.2	4.2	—	—	5.0	3.9	1.6
Pacific	1.0	1.0	—	3.0	3.0	—	2.5	2.5	0.1

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 categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 7. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With deductible							Other deductible	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Point-of-service			
Worker characteristic											
All workers	100	93	—	—	55	\$500	\$1,000	\$550	—	7	(²)
Management, professional, and related	100	93	—	—	52	500	1,000	500	—	7	(²)
Management, business, and financial	100	96	—	—	57	500	1,000	—	—	4	(²)
Professional and related	100	92	—	—	49	450	1,000	500	—	8	(²)
Service	100	87	—	—	50	500	1,000	—	—	12	(²)
Protective service	100	98	—	—	59	—	500	—	—	—	—
Sales and office	100	94	—	—	61	500	1,000	—	—	6	(²)
Sales and related	100	96	—	—	65	500	1,000	—	—	4	(²)
Office and administrative support	100	93	—	—	59	500	—	600	—	7	(²)
Natural resources, construction, and maintenance	100	92	—	—	53	—	1,000	—	—	—	—
Construction, extraction, farming, fishing, and forestry	100	94	—	—	50	—	—	—	—	—	—
Installation, maintenance, and repair	100	89	34	\$500	56	500	1,000	—	—	—	—
Production, transportation, and material moving	100	93	—	—	54	500	—	—	—	7	(²)
Production	100	92	—	—	56	500	1,000	—	—	8	(²)
Transportation and material moving	100	94	—	—	52	500	800	—	—	—	—
Full time	100	93	—	—	55	500	1,000	550	—	7	(²)
Part time	100	86	33	300	52	500	600	—	—	—	—
Union	100	84	—	—	50	300	600	200	—	16	—
Nonunion	100	94	—	—	56	500	1,000	600	—	6	(²)
Average wage within the following categories: ³											
Lowest 25 percent	100	90	—	—	51	500	1,000	—	—	10	(²)
Second 25 percent	100	93	33	500	60	500	1,000	600	1	7	(²)
Third 25 percent	100	94	—	—	53	500	1,000	600	—	6	(²)
Highest 25 percent	100	92	—	—	55	500	800	—	—	7	(²)
Highest 10 percent	100	92	—	—	55	450	750	500	—	8	(²)
Establishment characteristic											
Goods-producing industries	100	92	—	—	52	500	1,000	—	—	8	(²)
Construction	100	91	43	350	48	—	—	—	—	—	—
Manufacturing	100	91	—	—	54	500	—	—	—	9	(²)
Service-providing industries	100	93	37	500	56	500	1,000	600	(²)	7	(²)
Trade, transportation, and utilities	100	95	31	500	64	500	1,000	600	—	5	—
Retail trade	100	94	29	500	65	500	1,000	—	—	6	—
Transportation and warehousing	100	95	35	500	61	—	—	—	—	—	—
Information	100	97	—	—	66	250	600	—	—	—	—
Financial activities	100	92	—	—	57	500	1,000	800	—	8	—
Finance and insurance	100	90	—	—	57	500	1,000	800	—	10	—
Credit intermediation and related activities	100	86	31	500	55	—	1,000	800	—	14	—
Insurance carriers and related activities	100	95	—	—	60	—	1,000	—	—	—	—
Professional and business services	100	95	40	500	55	500	—	—	—	—	—
Professional and technical services	100	96	46	—	49	—	—	—	—	—	—
Education and health services	100	89	—	—	51	500	1,000	350	—	11	—
Educational services	100	95	—	—	59	—	1,000	250	—	5	—
Junior colleges, colleges, and universities	100	92	—	—	69	500	800	250	—	8	—
Health care and social assistance	100	88	—	—	50	500	1,000	—	—	12	—

See footnotes at end of table.

Table 7. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With deductible								With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible			Other deductible			
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network		Point-of-service		
1 to 99 workers	100	97	—	—	54	\$500	\$1,000	—	—	3	(²)
1 to 49 workers	100	96	45	—	51	500	1,000	\$1,000	—	4	—
50 to 99 workers	100	97	—	—	63	500	1,000	600	—	—	—
100 workers or more	100	89	—	—	56	—	750	—	—	10	(²)
100 to 499 workers	100	92	—	—	58	500	—	—	—	8	—
500 workers or more	100	85	—	—	53	375	600	—	—	14	(²)
Geographic area											
New England	100	86	23	—	63	—	750	—	—	—	—
Middle Atlantic	100	87	—	—	50	500	1,000	—	—	13	—
East North Central	100	93	—	—	62	500	1,000	—	—	7	—
West North Central	100	95	45	—	50	500	—	—	—	—	—
South Atlantic	100	94	—	—	64	500	1,000	500	—	—	—
East South Central	100	96	46	—	51	—	1,000	750	—	—	—
West South Central	100	97	44	\$500	53	500	1,000	—	—	2	(²)
Mountain	100	95	—	—	55	500	1,000	—	—	5	(²)
Pacific	100	91	47	500	—	—	—	—	—	9	—

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

Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 7. Standard errors for fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
				In-network	Out-of-network	Point-of-service				
Worker characteristic										
All workers	0.7	—	—	1.5	\$0.00	\$0.00	\$78.49	—	0.7	0.1
Management, professional, and related	1.4	—	—	2.5	0.00	49.05	134.16	—	1.4	(²)
Management, business, and financial	0.7	—	—	3.2	38.00	0.00	—	—	0.7	(²)
Professional and related	2.2	—	—	3.3	96.12	209.56	19.62	—	2.2	(²)
Service	2.7	—	—	6.0	0.00	48.06	—	—	2.6	0.5
Protective service	1.1	—	—	15.0	—	0.00	—	—	—	—
Sales and office	1.0	—	—	2.6	0.00	84.39	—	—	1.0	0.1
Sales and related	1.1	—	—	3.3	0.00	0.00	—	—	1.1	(²)
Office and administrative support	1.6	—	—	3.2	0.00	—	16.99	—	1.6	0.1
Natural resources, construction, and maintenance	2.9	—	—	3.7	—	110.56	—	—	—	—
Construction, extraction, farming, fishing, and forestry	2.6	—	—	5.5	—	—	—	—	—	—
Installation, maintenance, and repair	5.0	5.4	\$0.00	5.7	94.10	110.56	—	—	—	—
Production, transportation, and material moving	1.1	—	—	3.4	0.00	—	—	—	1.1	0.1
Production	1.3	—	—	3.8	19.62	191.32	—	—	1.3	0.2
Transportation and material moving	1.9	—	—	4.9	53.74	178.33	—	—	—	—
Full time	0.8	—	—	1.5	0.00	0.00	77.25	—	0.8	0.1
Part time	5.6	4.5	67.97	7.7	87.75	84.39	—	—	—	—
Union	2.8	—	—	4.4	0.00	131.99	29.43	—	2.8	—
Nonunion	0.8	—	—	1.7	0.00	0.00	92.55	—	0.8	0.1
Average wage within the following categories: ³										
Lowest 25 percent	2.7	—	—	4.0	0.00	180.90	—	—	2.6	0.5
Second 25 percent	1.0	2.2	0.00	2.4	0.00	0.00	153.56	0.2	1.0	0.1
Third 25 percent	1.1	—	—	2.6	0.00	0.00	168.22	—	1.1	(²)
Highest 25 percent	1.3	—	—	2.1	0.00	97.62	—	—	1.3	(²)
Highest 10 percent	2.2	—	—	3.3	90.98	61.35	146.18	—	2.2	0.1
Establishment characteristic										
Goods-producing industries	1.7	—	—	3.1	0.00	130.89	—	—	1.7	(²)
Construction	5.0	7.3	59.68	6.9	—	—	—	—	—	—
Manufacturing	1.7	—	—	3.4	0.00	—	—	—	1.7	0.1
Service-providing industries	0.8	1.7	0.00	2.0	0.00	0.00	98.60	0.1	0.8	0.1
Trade, transportation, and utilities	0.9	2.3	64.33	2.5	0.00	46.02	0.00	—	0.9	—
Retail trade	1.0	3.5	0.00	3.6	0.00	151.99	—	—	1.0	—
Transportation and warehousing	2.2	6.4	55.50	6.9	—	—	—	—	—	—
Information	1.2	—	—	6.3	70.75	116.08	—	—	—	—
Financial activities	2.0	—	—	3.6	24.03	0.00	0.00	—	2.0	—
Finance and insurance	2.4	—	—	3.6	52.83	83.25	0.00	—	2.4	—
Credit intermediation and related activities	3.6	3.8	43.87	4.2	—	172.18	0.00	—	3.6	—
Insurance carriers and related activities	3.3	—	—	6.7	—	137.35	—	—	—	—
Professional and business services	2.4	5.1	0.00	5.6	0.00	—	—	—	—	—
Professional and technical services	3.1	6.8	—	7.3	—	—	—	—	—	—
Education and health services	2.6	—	—	5.0	0.00	0.00	103.83	—	2.6	—
Educational services	0.9	—	—	6.5	—	152.93	0.00	—	0.9	—
Junior colleges, colleges, and universities	1.2	—	—	4.3	55.50	158.50	0.00	—	1.2	—
Health care and social assistance	2.9	—	—	5.8	0.00	0.00	—	—	2.9	—

See footnotes at end of table.

Table 7. Standard errors for fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
				In-network	Out-of-network	Point-of-service				
1 to 99 workers	0.7	—	—	3.0	\$27.75	\$0.00	—	—	0.6	0.2
1 to 49 workers	0.8	3.3	—	3.5	41.62	0.00	\$124.10	—	0.8	—
50 to 99 workers	1.2	—	—	4.3	71.42	96.12	179.83	—	—	—
100 workers or more	1.2	—	—	1.7	—	57.38	—	—	1.2	(²)
100 to 499 workers	1.6	—	—	2.5	27.75	—	—	—	1.6	—
500 workers or more	1.8	—	—	2.3	69.02	36.71	—	—	1.8	(²)
Geographic area										
New England	10.2	5.2	—	5.8	—	204.62	—	—	—	—
Middle Atlantic	1.6	—	—	3.6	0.00	148.14	—	—	1.6	—
East North Central	1.6	—	—	3.5	0.00	0.00	—	—	1.6	—
West North Central	2.4	3.7	—	4.9	0.00	—	—	—	—	—
South Atlantic	2.2	—	—	3.6	0.00	142.51	98.11	—	—	—
East South Central	1.3	6.4	—	7.2	—	161.80	96.12	—	—	—
West South Central	0.8	4.3	\$0.00	4.1	0.00	0.00	—	—	0.6	0.4
Mountain	1.5	—	—	3.8	0.00	208.12	—	—	1.5	0.2
Pacific	1.0	4.4	29.43	—	—	—	—	—	1.0	—

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 categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 8. Fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	93	\$200	\$300	\$500	\$1,000	\$2,000	7	(²)
Management, professional, and related	100	93	200	300	500	1,000	1,800	7	(²)
Management, business, and financial	100	96	200	300	500	1,500	2,000	4	(²)
Professional and related	100	92	250	300	500	1,000	1,500	8	(²)
Service	100	87	—	—	—	—	—	12	(²)
Protective service	100	98	—	—	—	—	—	—	—
Sales and office	100	94	250	300	500	1,000	2,000	6	(²)
Sales and related	100	96	—	—	—	—	—	4	(²)
Office and administrative support	100	93	250	300	500	1,000	2,000	7	(²)
Natural resources, construction, and maintenance	100	92	200	250	500	1,000	2,000	—	—
Construction, extraction, farming, fishing, and forestry	100	94	200	250	450	1,000	2,000	—	—
Installation, maintenance, and repair	100	89	200	300	500	1,000	2,000	—	—
Production, transportation, and material moving	100	93	200	300	500	1,000	2,000	7	(²)
Production	100	92	200	300	500	1,000	2,000	8	(²)
Transportation and material moving	100	94	200	250	500	1,000	1,500	—	—
Full time	100	93	200	300	500	1,000	2,000	7	(²)
Part time	100	86	200	250	350	500	1,000	—	—
Union	100	84	150	200	300	450	1,000	16	—
Nonunion	100	94	250	300	500	1,000	2,000	6	(²)
Average wage within the following categories: ³									
Lowest 25 percent	100	90	250	300	500	1,000	2,000	10	(²)
Second 25 percent	100	93	250	300	500	1,000	2,000	7	(²)
Third 25 percent	100	94	200	275	500	1,000	2,000	6	(²)
Highest 25 percent	100	92	200	250	500	1,000	1,600	7	(²)
Highest 10 percent	100	92	150	250	500	1,000	1,600	8	(²)
Establishment characteristic									
Goods-producing industries	100	92	200	300	500	1,000	2,000	8	(²)
Construction	100	91	—	—	—	—	—	—	—
Manufacturing	100	91	200	300	500	1,000	1,500	9	(²)
Service-providing industries	100	93	200	300	500	1,000	2,000	7	(²)
Trade, transportation, and utilities	100	95	200	300	500	1,000	1,500	5	—
Retail trade	100	94	200	300	500	1,000	2,000	6	—
Transportation and warehousing	100	95	150	250	500	1,000	1,500	—	—
Information	100	97	—	—	—	—	—	—	—
Financial activities	100	92	250	300	600	1,300	2,000	8	—
Finance and insurance	100	90	250	300	550	1,250	1,800	10	—
Credit intermediation and related activities	100	86	250	300	550	1,200	2,000	14	—
Insurance carriers and related activities	100	95	300	400	750	1,300	1,750	—	—
Professional and business services	100	95	200	300	500	1,000	2,000	—	—
Professional and technical services	100	96	—	—	—	—	—	—	—
Education and health services	100	89	250	250	500	1,000	1,500	11	—
Educational services	100	95	250	250	500	1,000	1,000	5	—
Junior colleges, colleges, and universities	100	92	200	250	500	1,000	1,500	8	—
Health care and social assistance	100	88	250	250	500	1,000	1,500	12	—

See footnotes at end of table.

Table 8. Fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	97	\$250	\$300	\$500	\$1,000	\$2,000	3	(²)
1 to 49 workers	100	96	250	300	500	1,100	2,000	4	—
50 to 99 workers	100	97	250	300	500	1,000	2,000	—	—
100 workers or more	100	89	200	250	400	750	1,500	10	(²)
100 to 499 workers	100	92	200	250	500	750	1,500	8	—
500 workers or more	100	85	200	250	325	750	1,500	14	(²)
Geographic area									
New England	100	86	200	250	400	1,000	1,600	—	—
Middle Atlantic	100	87	200	250	500	1,200	2,500	13	—
East North Central	100	93	200	275	500	1,000	2,000	7	—
West North Central	100	95	250	300	500	1,000	2,000	—	—
South Atlantic	100	94	250	300	500	1,000	2,000	—	—
East South Central	100	96	—	—	—	—	—	—	—
West South Central	100	97	250	300	500	1,000	2,000	2	(²)
Mountain	100	95	—	—	—	—	—	5	(²)
Pacific	100	91	150	250	500	750	1,250	9	—

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 categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 8. Standard errors for fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	0.7	\$0.00	\$0.00	\$0.00	\$0.00	\$242.70	0.7	0.1
Management, professional, and related	1.4	63.96	9.81	0.00	137.00	341.95	1.4	(²)
Management, business, and financial	0.7	41.91	0.00	118.57	133.08	58.86	0.7	(²)
Professional and related	2.2	64.39	64.52	0.00	0.00	0.00	2.2	(²)
Service	2.7	—	—	—	—	—	2.6	0.5
Protective service	1.1	—	—	—	—	—	—	—
Sales and office	1.0	70.92	0.00	0.00	0.00	423.68	1.0	0.1
Sales and related	1.1	—	—	—	—	—	1.1	(²)
Office and administrative support	1.6	9.81	0.00	0.00	48.06	242.51	1.6	0.1
Natural resources, construction, and maintenance	2.9	58.04	62.05	0.00	87.20	0.00	—	—
Construction, extraction, farming, fishing, and forestry	2.6	67.26	65.08	86.09	131.62	98.11	—	—
Installation, maintenance, and repair	5.0	65.81	22.71	0.00	277.32	404.51	—	—
Production, transportation, and material moving	1.1	0.00	24.53	0.00	0.00	191.75	1.1	0.1
Production	1.3	65.81	0.00	0.00	101.48	825.09	1.3	0.2
Transportation and material moving	1.9	48.06	24.03	80.30	0.00	392.92	—	—
Full time	0.8	13.87	0.00	0.00	0.00	115.77	0.8	0.1
Part time	5.6	16.99	0.00	110.56	19.62	238.10	—	—
Union	2.8	0.00	0.00	27.75	82.67	199.86	2.8	—
Nonunion	0.8	19.72	0.00	0.00	0.00	0.00	0.8	0.1
Average wage within the following categories: ³								
Lowest 25 percent	2.7	35.37	0.00	0.00	75.36	470.51	2.6	0.5
Second 25 percent	1.0	0.00	0.00	0.00	0.00	0.00	1.0	0.1
Third 25 percent	1.1	0.00	44.69	0.00	0.00	450.97	1.1	(²)
Highest 25 percent	1.3	31.79	51.21	0.00	0.00	100.05	1.3	(²)
Highest 10 percent	2.2	56.36	20.81	50.02	55.50	151.99	2.2	0.1
Establishment characteristic								
Goods-producing industries	1.7	9.81	4.91	0.00	0.00	237.49	1.7	(²)
Construction	5.0	—	—	—	—	—	—	—
Manufacturing	1.7	34.38	0.00	0.00	0.00	536.19	1.7	0.1
Service-providing industries	0.8	13.87	4.91	0.00	0.00	444.42	0.8	0.1
Trade, transportation, and utilities	0.9	10.97	9.81	0.00	0.00	433.12	0.9	—
Retail trade	1.0	53.74	0.00	0.00	286.20	690.24	1.0	—
Transportation and warehousing	2.2	44.96	37.36	19.62	131.99	615.50	—	—
Information	1.2	—	—	—	—	—	—	—
Financial activities	2.0	6.94	25.96	170.49	229.87	67.97	2.0	—
Finance and insurance	2.4	0.00	0.00	89.38	87.20	296.60	2.4	—
Credit intermediation and related activities	3.6	25.96	8.50	60.48	197.92	384.50	3.6	—
Insurance carriers and related activities	3.3	51.91	19.62	353.46	188.97	210.87	—	—
Professional and business services	2.4	62.05	47.05	0.00	212.46	568.68	—	—
Professional and technical services	3.1	—	—	—	—	—	—	—
Education and health services	2.6	0.00	63.77	0.00	0.00	339.85	2.6	—
Educational services	0.9	50.98	16.99	0.00	0.00	0.00	0.9	—
Junior colleges, colleges, and universities	1.2	63.58	9.81	19.62	98.11	208.12	1.2	—
Health care and social assistance	2.9	0.00	80.30	0.00	0.00	637.70	2.9	—

See footnotes at end of table.

Table 8. Standard errors for fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	0.7	\$46.02	\$33.99	\$95.12	\$157.28	\$0.00	0.6	0.2
1 to 49 workers	0.8	60.48	77.25	164.46	201.78	69.37	0.8	—
50 to 99 workers	1.2	25.96	34.34	50.02	19.62	478.42	—	—
100 workers or more	1.2	0.00	9.81	50.86	223.93	19.62	1.2	(²)
100 to 499 workers	1.6	16.99	9.81	89.92	237.29	388.98	1.6	—
500 workers or more	1.8	4.91	0.00	58.04	274.00	0.00	1.8	(²)
Geographic area								
New England	10.2	57.21	38.00	152.93	141.49	141.49	—	—
Middle Atlantic	1.6	39.24	24.03	117.73	235.66	1,225.47	1.6	—
East North Central	1.6	67.72	42.48	0.00	48.06	271.88	1.6	—
West North Central	2.4	42.81	43.87	43.87	217.39	0.00	—	—
South Atlantic	2.2	0.00	0.00	0.00	0.00	306.38	—	—
East South Central	1.3	—	—	—	—	—	—	—
West South Central	0.8	13.87	0.00	0.00	0.00	355.63	0.6	0.4
Mountain	1.5	—	—	—	—	—	1.5	0.2
Pacific	1.0	24.03	0.00	155.74	330.81	304.13	1.0	—

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

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 9. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With deductible							Other deductible	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Point-of-service			
Worker characteristic											
All workers	100	88	—	—	53	\$1,200	\$2,000	\$1,500	—	12	(²)
Management, professional, and related	100	89	—	—	51	1,050	2,000	—	—	11	(²)
Management, business, and financial	100	88	—	—	56	1,250	—	—	—	12	(²)
Professional and related	100	90	—	—	48	1,000	2,000	—	—	10	(²)
Service	100	74	—	—	45	1,000	2,000	—	—	25	(²)
Protective service	100	80	—	—	—	—	—	—	—	—	—
Sales and office	100	90	—	—	59	1,200	2,000	—	—	10	(²)
Sales and related	100	94	—	—	63	—	2,000	—	—	6	(²)
Office and administrative support	100	88	—	—	56	1,200	2,000	1,800	—	12	(²)
Natural resources, construction, and maintenance	100	88	—	—	52	1,500	—	—	—	12	—
Construction, extraction, farming, fishing, and forestry	100	89	—	—	49	—	—	—	—	—	—
Installation, maintenance, and repair	100	88	33	—	55	1,500	—	—	—	—	—
Production, transportation, and material moving	100	88	—	—	52	1,200	2,000	—	—	12	(²)
Production	100	84	—	—	54	—	2,000	—	—	15	(²)
Transportation and material moving	100	92	—	—	50	1,200	—	—	—	8	—
Full time	100	89	—	—	54	1,200	2,000	1,500	—	11	(²)
Part time	100	71	27	\$750	44	—	1,800	—	—	29	—
Union	100	78	—	—	48	600	1,200	—	—	22	—
Nonunion	100	89	—	—	54	1,250	2,000	1,600	—	11	(²)
Average wage within the following categories: ³											
Lowest 25 percent	100	76	—	—	45	—	2,000	—	—	23	(²)
Second 25 percent	100	89	30	—	58	1,500	—	1,600	1	11	(²)
Third 25 percent	100	90	—	—	52	1,200	2,000	1,800	—	10	(²)
Highest 25 percent	100	88	—	—	53	1,000	1,800	—	—	12	(²)
Highest 10 percent	100	89	—	—	54	1,000	1,600	—	—	11	(²)
Establishment characteristic											
Goods-producing industries	100	88	—	—	51	1,500	2,000	—	—	12	(²)
Construction	100	86	38	750	48	—	3,000	—	—	—	—
Manufacturing	100	87	—	—	53	—	1,650	—	—	12	(²)
Service-providing industries	100	88	34	1,500	54	1,100	2,000	1,600	(²)	12	(²)
Trade, transportation, and utilities	100	91	29	1,000	61	1,200	2,000	—	—	9	—
Retail trade	100	90	27	—	63	1,500	2,000	—	—	10	—
Transportation and warehousing	100	92	35	1,500	57	—	—	—	—	8	—
Information	100	95	—	—	66	600	1,200	—	—	—	—
Financial activities	100	90	—	—	56	1,500	—	1,600	—	10	—
Finance and insurance	100	88	—	—	56	1,500	—	1,600	—	12	—
Credit intermediation and related activities	100	84	31	—	53	—	—	1,600	—	16	—
Insurance carriers and related activities	100	94	—	—	60	1,500	3,000	—	—	—	—
Professional and business services	100	90	40	1,500	50	1,000	2,000	—	—	—	—
Professional and technical services	100	92	46	1,500	46	—	2,000	—	—	—	—
Education and health services	100	85	—	—	50	1,500	3,000	—	—	15	—
Educational services	100	93	—	—	59	1,500	2,250	750	—	7	—
Junior colleges, colleges, and universities	100	91	—	—	69	1,500	2,000	750	—	9	—
Health care and social assistance	100	84	—	—	49	—	3,000	—	—	16	—

See footnotes at end of table.

Table 9. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With deductible							Other deductible	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Point-of-service			
1 to 99 workers	100	89	—	—	51	\$1,500	\$3,000	—	—	11	(²)
1 to 49 workers	100	88	41	\$1,500	48	1,500	3,000	\$3,000	—	12	—
50 to 99 workers	100	91	—	—	62	1,500	—	1,800	—	—	—
100 workers or more	100	86	—	—	54	1,000	1,600	1,050	—	14	(²)
100 to 499 workers	100	89	—	—	57	1,000	2,000	—	—	11	—
500 workers or more	100	83	—	—	52	800	1,500	—	—	17	(²)
Geographic area											
New England	100	79	21	—	58	1,200	2,000	1,800	—	—	—
Middle Atlantic	100	83	—	—	47	—	2,000	—	—	17	—
East North Central	100	89	—	—	59	1,200	2,200	—	—	11	—
West North Central	100	88	39	1,500	49	1,200	2,000	—	—	12	—
South Atlantic	100	88	—	—	63	1,200	—	1,500	—	12	—
East South Central	100	90	40	—	50	—	—	1,500	—	—	—
West South Central	100	90	40	1,500	50	1,500	—	—	—	10	(²)
Mountain	100	91	—	—	55	1,000	2,000	3,000	—	9	(²)
Pacific	100	87	45	—	—	—	—	—	—	13	—

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

Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 9. Standard errors for fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Point-of-service			
Worker characteristic										
All workers	1.0	–	–	1.5	\$164.16	\$0.00	\$159.41	–	1.0	0.1
Management, professional, and related	1.7	–	–	2.5	248.14	488.47	–	–	1.7	(²)
Management, business, and financial	2.2	–	–	3.3	356.31	–	–	–	2.2	(²)
Professional and related	2.3	–	–	3.5	150.48	299.83	–	–	2.3	(²)
Service	4.6	–	–	5.9	0.00	39.24	–	–	4.6	0.5
Protective service	10.9	–	–	–	–	–	–	–	–	–
Sales and office	1.3	–	–	2.7	234.02	165.04	–	–	1.3	0.1
Sales and related	0.9	–	–	3.6	–	302.70	–	–	0.9	(²)
Office and administrative support	2.0	–	–	3.2	249.55	169.36	207.65	–	2.0	0.1
Natural resources, construction, and maintenance	3.1	–	–	3.7	189.22	–	–	–	3.1	–
Construction, extraction, farming, fishing, and forestry	3.4	–	–	5.5	–	–	–	–	–	–
Installation, maintenance, and repair	5.0	5.5	–	5.6	192.50	–	–	–	–	–
Production, transportation, and material moving	1.6	–	–	3.1	351.96	416.70	–	–	1.6	0.1
Production	3.0	–	–	3.9	–	302.55	–	–	3.0	0.2
Transportation and material moving	1.9	–	–	4.9	327.60	–	–	–	1.9	–
Full time	0.9	–	–	1.4	183.80	52.83	156.97	–	0.9	0.1
Part time	4.5	4.3	\$137.00	5.3	–	371.77	–	–	4.5	–
Union	2.4	–	–	3.6	65.26	0.00	–	–	2.4	–
Nonunion	1.1	–	–	1.7	342.81	444.96	229.66	–	1.1	0.1
Average wage within the following categories: ³										
Lowest 25 percent	4.0	–	–	3.7	–	214.27	–	–	3.9	0.5
Second 25 percent	1.2	2.0	–	2.3	231.33	–	173.29	0.2	1.2	0.1
Third 25 percent	1.2	–	–	2.4	235.66	137.70	456.38	–	1.2	(²)
Highest 25 percent	1.6	–	–	2.2	89.92	334.28	–	–	1.6	(²)
Highest 10 percent	2.4	–	–	3.4	58.86	337.15	–	–	2.4	0.1
Establishment characteristic										
Goods-producing industries	2.1	–	–	3.0	369.83	371.51	–	–	2.1	(²)
Construction	5.3	7.1	221.77	6.9	–	804.96	–	–	–	–
Manufacturing	2.4	–	–	3.3	–	457.75	–	–	2.4	0.1
Service-providing industries	1.1	1.6	151.99	1.9	179.70	27.75	286.37	0.1	1.1	0.1
Trade, transportation, and utilities	1.4	2.4	9.81	2.8	339.43	250.32	–	–	1.4	–
Retail trade	1.7	3.6	–	4.0	405.46	311.79	–	–	1.7	–
Transportation and warehousing	2.4	6.4	242.70	6.9	–	–	–	–	2.4	–
Information	1.5	–	–	6.3	0.00	100.05	–	–	–	–
Financial activities	2.1	–	–	3.5	384.50	–	0.00	–	2.1	–
Finance and insurance	2.4	–	–	3.7	384.50	–	0.00	–	2.4	–
Credit intermediation and related activities	3.7	3.8	–	4.5	–	–	0.00	–	3.7	–
Insurance carriers and related activities	3.4	–	–	6.7	422.66	264.16	–	–	–	–
Professional and business services	3.4	5.1	98.11	5.6	259.20	291.69	–	–	–	–
Professional and technical services	3.8	6.8	240.31	7.5	–	444.42	–	–	–	–
Education and health services	3.0	–	–	5.1	356.64	282.86	–	–	–	–
Educational services	1.8	–	–	6.5	187.18	423.68	0.00	–	1.8	–
Junior colleges, colleges, and universities	2.0	–	–	4.3	209.73	426.17	0.00	–	2.0	–
Health care and social assistance	3.4	–	–	5.9	–	117.73	–	–	3.4	–

See footnotes at end of table.

Table 9. Standard errors for fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
					In-network	Out-of-network	Point-of-service			
1 to 99 workers	1.5	—	—	2.8	\$0.00	\$0.00	—	—	1.5	0.2
1 to 49 workers	1.9	3.2	\$379.71	3.3	0.00	0.00	\$644.83	—	1.9	—
50 to 99 workers	2.3	—	—	4.4	0.00	—	146.83	—	—	—
100 workers or more	1.3	—	—	1.6	27.75	316.12	246.05	—	1.3	(²)
100 to 499 workers	1.8	—	—	2.5	55.50	135.94	—	—	1.8	—
500 workers or more	2.1	—	—	2.3	121.35	152.30	—	—	2.1	(²)
Geographic area										
New England	12.2	5.5	—	7.9	200.10	468.87	135.94	—	—	—
Middle Atlantic	3.9	—	—	4.6	—	497.57	—	—	3.9	—
East North Central	2.6	—	—	3.2	306.18	652.25	—	—	2.6	—
West North Central	2.7	4.6	33.99	4.8	341.41	48.06	—	—	2.7	—
South Atlantic	2.6	—	—	3.9	334.18	—	0.00	—	2.6	—
East South Central	3.4	8.6	—	7.2	—	—	192.25	—	—	—
West South Central	2.2	4.2	0.00	3.4	0.00	—	—	—	2.3	0.4
Mountain	2.2	—	—	3.8	92.03	553.68	0.00	—	2.2	0.2
Pacific	1.7	4.7	—	—	—	—	—	—	1.7	—

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

Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 10. Fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	88	\$450	\$600	\$1,200	\$2,500	\$4,000	12	(²)
Management, professional, and related	100	89	500	600	1,200	3,000	3,750	11	(²)
Management, business, and financial	100	88	500	600	1,500	3,000	4,800	12	(²)
Professional and related	100	90	500	650	1,000	2,500	3,000	10	(²)
Service	100	74	500	600	1,000	1,500	3,000	25	(²)
Protective service	100	80	—	—	—	—	—	—	—
Sales and office	100	90	500	600	1,500	2,400	4,000	10	(²)
Sales and related	100	94	400	600	1,250	2,250	4,000	6	(²)
Office and administrative support	100	88	500	600	1,500	3,000	4,000	12	(²)
Natural resources, construction, and maintenance	100	88	450	600	1,050	3,000	4,000	12	—
Construction, extraction, farming, fishing, and forestry	100	89	400	600	1,000	2,500	4,000	—	—
Installation, maintenance, and repair	100	88	500	750	1,500	3,000	4,500	—	—
Production, transportation, and material moving	100	88	400	600	1,000	2,250	4,000	12	(²)
Production	100	84	400	600	1,000	2,000	4,000	15	(²)
Transportation and material moving	100	92	400	600	1,000	2,250	3,000	8	—
Full time	100	89	480	600	1,200	2,500	4,000	11	(²)
Part time	100	71	450	600	1,000	1,500	2,250	29	—
Union	100	78	350	450	600	1,000	2,000	22	—
Nonunion	100	89	500	650	1,500	3,000	4,000	11	(²)
Average wage within the following categories: ³									
Lowest 25 percent	100	76	500	700	1,200	2,000	4,000	23	(²)
Second 25 percent	100	89	500	600	1,300	2,500	4,000	11	(²)
Third 25 percent	100	90	450	600	1,200	3,000	4,000	10	(²)
Highest 25 percent	100	88	400	600	1,000	2,200	3,300	12	(²)
Highest 10 percent	100	89	300	600	1,000	2,400	4,000	11	(²)
Establishment characteristic									
Goods-producing industries	100	88	400	600	1,000	2,250	4,000	12	(²)
Construction	100	86	—	—	—	—	—	—	—
Manufacturing	100	87	400	600	1,000	2,000	4,000	12	(²)
Service-providing industries	100	88	500	600	1,200	2,500	4,000	12	(²)
Trade, transportation, and utilities	100	91	450	600	1,050	2,250	4,000	9	—
Retail trade	100	90	500	600	1,200	2,000	4,000	10	—
Transportation and warehousing	100	92	400	500	1,500	3,000	4,000	8	—
Information	100	95	—	—	—	—	—	—	—
Financial activities	100	90	550	750	1,500	3,000	4,500	10	—
Finance and insurance	100	88	500	750	1,500	3,000	4,000	12	—
Credit intermediation and related activities	100	84	500	600	1,500	3,000	4,000	16	—
Insurance carriers and related activities	100	94	600	1,000	1,500	3,000	4,500	—	—
Professional and business services	100	90	450	750	1,250	3,000	4,000	—	—
Professional and technical services	100	92	—	—	—	—	—	—	—
Education and health services	100	85	500	600	1,500	2,500	3,000	15	—
Educational services	100	93	500	750	1,500	2,000	3,000	7	—
Junior colleges, colleges, and universities	100	91	500	750	1,500	2,000	3,000	9	—
Health care and social assistance	100	84	500	600	1,500	3,000	3,000	16	—

See footnotes at end of table.

Table 10. Fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	89	\$500	\$750	\$1,500	\$3,000	\$4,500	11	(²)
1 to 49 workers	100	88	500	900	1,500	3,000	4,500	12	—
50 to 99 workers	100	91	500	750	1,500	2,500	4,000	—	—
100 workers or more	100	86	400	600	1,000	2,000	3,000	14	(²)
100 to 499 workers	100	89	450	600	1,000	2,000	3,000	11	—
500 workers or more	100	83	400	600	900	1,900	3,000	17	(²)
Geographic area									
New England	100	79	500	600	1,200	2,100	4,000	—	—
Middle Atlantic	100	83	400	500	1,000	2,500	3,000	17	—
East North Central	100	89	400	600	1,000	2,400	4,500	11	—
West North Central	100	88	500	750	1,500	2,250	4,000	12	—
South Atlantic	100	88	500	600	1,200	2,500	4,000	12	—
East South Central	100	90	—	—	—	—	—	—	—
West South Central	100	90	550	750	1,500	3,000	4,000	10	(²)
Mountain	100	91	400	600	1,000	2,250	3,000	9	(²)
Pacific	100	87	400	500	1,000	1,600	3,000	13	—

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 categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 10. Standard errors for fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.0	\$73.00	\$0.00	\$160.91	\$122.93	\$84.96	1.0	0.1
Management, professional, and related	1.7	39.24	94.96	335.72	387.62	376.45	1.7	(²)
Management, business, and financial	2.2	66.54	21.94	218.71	0.00	343.79	2.2	(²)
Professional and related	2.3	32.54	150.43	462.04	459.34	128.67	2.3	(²)
Service	4.6	43.87	143.18	110.12	0.00	196.21	4.6	0.5
Protective service	10.9	—	—	—	—	—	—	—
Sales and office	1.3	21.94	31.41	347.97	257.02	206.96	1.3	0.1
Sales and related	0.9	160.61	50.26	388.11	266.16	1,061.83	0.9	(²)
Office and administrative support	2.0	0.00	66.54	312.25	647.66	357.65	2.0	0.1
Natural resources, construction, and maintenance	3.1	51.91	25.49	331.07	606.04	588.64	3.1	—
Construction, extraction, farming, fishing, and forestry	3.4	36.71	0.00	202.07	705.48	0.00	—	—
Installation, maintenance, and repair	5.0	64.33	141.92	471.04	577.92	920.33	—	—
Production, transportation, and material moving	1.6	29.43	0.00	144.85	303.02	328.48	1.6	0.1
Production	3.0	116.50	13.87	263.98	508.13	405.46	3.0	0.2
Transportation and material moving	1.9	29.43	109.25	220.90	407.47	896.16	1.9	—
Full time	0.9	52.83	0.00	186.15	324.79	0.00	0.9	0.1
Part time	4.5	74.07	127.16	253.56	0.00	929.54	4.5	—
Union	2.4	96.12	66.54	0.00	87.75	299.67	2.4	—
Nonunion	1.1	0.00	122.61	65.08	569.02	0.00	1.1	0.1
Average wage within the following categories: ³								
Lowest 25 percent	4.0	9.81	137.09	403.08	395.48	512.13	3.9	0.5
Second 25 percent	1.2	0.00	13.87	329.35	589.62	169.93	1.2	0.1
Third 25 percent	1.2	72.33	9.81	309.62	584.13	290.20	1.2	(²)
Highest 25 percent	1.6	60.48	0.00	109.25	306.35	610.69	1.6	(²)
Highest 10 percent	2.4	107.92	0.00	75.99	408.99	612.99	2.4	0.1
Establishment characteristic								
Goods-producing industries	2.1	115.53	0.00	79.70	210.63	96.62	2.1	(²)
Construction	5.3	—	—	—	—	—	—	—
Manufacturing	2.4	90.11	9.81	179.30	327.83	813.40	2.4	0.1
Service-providing industries	1.1	62.05	0.00	239.56	436.11	264.71	1.1	0.1
Trade, transportation, and utilities	1.4	67.97	0.00	225.22	240.91	946.52	1.4	—
Retail trade	1.7	69.37	8.50	302.86	343.37	668.57	1.7	—
Transportation and warehousing	2.4	58.04	79.70	434.78	491.71	1,113.76	2.4	—
Information	1.5	—	—	—	—	—	—	—
Financial activities	2.1	67.26	199.14	119.35	0.00	337.58	2.1	—
Finance and insurance	2.4	71.42	166.49	80.90	187.18	261.78	2.4	—
Credit intermediation and related activities	3.7	31.02	29.43	494.83	681.69	137.35	3.7	—
Insurance carriers and related activities	3.4	39.24	50.98	406.40	396.82	514.66	—	—
Professional and business services	3.4	102.90	72.09	375.64	700.62	857.36	—	—
Professional and technical services	3.8	—	—	—	—	—	—	—
Education and health services	3.0	0.00	185.63	182.23	840.46	0.00	3.0	—
Educational services	1.8	58.86	0.00	174.40	0.00	0.00	1.8	—
Junior colleges, colleges, and universities	2.0	58.04	0.00	406.76	640.41	0.00	2.0	—
Health care and social assistance	3.4	0.00	157.58	320.47	627.04	0.00	3.4	—

See footnotes at end of table.

Table 10. Standard errors for fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	1.5	\$0.00	\$156.74	\$0.00	\$0.00	\$392.43	1.5	0.2
1 to 49 workers	1.9	62.82	156.74	62.05	0.00	442.24	1.9	—
50 to 99 workers	2.3	0.00	195.54	83.25	548.35	672.87	—	—
100 workers or more	1.3	52.83	0.00	67.97	117.73	426.74	1.3	(²)
100 to 499 workers	1.8	68.03	21.94	0.00	156.05	899.65	1.8	—
500 workers or more	2.1	16.99	0.00	105.66	303.50	336.44	2.1	(²)
Geographic area								
New England	12.2	83.25	158.80	450.33	247.03	1,116.53	—	—
Middle Atlantic	3.9	77.87	142.85	39.24	215.17	297.86	3.9	—
East North Central	2.6	126.78	64.33	247.22	758.44	422.66	2.6	—
West North Central	2.7	65.08	216.95	137.35	706.30	374.87	2.7	—
South Atlantic	2.6	64.33	110.78	320.17	629.57	979.75	2.6	—
East South Central	3.4	—	—	—	—	—	—	—
West South Central	2.2	95.62	123.32	0.00	0.00	1,004.44	2.3	0.4
Mountain	2.2	151.99	109.25	58.86	393.64	169.93	2.2	0.2
Pacific	1.7	96.12	101.96	39.24	643.63	0.00	1.7	—

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

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 11. Fee-for-service plans: Coinsurance percentage,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	Fixed coinsurance		Variable coinsurance			With other coinsurance	
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
					In-network	Out-of-network		Point-of-service
Worker characteristic								
All workers	100	—	—	86	80	60	90	—
Management, professional, and related	100	—	—	87	80	60	90	—
Management, business, and financial	100	—	—	88	85	60	85	—
Professional and related	100	—	—	87	80	60	95	—
Service	100	—	—	79	80	60	100	—
Protective service	100	—	—	96	90	60	100	—
Sales and office	100	—	—	87	80	60	90	—
Sales and related	100	—	—	86	85	60	100	—
Office and administrative support	100	—	—	87	80	60	90	—
Natural resources, construction, and maintenance	100	17	80	83	90	70	90	—
Construction, extraction, farming, fishing, and forestry	100	—	—	88	85	70	90	—
Installation, maintenance, and repair	100	21	80	79	90	70	90	—
Production, transportation, and material moving	100	—	—	87	80	60	90	—
Production	100	—	—	89	80	60	90	—
Transportation and material moving	100	15	80	85	80	60	90	—
Full time	100	—	—	86	80	60	90	—
Part time	100	—	—	82	80	60	90	—
Union	100	—	—	83	90	70	100	—
Nonunion	100	—	—	87	80	60	90	—
Average wage within the following categories: ²								
Lowest 25 percent	100	—	—	78	80	60	100	—
Second 25 percent	100	—	—	88	80	60	100	—
Third 25 percent	100	—	—	85	85	60	90	—
Highest 25 percent	100	—	—	88	80	60	90	—
Highest 10 percent	100	—	—	89	85	60	90	—
Establishment characteristic								
Goods-producing industries	100	—	—	88	85	60	90	—
Construction	100	—	—	85	80	64	—	—
Manufacturing	100	—	—	88	85	60	90	—
Service-providing industries	100	—	—	86	80	60	90	—
Trade, transportation, and utilities	100	10	80	90	80	60	90	—
Retail trade	100	11	80	89	80	60	100	—
Transportation and warehousing	100	12	80	88	85	60	90	—
Information	100	—	—	83	90	70	90	—
Financial activities	100	16	80	84	85	60	90	—
Finance and insurance	100	17	80	83	85	60	90	—
Credit intermediation and related activities	100	15	80	85	80	60	75	—
Insurance carriers and related activities	100	21	90	79	90	60	90	—
Professional and business services	100	—	—	91	80	60	80	—
Professional and technical services	100	—	—	96	80	60	80	—
Education and health services	100	—	—	84	80	60	100	—
Educational services	100	—	—	92	80	60	80	—
Junior colleges, colleges, and universities	100	—	—	93	80	60	100	—
Health care and social assistance	100	—	—	83	80	60	100	—

See footnotes at end of table.

Table 11. Fee-for-service plans: Coinsurance percentage,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	Fixed coinsurance		Variable coinsurance				With other coinsurance
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
					In-network	Out-of-network	Point-of-service	
1 to 99 workers	100	—	—	84	80	60	80	—
1 to 49 workers	100	16	80	84	80	60	80	—
50 to 99 workers	100	—	—	85	80	60	80	—
100 workers or more	100	—	—	87	85	60	95	—
100 to 499 workers	100	—	—	87	85	60	90	—
500 workers or more	100	—	—	87	85	60	95	—
Geographic area								
New England	100	—	—	90	90	65	90	—
Middle Atlantic	100	19	80	81	100	70	100	—
East North Central	100	—	—	91	80	60	100	—
West North Central	100	—	—	76	80	60	90	—
South Atlantic	100	—	—	88	80	60	95	—
East South Central	100	—	—	79	80	60	100	—
West South Central	100	—	—	85	80	60	90	—
Mountain	100	—	—	84	80	60	80	—
Pacific	100	—	—	90	80	60	85	—

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

States, 2008." 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/glossary20092010.htm.

Table 11. Standard errors for fee-for-service plans: Coinsurance percentage,¹ private industry workers, National Compensation Survey, 2009

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Point-of-service	
Worker characteristic							
All workers	—	—	1.3	1.0	0.0	2.2	—
Management, professional, and related	—	—	2.1	0.0	0.0	4.0	—
Management, business, and financial	—	—	2.0	6.6	0.0	7.1	—
Professional and related	—	—	3.1	0.0	0.0	8.6	—
Service	—	—	4.9	4.6	1.3	0.0	—
Protective service	—	—	2.4	9.6	11.4	11.1	—
Sales and office	—	—	1.5	2.4	0.0	6.8	—
Sales and related	—	—	3.3	6.1	0.0	13.6	—
Office and administrative support	—	—	1.9	1.0	0.0	1.0	—
Natural resources, construction, and maintenance	3.8	0.0	3.8	3.4	1.0	0.0	—
Construction, extraction, farming, fishing, and forestry	—	—	3.8	6.9	7.3	0.0	—
Installation, maintenance, and repair	6.2	0.0	6.2	0.0	2.6	14.7	—
Production, transportation, and material moving	—	—	2.5	3.1	0.0	0.0	—
Production	—	—	2.5	2.4	0.0	10.4	—
Transportation and material moving	3.8	0.0	3.8	10.6	0.0	3.7	—
Full time	—	—	1.3	2.6	0.0	2.8	—
Part time	—	—	4.0	0.0	0.0	9.0	—
Union	—	—	2.2	6.7	6.2	11.6	—
Nonunion	—	—	1.4	0.0	0.0	2.0	—
Average wage within the following categories: ²							
Lowest 25 percent	—	—	3.7	0.0	0.0	0.0	—
Second 25 percent	—	—	1.4	0.0	0.0	1.0	—
Third 25 percent	—	—	2.6	6.2	0.0	2.4	—
Highest 25 percent	—	—	1.3	5.6	0.0	0.0	—
Highest 10 percent	—	—	2.3	6.7	1.0	0.0	—
Establishment characteristic							
Goods-producing industries	—	—	2.0	6.6	0.0	4.2	—
Construction	—	—	5.8	10.7	9.9	—	—
Manufacturing	—	—	2.2	4.6	1.0	6.5	—
Service-providing industries	—	—	1.5	0.0	0.0	7.0	—
Trade, transportation, and utilities	1.5	0.0	1.5	2.8	0.0	3.4	—
Retail trade	2.4	0.0	2.4	0.0	0.0	7.8	—
Transportation and warehousing	3.2	9.2	3.2	8.1	0.0	9.2	—
Information	—	—	5.0	1.7	6.5	19.0	—
Financial activities	2.3	0.0	2.3	1.4	2.0	10.6	—
Finance and insurance	2.5	0.0	2.5	0.0	2.0	10.6	—
Credit intermediation and related activities	2.4	0.0	2.4	1.4	0.0	8.7	—
Insurance carriers and related activities	5.3	13.7	5.3	6.9	5.1	0.0	—
Professional and business services	—	—	3.2	6.5	0.0	13.7	—
Professional and technical services	—	—	2.4	8.5	0.0	0.0	—
Education and health services	—	—	4.7	0.0	0.0	0.0	—
Educational services	—	—	3.1	0.0	3.2	8.8	—
Junior colleges, colleges, and universities	—	—	3.2	2.2	5.4	0.0	—
Health care and social assistance	—	—	5.4	0.0	0.0	0.0	—

See footnotes at end of table.

Table 11. Standard errors for fee-for-service plans: Coinsurance percentage,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Point-of-service	
1 to 99 workers	—	—	2.4	0.0	0.0	13.5	—
1 to 49 workers	3.2	0.0	3.2	0.0	0.0	18.6	—
50 to 99 workers	—	—	4.0	5.5	0.0	10.5	—
100 workers or more	—	—	1.1	5.7	0.0	9.0	—
100 to 499 workers	—	—	1.5	6.9	0.0	6.6	—
500 workers or more	—	—	2.1	5.4	0.0	7.3	—
Geographic area							
New England	—	—	2.9	5.9	7.3	10.9	—
Middle Atlantic	4.3	0.0	4.3	11.3	0.0	0.0	—
East North Central	—	—	1.5	7.2	0.0	4.4	—
West North Central	—	—	5.2	0.0	0.0	12.6	—
South Atlantic	—	—	1.7	0.0	0.0	7.7	—
East South Central	—	—	8.7	6.2	0.0	10.4	—
West South Central	—	—	4.5	0.0	0.0	2.8	—
Mountain	—	—	2.8	0.0	0.0	13.8	—
Pacific	—	—	3.6	0.0	0.0	7.2	—

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

the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 12. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	80	\$825	\$1,200	\$1,900	\$2,500	\$3,600	19	1
Management, professional, and related	100	80	900	1,200	1,900	2,500	3,400	19	2
Management, business, and financial	100	85	1,000	1,250	2,000	2,500	3,400	13	2
Professional and related	100	77	900	1,200	1,750	2,500	3,250	22	1
Service	100	76	750	1,500	2,000	3,000	4,500	24	1
Protective service	100	68	1,000	1,500	2,150	3,000	3,500	–	–
Sales and office	100	83	900	1,200	2,000	2,500	3,700	16	1
Sales and related	100	83	1,000	1,400	2,000	2,700	4,500	17	(²)
Office and administrative support	100	83	800	1,000	1,900	2,500	3,300	16	1
Natural resources, construction, and maintenance	100	76	750	1,000	2,000	2,500	3,500	23	1
Construction, extraction, farming, fishing, and forestry	100	76	1,000	1,200	2,000	3,000	4,000	24	–
Installation, maintenance, and repair	100	76	750	1,000	1,500	2,500	3,000	23	1
Production, transportation, and material moving	100	79	750	1,000	1,500	2,500	4,000	19	2
Production	100	79	700	1,150	1,500	2,500	4,000	19	2
Transportation and material moving	100	80	850	1,000	1,500	2,500	3,500	19	2
Full time	100	80	825	1,200	1,850	2,500	3,500	19	1
Part time	100	78	–	–	–	–	–	21	1
Union	100	69	800	1,000	1,500	2,300	3,000	30	1
Nonunion	100	82	850	1,200	2,000	2,500	3,650	17	1
Average wage within the following categories: ³									
Lowest 25 percent	100	80	750	1,250	2,000	3,200	4,500	19	1
Second 25 percent	100	80	750	1,000	1,750	2,500	3,500	18	2
Third 25 percent	100	81	800	1,000	1,600	2,500	3,500	18	1
Highest 25 percent	100	78	1,000	1,250	2,000	2,500	3,500	21	1
Highest 10 percent	100	78	1,000	1,250	2,000	2,500	3,500	22	1
Establishment characteristic									
Goods-producing industries	100	82	850	1,000	1,700	2,500	4,000	17	1
Construction	100	85	1,000	1,150	2,000	3,000	5,000	15	–
Manufacturing	100	81	750	1,000	1,600	2,500	3,700	18	1
Service-providing industries	100	79	800	1,200	1,900	2,500	3,500	19	1
Trade, transportation, and utilities	100	83	1,000	1,200	1,750	2,500	3,650	16	1
Retail trade	100	85	1,000	1,250	1,800	2,500	4,000	15	–
Transportation and warehousing	100	76	1,000	1,250	1,500	3,000	3,600	24	–
Information	100	85	850	1,400	2,000	2,500	3,500	13	2
Financial activities	100	78	950	1,375	2,000	2,500	3,700	20	2
Finance and insurance	100	77	900	1,200	2,000	2,500	3,500	21	2
Credit intermediation and related activities	100	80	1,000	1,375	2,000	3,000	3,700	20	(²)
Insurance carriers and related activities	100	76	900	1,000	1,900	2,500	3,500	19	5
Professional and business services	100	78	900	1,250	2,000	2,500	3,400	21	1
Professional and technical services	100	78	1,000	1,500	2,000	2,500	3,400	22	–
Education and health services	100	75	750	1,000	1,500	2,000	3,000	23	2
Educational services	100	79	750	1,000	1,500	2,500	4,000	21	–
Junior colleges, colleges, and universities	100	75	800	1,000	1,500	2,500	2,750	25	–
Health care and social assistance	100	74	750	1,000	1,500	2,000	3,000	24	2

See footnotes at end of table.

Table 12. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	80	\$800	\$1,200	\$2,000	\$2,500	\$4,000	19	1
1 to 49 workers	100	79	1,000	1,200	2,000	2,500	4,000	20	1
50 to 99 workers	100	82	750	1,000	2,000	2,750	3,800	17	1
100 workers or more	100	80	850	1,200	1,750	2,500	3,500	19	1
100 to 499 workers	100	83	750	1,250	1,750	2,500	3,500	17	1
500 workers or more	100	77	900	1,100	1,700	2,500	4,000	22	2
Geographic area									
New England	100	60	1,000	1,350	2,300	2,900	4,000	40	1
Middle Atlantic	100	56	750	1,000	1,500	2,500	3,300	42	2
East North Central	100	86	800	1,000	1,500	2,500	3,800	12	2
West North Central	100	85	500	1,000	1,600	2,300	3,000	—	—
South Atlantic	100	83	1,000	1,400	2,000	2,700	4,000	15	2
East South Central	100	88	600	1,000	1,500	2,250	3,500	11	1
West South Central	100	87	1,000	1,200	2,000	3,000	4,000	12	1
Mountain	100	77	1,000	1,500	2,000	2,800	4,000	20	3
Pacific	100	89	900	1,250	2,000	2,500	3,600	11	(²)

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 Less than 0.5 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 12. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.1	\$94.95	\$170.63	\$197.80	\$0.00	\$311.06	1.0	0.3
Management, professional, and related	2.1	121.29	64.33	210.64	0.00	136.29	1.9	0.6
Management, business, and financial	1.6	141.49	221.88	88.30	282.13	131.99	1.4	1.4
Professional and related	3.0	152.87	70.92	139.78	70.75	514.65	3.0	0.5
Service	3.4	162.69	134.79	52.83	515.97	867.79	3.5	0.4
Protective service	14.6	451.93	537.44	596.84	458.07	238.70	—	—
Sales and office	1.7	129.00	240.16	176.32	52.83	238.50	1.7	0.4
Sales and related	2.8	0.00	137.00	48.06	352.91	633.76	2.8	0.2
Office and administrative support	1.9	80.95	98.11	202.49	0.00	364.19	2.0	0.6
Natural resources, construction, and maintenance	3.0	135.25	49.05	542.08	307.91	673.30	3.0	0.4
Construction, extraction, farming, fishing, and forestry	4.0	0.00	160.02	201.06	70.75	1,105.65	4.0	—
Installation, maintenance, and repair	4.8	114.41	33.99	188.97	144.60	191.50	4.6	0.9
Production, transportation, and material moving	2.8	144.85	78.64	252.99	65.81	509.87	2.5	0.9
Production	3.5	174.30	191.09	267.96	120.95	207.89	3.1	1.2
Transportation and material moving	4.6	219.16	0.00	528.41	223.29	272.77	4.1	1.4
Full time	1.2	91.75	197.62	188.84	0.00	265.61	1.1	0.3
Part time	5.5	—	—	—	—	—	5.5	0.5
Union	3.2	198.24	55.50	0.00	223.29	1,149.40	3.5	1.2
Nonunion	1.1	100.53	101.48	156.05	19.62	288.96	1.1	0.3
Average wage within the following categories: ²								
Lowest 25 percent	2.2	82.08	249.55	35.37	570.54	206.02	2.4	0.7
Second 25 percent	1.9	210.26	230.34	227.34	0.00	185.11	1.7	0.9
Third 25 percent	1.7	107.54	66.36	153.56	0.00	423.63	1.7	0.3
Highest 25 percent	2.0	94.59	40.45	48.06	192.00	148.14	1.9	0.4
Highest 10 percent	3.0	65.11	83.97	157.58	225.01	194.55	2.9	0.2
Establishment characteristic								
Goods-producing industries	2.1	147.23	180.77	175.23	126.40	118.14	2.0	0.5
Construction	3.1	0.00	258.68	227.13	761.52	19.62	3.1	—
Manufacturing	2.7	183.68	145.89	192.50	76.62	411.35	2.5	0.7
Service-providing industries	1.2	119.75	121.35	164.24	0.00	107.02	1.2	0.4
Trade, transportation, and utilities	2.2	55.50	187.69	242.70	51.91	429.55	2.2	0.3
Retail trade	2.8	0.00	275.75	253.56	87.75	529.51	2.8	—
Transportation and warehousing	7.0	49.05	267.42	563.75	707.19	853.02	7.0	—
Information	3.8	129.78	266.52	371.90	178.76	785.79	3.6	1.0
Financial activities	2.8	89.38	146.59	0.00	415.31	224.79	2.7	0.9
Finance and insurance	3.2	13.87	237.09	75.99	0.00	219.59	3.0	1.1
Credit intermediation and related activities	2.9	39.24	150.71	62.82	463.50	308.06	2.9	0.1
Insurance carriers and related activities	4.6	0.00	0.00	473.16	0.00	664.02	4.2	2.8
Professional and business services	4.2	189.22	197.92	100.05	169.64	347.69	4.1	0.7
Professional and technical services	5.6	0.00	306.50	73.42	590.28	526.50	5.6	—
Education and health services	3.7	168.22	57.21	0.00	131.99	443.55	3.5	1.0
Educational services	4.7	94.10	0.00	210.87	530.32	869.23	4.7	—
Junior colleges, colleges, and universities	4.8	50.02	171.34	48.06	428.54	353.73	4.8	—
Health care and social assistance	4.1	320.92	136.29	0.00	70.75	277.49	3.8	1.2

See footnotes at end of table.

Table 12. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	1.8	\$144.85	\$274.52	\$66.54	\$288.87	\$425.61	1.8	0.5
1 to 49 workers	2.2	132.35	200.10	56.36	279.39	444.98	2.1	0.6
50 to 99 workers	2.7	134.52	221.34	494.05	320.02	541.19	2.7	0.8
100 workers or more	1.2	111.86	133.63	72.26	0.00	160.61	1.2	0.4
100 to 499 workers	2.0	180.32	192.62	206.14	234.23	323.01	1.9	0.5
500 workers or more	1.7	138.14	159.93	70.75	279.56	378.98	2.1	0.9
Geographic area								
New England	6.2	125.64	223.50	328.04	255.08	1,459.68	5.9	0.5
Middle Atlantic	2.1	55.50	231.80	400.32	230.71	416.87	2.4	1.3
East North Central	2.0	73.66	48.06	291.69	372.94	905.99	2.0	0.8
West North Central	5.1	116.63	0.00	221.14	345.61	0.00	—	—
South Atlantic	2.9	33.99	136.21	0.00	366.16	389.60	3.0	1.0
East South Central	2.7	156.36	0.00	324.64	432.23	486.60	2.9	1.4
West South Central	3.1	34.27	134.53	326.86	266.16	172.46	3.1	0.5
Mountain	5.0	100.05	230.08	29.43	398.51	370.44	3.9	1.6
Pacific	2.5	192.25	93.59	306.02	474.88	683.59	2.5	0.1

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

States, 2008." 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/glossary20092010.htm.

Table 13. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	72	\$1,640	\$2,500	\$4,000	\$5,250	\$7,500	27	1
Management, professional, and related	100	73	1,800	2,600	4,000	5,200	7,500	25	2
Management, business, and financial	100	76	1,800	3,000	4,000	5,250	7,500	22	2
Professional and related	100	72	1,500	2,500	4,000	5,000	7,500	27	1
Service	100	59	1,500	3,000	3,600	4,500	7,000	41	1
Protective service	100	56	2,400	3,000	4,500	6,600	7,000	–	–
Sales and office	100	75	1,900	2,600	4,000	5,100	7,600	24	1
Sales and related	100	77	2,000	3,000	4,000	6,000	8,500	23	(²)
Office and administrative support	100	75	1,500	2,300	3,600	5,000	7,500	24	1
Natural resources, construction, and maintenance	100	68	1,500	2,300	3,000	5,250	7,500	31	1
Construction, extraction, farming, fishing, and forestry	100	64	2,000	2,400	4,500	5,550	9,800	36	–
Installation, maintenance, and repair	100	73	–	–	–	–	–	26	1
Production, transportation, and material moving	100	72	1,600	2,500	3,500	6,000	8,000	26	2
Production	100	74	1,500	2,475	3,400	5,000	8,000	23	2
Transportation and material moving	100	69	2,000	2,600	4,000	6,000	8,000	29	2
Full time	100	72	1,650	2,500	4,000	5,300	7,600	26	1
Part time	100	64	1,500	3,000	3,500	4,600	6,000	35	1
Union	100	55	1,640	2,500	3,000	5,000	6,000	43	1
Nonunion	100	74	1,600	2,500	4,000	5,300	7,600	24	1
Average wage within the following categories: ³									
Lowest 25 percent	100	66	1,500	2,500	4,000	6,000	9,750	33	1
Second 25 percent	100	74	1,640	2,500	3,800	5,000	7,500	24	2
Third 25 percent	100	75	1,500	2,400	3,600	5,000	7,500	24	1
Highest 25 percent	100	69	2,000	2,700	4,000	5,400	7,500	30	1
Highest 10 percent	100	71	2,000	2,850	4,000	5,400	7,500	29	1
Establishment characteristic									
Goods-producing industries	100	76	1,640	2,400	3,450	5,300	8,000	23	1
Construction	100	73	2,000	2,400	4,500	7,000	10,000	27	–
Manufacturing	100	75	1,500	2,475	3,400	5,000	7,700	23	1
Service-providing industries	100	70	1,800	2,600	4,000	5,200	7,500	28	1
Trade, transportation, and utilities	100	75	2,000	3,000	4,000	5,500	8,500	25	1
Retail trade	100	80	2,000	3,000	4,000	5,000	9,000	20	–
Transportation and warehousing	100	62	2,000	2,700	4,000	6,000	8,000	38	–
Information	100	82	2,000	2,800	4,000	5,500	7,500	16	2
Financial activities	100	80	2,000	2,750	4,000	6,000	7,600	18	2
Finance and insurance	100	79	2,000	2,700	4,000	5,000	7,500	19	2
Credit intermediation and related activities	100	78	2,000	2,750	4,000	6,000	7,900	22	(²)
Insurance carriers and related activities	100	82	2,000	2,300	3,400	5,000	7,500	13	5
Professional and business services	100	66	2,000	2,600	4,000	5,050	6,800	33	1
Professional and technical services	100	67	2,000	3,000	4,000	5,200	6,000	33	–
Education and health services	100	72	1,250	2,000	3,000	4,500	7,000	26	2
Educational services	100	76	–	–	–	–	–	24	–
Junior colleges, colleges, and universities	100	73	2,000	2,500	3,400	4,500	7,000	27	–
Health care and social assistance	100	72	–	–	–	–	–	26	2

See footnotes at end of table.

Table 13. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	68	\$1,500	\$2,500	\$4,000	\$5,250	\$7,500	30	1
1 to 49 workers	100	67	1,800	2,500	4,000	5,000	7,500	31	1
50 to 99 workers	100	72	1,500	2,500	4,000	6,000	7,600	27	1
100 workers or more	100	74	1,750	2,500	3,750	5,100	7,500	24	1
100 to 499 workers	100	76	1,750	2,800	4,000	5,000	7,500	23	1
500 workers or more	100	72	1,800	2,300	3,400	5,400	8,000	26	2
Geographic area									
New England	100	55	2,300	3,200	4,800	6,000	8,700	44	1
Middle Atlantic	100	52	1,500	2,400	3,500	5,000	7,000	46	2
East North Central	100	78	1,500	2,350	3,200	5,000	6,200	20	2
West North Central	100	77	1,500	2,000	3,000	4,600	6,000	23	—
South Atlantic	100	77	2,000	3,000	4,000	6,000	8,000	21	2
East South Central	100	81	—	—	—	—	—	18	1
West South Central	100	80	2,000	2,800	4,000	6,000	9,000	19	1
Mountain	100	63	2,000	3,000	4,000	5,000	6,400	34	3
Pacific	100	70	1,800	2,700	4,000	5,700	8,000	29	(²)

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 Less than 0.5 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 13. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.3	\$262.10	\$48.31	\$158.80	\$294.48	\$327.50	1.3	0.3
Management, professional, and related	2.2	335.72	244.17	93.59	252.23	374.35	2.1	0.6
Management, business, and financial	2.5	213.14	367.20	102.90	460.37	451.51	2.3	1.4
Professional and related	2.9	418.54	222.72	388.86	153.25	710.58	2.9	0.5
Service	4.7	219.37	636.41	756.12	1,025.30	808.48	4.9	0.4
Protective service	13.0	485.01	950.78	215.17	1,277.96	369.83	—	—
Sales and office	2.1	251.67	199.75	0.00	440.94	380.22	2.1	0.4
Sales and related	2.6	114.41	135.94	217.61	285.69	1,062.78	2.6	0.2
Office and administrative support	2.6	164.12	371.47	382.74	0.00	392.55	2.6	0.6
Natural resources, construction, and maintenance	3.3	581.06	442.86	908.11	359.53	828.18	3.2	0.4
Construction, extraction, farming, fishing, and forestry	4.5	227.95	288.37	653.43	669.07	1,358.28	4.5	—
Installation, maintenance, and repair	4.8	—	—	—	—	—	4.7	0.9
Production, transportation, and material moving	3.1	223.58	87.06	555.67	488.57	558.78	2.9	0.9
Production	3.6	173.76	102.66	309.62	1,080.92	966.55	3.2	1.2
Transportation and material moving	5.0	449.58	387.82	281.28	153.25	1,215.93	4.8	1.4
Full time	1.3	262.98	25.01	143.52	303.34	409.94	1.2	0.3
Part time	6.1	588.64	614.09	643.48	522.09	548.70	6.1	0.5
Union	4.0	262.67	401.16	847.87	677.15	1,651.00	4.7	1.2
Nonunion	1.4	316.09	37.35	39.24	342.67	387.70	1.4	0.3
Average wage within the following categories: ²								
Lowest 25 percent	3.4	679.71	381.11	0.00	101.96	1,454.24	3.5	0.7
Second 25 percent	1.9	248.36	185.43	379.33	141.49	499.48	1.9	0.9
Third 25 percent	2.1	263.22	143.94	476.50	386.99	362.86	2.1	0.3
Highest 25 percent	2.1	39.24	260.49	39.24	239.91	302.07	2.0	0.4
Highest 10 percent	3.1	0.00	209.96	39.24	331.97	493.86	3.1	0.2
Establishment characteristic								
Goods-producing industries	2.5	202.75	152.54	407.82	493.66	421.40	2.3	0.5
Construction	4.3	0.00	537.35	578.08	1,644.57	39.24	4.3	—
Manufacturing	3.2	194.24	178.57	414.96	78.49	656.07	3.0	0.7
Service-providing industries	1.6	437.65	176.32	49.05	323.90	98.11	1.6	0.4
Trade, transportation, and utilities	2.4	0.00	330.08	0.00	571.97	1,524.17	2.3	0.3
Retail trade	2.9	49.05	176.59	111.00	366.69	1,518.82	2.9	—
Transportation and warehousing	8.2	837.77	444.85	750.76	744.71	2,373.66	8.2	—
Information	4.4	298.86	89.38	505.99	849.63	1,806.22	4.1	1.0
Financial activities	2.4	0.00	247.81	0.00	448.51	219.37	2.2	0.9
Finance and insurance	2.8	98.11	238.70	135.94	256.02	353.19	2.5	1.1
Credit intermediation and related activities	3.1	103.36	329.94	78.49	772.99	669.14	3.1	0.1
Insurance carriers and related activities	4.5	248.97	283.66	731.67	287.04	1,316.24	3.5	2.8
Professional and business services	5.5	313.94	473.97	0.00	192.25	693.17	5.5	0.7
Professional and technical services	7.7	92.03	412.98	98.11	331.97	1,658.10	7.7	—
Education and health services	4.0	447.76	452.78	0.00	478.82	612.52	3.9	1.0
Educational services	4.7	—	—	—	—	—	4.7	—
Junior colleges, colleges, and universities	5.0	517.28	161.21	712.14	767.81	1,487.87	5.0	—
Health care and social assistance	4.4	—	—	—	—	—	4.3	1.2

See footnotes at end of table.

Table 13. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	2.1	\$355.36	\$222.64	\$168.79	\$606.76	\$188.20	2.1	0.5
1 to 49 workers	2.9	493.18	337.01	327.60	160.61	346.03	2.8	0.6
50 to 99 workers	3.6	455.12	453.82	397.91	0.00	473.77	3.7	0.8
100 workers or more	1.5	223.10	63.67	364.32	435.67	640.63	1.5	0.4
100 to 499 workers	2.0	310.56	400.95	90.98	399.00	653.94	2.0	0.5
500 workers or more	2.2	282.80	120.95	201.78	301.43	239.51	2.6	0.9
Geographic area								
New England	4.5	742.51	487.09	406.40	781.05	1,237.20	4.3	0.5
Middle Atlantic	2.8	630.20	560.50	746.71	709.43	263.98	3.5	1.3
East North Central	2.4	288.03	196.03	399.00	491.52	1,522.68	2.4	0.8
West North Central	4.1	228.82	350.04	433.12	705.01	452.57	4.1	—
South Atlantic	2.5	0.00	64.33	0.00	0.00	528.32	2.6	1.0
East South Central	2.7	—	—	—	—	—	3.0	1.4
West South Central	4.5	136.80	445.71	343.93	0.00	735.80	4.5	0.5
Mountain	7.2	248.19	381.99	0.00	426.74	1,181.73	6.3	1.6
Pacific	4.1	494.83	318.51	448.30	859.32	590.93	4.1	0.1

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 categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 14. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2009

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

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	34	65	(⁴)	15	85	–	54	45	1
Management, professional, and related	32	68	–	15	85	–	59	41	–
Management, business, and financial	27	73	–	–	94	–	53	47	–
Professional and related	35	65	–	19	81	–	62	38	–
Service	38	62	–	–	85	–	59	39	2
Protective service	–	91	–	–	92	–	–	72	–
Sales and office	34	65	1	15	85	–	49	49	1
Sales and related	33	67	–	–	86	–	47	51	1
Office and administrative support	35	64	1	16	84	–	50	48	1
Natural resources, construction, and maintenance	48	52	(⁴)	–	81	–	42	58	–
Construction, extraction, farming, fishing, and forestry	59	41	–	–	80	–	42	58	–
Installation, maintenance, and repair	–	63	–	–	82	–	42	58	–
Production, transportation, and material moving	26	74	–	–	88	–	58	41	1
Production	22	78	–	–	88	–	63	37	–
Transportation and material moving	32	68	–	–	87	–	51	47	3
Full time	35	65	(⁴)	15	85	–	55	45	(⁴)
Part time	26	74	–	–	88	–	36	56	8
Union	25	75	–	–	95	–	33	60	6
Nonunion	36	64	(⁴)	16	84	–	57	43	–
Average wage within the following categories: ⁵									
Lowest 25 percent	29	71	–	–	87	–	51	48	1
Second 25 percent	35	64	1	20	80	–	61	37	3
Third 25 percent	41	59	(⁴)	18	82	–	55	45	–
Highest 25 percent	30	70	–	10	90	–	50	50	–
Highest 10 percent	29	71	–	–	92	–	52	48	–
Establishment characteristic									
Goods-producing industries	36	64	–	14	86	–	48	52	–
Construction	47	53	–	–	92	–	29	71	–
Manufacturing	33	67	–	–	84	–	57	43	–
Service-providing industries	34	66	(⁴)	15	85	–	56	43	1
Trade, transportation, and utilities	28	71	1	–	92	–	42	53	4
Retail trade	–	74	–	–	88	–	45	50	5
Transportation and warehousing	–	55	–	–	100	–	–	77	–
Information	–	91	–	–	100	–	48	52	–
Financial activities	23	77	–	–	93	–	54	46	–
Finance and insurance	27	73	–	–	93	–	43	57	–
Credit intermediation and related activities	24	76	–	–	95	–	–	68	–
Insurance carriers and related activities	42	58	–	–	87	–	62	38	–
Professional and business services	–	71	–	–	91	–	60	40	–
Professional and technical services	–	66	–	–	86	–	64	–	–
Education and health services	46	54	–	26	74	–	67	33	–
Educational services	33	67	–	–	90	–	49	51	–
Junior colleges, colleges, and universities	25	75	–	–	98	–	35	65	–
Health care and social assistance	49	51	–	–	70	–	71	29	–

See footnotes at end of table.

Table 14. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	41	58	(⁴)	17	83	—	60	40	—
1 to 49 workers	43	57	1	17	83	—	60	40	—
50 to 99 workers	37	63	(⁴)	—	82	—	60	40	—
100 workers or more	27	73	—	13	87	—	48	51	2
100 to 499 workers	27	73	—	—	89	—	50	47	2
500 workers or more	26	74	—	—	85	—	45	54	1
Geographic area									
New England	32	68	—	—	95	—	32	68	—
Middle Atlantic	27	73	(⁴)	—	94	—	35	65	—
East North Central	34	66	—	15	85	—	41	58	1
West North Central	82	—	—	—	—	—	—	—	—
South Atlantic	44	55	1	—	72	—	63	35	2
East South Central	—	64	—	—	93	—	—	—	7
West South Central	45	55	—	—	93	—	47	53	—
Mountain	44	56	—	—	60	—	71	—	—
Pacific	—	78	—	—	94	—	73	26	(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 categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 14. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2009

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	3.4	3.4	0.2	2.7	2.7	–	3.1	3.1	0.3
Management, professional, and related	4.0	4.0	–	3.9	3.9	–	4.4	4.4	–
Management, business, and financial	4.5	4.5	–	–	2.2	–	6.4	6.4	–
Professional and related	5.1	5.1	–	4.9	4.9	–	4.7	4.7	–
Service	10.0	10.0	–	–	5.3	–	8.3	8.2	1.5
Protective service	–	8.0	–	–	8.0	–	–	15.3	–
Sales and office	5.0	5.0	0.8	3.5	3.5	–	4.1	4.1	0.6
Sales and related	6.9	6.9	–	–	5.2	–	7.8	7.8	0.8
Office and administrative support	5.2	5.3	1.1	4.5	4.5	–	4.5	4.5	0.7
Natural resources, construction, and maintenance	8.6	8.6	0.1	–	9.1	–	8.1	8.1	–
Construction, extraction, farming, fishing, and forestry	10.8	10.8	–	–	14.7	–	12.3	12.3	–
Installation, maintenance, and repair	–	11.7	–	–	10.8	–	10.1	10.1	–
Production, transportation, and material moving	5.3	5.3	–	–	3.9	–	6.2	6.2	1.0
Production	6.1	6.1	–	–	4.2	–	7.3	7.3	–
Transportation and material moving	8.2	8.2	–	–	5.5	–	7.2	7.2	2.7
Full time	3.6	3.5	0.2	2.8	2.8	–	3.1	3.1	0.2
Part time	5.0	5.0	–	–	4.4	–	7.3	7.1	4.5
Union	5.1	5.1	–	–	1.7	–	5.4	5.4	2.7
Nonunion	3.7	3.7	0.2	3.0	3.0	–	3.3	3.3	–
Average wage within the following categories: ⁴									
Lowest 25 percent	7.5	7.5	–	–	5.5	–	7.5	7.5	0.8
Second 25 percent	6.3	6.2	1.0	3.7	3.7	–	4.6	4.7	1.2
Third 25 percent	4.4	4.4	0.1	4.5	4.5	–	4.3	4.3	–
Highest 25 percent	3.3	3.3	–	2.2	2.2	–	4.4	4.4	–
Highest 10 percent	5.1	5.1	–	–	2.8	–	5.8	5.8	–
Establishment characteristic									
Goods-producing industries	4.9	4.9	–	3.6	3.6	–	5.9	5.9	–
Construction	8.9	8.9	–	–	4.0	–	7.9	7.9	–
Manufacturing	6.7	6.7	–	–	5.1	–	6.7	6.7	–
Service-providing industries	4.2	4.1	0.3	3.1	3.1	–	3.4	3.4	0.4
Trade, transportation, and utilities	6.6	6.5	1.2	–	4.8	–	5.7	5.5	1.8
Retail trade	–	8.0	–	–	7.4	–	7.4	7.5	2.3
Transportation and warehousing	–	13.5	–	–	(⁵)	–	–	10.0	–
Information	–	5.7	–	–	(⁵)	–	9.9	9.9	–
Financial activities	3.9	3.9	–	–	2.4	–	6.6	6.6	–
Finance and insurance	4.3	4.3	–	–	3.0	–	5.2	5.2	–
Credit intermediation and related activities	5.9	5.9	–	–	2.5	–	–	9.7	–
Insurance carriers and related activities	10.2	10.2	–	–	9.0	–	10.4	10.4	–
Professional and business services	–	9.2	–	–	6.2	–	7.6	7.6	–
Professional and technical services	–	12.7	–	–	10.1	–	11.2	–	–
Education and health services	8.2	8.2	–	7.5	7.5	–	6.0	6.0	–
Educational services	9.3	9.3	–	–	7.4	–	9.2	9.2	–
Junior colleges, colleges, and universities	5.8	5.8	–	–	1.2	–	4.4	4.4	–
Health care and social assistance	9.3	9.3	–	–	8.9	–	6.7	6.7	–

See footnotes at end of table.

Table 14. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	5.0	5.0	0.4	4.2	4.2	—	4.5	4.5	—
1 to 49 workers	6.8	6.8	0.6	4.8	4.8	—	4.9	4.9	—
50 to 99 workers	7.0	7.1	0.1	—	6.8	—	7.1	7.1	—
100 workers or more	4.3	4.3	—	3.5	3.5	—	3.9	3.8	0.7
100 to 499 workers	5.7	5.7	—	—	3.8	—	6.3	6.1	1.1
500 workers or more	5.8	5.8	—	—	5.8	—	5.2	5.2	0.8
Geographic area									
New England	5.4	5.4	—	—	2.8	—	6.7	6.7	—
Middle Atlantic	7.2	7.1	0.1	—	4.9	—	2.2	2.2	—
East North Central	9.0	9.0	—	4.2	4.2	—	6.4	6.4	0.5
West North Central	7.2	—	—	—	—	—	—	—	—
South Atlantic	9.1	9.0	1.1	—	8.5	—	6.7	7.1	1.2
East South Central	—	17.7	—	—	3.9	—	—	—	6.0
West South Central	11.2	11.2	—	—	4.3	—	10.1	10.1	—
Mountain	12.3	12.3	—	—	14.5	—	10.1	—	—
Pacific	—	7.8	—	—	1.8	—	6.6	6.4	0.5

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 The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁵ Less than 0.05.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 15. Outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2009

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

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Higher reimbursement for formulary drugs ¹
Worker characteristic				
All workers	100	99	79	74
Management, professional, and related	100	99	79	79
Management, business, and financial	100	99	81	79
Professional and related	100	99	78	79
Service	100	99	62	72
Protective service	100	100	69	63
Sales and office	99	98	85	72
Sales and related	100	99	85	72
Office and administrative support	98	98	85	72
Natural resources, construction, and maintenance	100	99	79	73
Construction, extraction, farming, fishing, and forestry	100	98	79	70
Installation, maintenance, and repair	100	100	78	76
Production, transportation, and material moving	100	100	79	73
Production	100	99	82	73
Transportation and material moving	100	100	75	72
Full time	100	99	79	75
Part time	100	99	72	62
Union	100	99	81	65
Nonunion	100	99	78	76
Average wage within the following categories: ²				
Lowest 25 percent	99	99	72	70
Second 25 percent	99	99	76	71
Third 25 percent	100	99	77	76
Highest 25 percent	100	99	84	77
Highest 10 percent	100	99	82	79
Establishment characteristic				
Goods-producing industries	100	99	82	71
Construction	100	98	73	73
Manufacturing	100	100	86	71
Service-providing industries	99	99	77	75
Trade, transportation, and utilities	99	99	81	69
Retail trade	100	100	81	71
Transportation and warehousing	100	100	73	70
Information	100	99	88	83
Financial activities	100	99	90	86
Finance and insurance	100	99	91	83
Credit intermediation and related activities	100	100	88	78
Insurance carriers and related activities	100	99	93	90
Professional and business services	99	99	73	74
Professional and technical services	98	98	72	79
Education and health services	100	99	74	77
Educational services	100	99	85	87
Junior colleges, colleges, and universities	100	99	83	85
Health care and social assistance	100	99	72	76

See footnotes at end of table.

Table 15. Outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Higher reimbursement for formulary drugs ¹
1 to 99 workers	100	99	73	74
1 to 49 workers	100	99	72	72
50 to 99 workers	100	99	79	79
100 workers or more	100	99	83	75
100 to 499 workers	99	98	79	74
500 workers or more	100	99	88	76
Geographic area				
New England	100	100	84	87
Middle Atlantic	100	100	81	78
East North Central	100	99	79	68
West North Central	99	98	68	76
South Atlantic	99	99	77	79
East South Central	100	100	58	80
West South Central	100	99	81	71
Mountain	100	99	77	66
Pacific	100	98	86	71

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

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

Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 15. Standard errors for outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2009

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Higher reimbursement for formulary drugs ¹
Worker characteristic				
All workers	0.2	0.3	1.5	1.3
Management, professional, and related	0.1	0.4	2.5	2.1
Management, business, and financial	0.1	0.2	2.8	2.8
Professional and related	0.1	0.6	3.0	2.5
Service	(²)	0.5	4.1	4.5
Protective service	(²)	(²)	11.0	8.8
Sales and office	0.6	0.7	1.6	2.0
Sales and related	(²)	0.3	2.1	3.1
Office and administrative support	0.9	1.0	2.1	2.7
Natural resources, construction, and maintenance	0.1	0.6	3.3	3.5
Construction, extraction, farming, fishing, and forestry	0.1	1.2	4.2	5.5
Installation, maintenance, and repair	0.2	(²)	4.6	4.0
Production, transportation, and material moving	0.1	0.2	2.7	2.6
Production	0.1	0.2	3.0	3.1
Transportation and material moving	(²)	0.4	4.5	4.2
Full time	0.2	0.3	1.5	1.4
Part time	0.1	0.4	4.6	5.8
Union	0.1	0.4	3.2	3.6
Nonunion	0.2	0.4	1.6	1.4
Average wage within the following categories: ³				
Lowest 25 percent	0.5	0.7	3.1	3.6
Second 25 percent	0.4	0.5	2.5	2.6
Third 25 percent	0.2	0.4	2.0	2.1
Highest 25 percent	0.1	0.2	2.1	1.7
Highest 10 percent	0.1	0.3	3.4	2.6
Establishment characteristic				
Goods-producing industries	(²)	0.3	2.0	2.3
Construction	(²)	1.1	4.9	5.2
Manufacturing	(²)	0.1	2.3	2.6
Service-providing industries	0.2	0.4	1.8	1.5
Trade, transportation, and utilities	0.3	0.5	2.3	2.7
Retail trade	(²)	0.2	2.9	3.0
Transportation and warehousing	(²)	(²)	7.5	7.2
Information	(²)	0.2	5.1	5.3
Financial activities	0.1	0.4	1.7	2.3
Finance and insurance	0.1	0.5	1.6	2.3
Credit intermediation and related activities	(²)	(²)	2.9	4.3
Insurance carriers and related activities	(²)	1.1	2.5	2.7
Professional and business services	1.1	1.1	5.6	4.3
Professional and technical services	1.9	1.9	7.8	5.7
Education and health services	0.1	0.6	3.7	3.6
Educational services	0.1	0.4	3.0	2.4
Junior colleges, colleges, and universities	0.2	0.4	2.9	2.1
Health care and social assistance	0.2	0.7	4.4	4.2

See footnotes at end of table.

Table 15. Standard errors for outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Higher reimbursement for formulary drugs ¹
1 to 99 workers	0.2	0.3	2.8	2.5
1 to 49 workers	0.2	0.3	3.6	3.1
50 to 99 workers	(²)	1.0	2.7	3.2
100 workers or more	0.3	0.4	1.7	1.3
100 to 499 workers	0.6	0.7	2.8	2.0
500 workers or more	0.2	0.3	1.4	2.0
Geographic area				
New England	(²)	0.1	9.8	4.2
Middle Atlantic	(²)	0.2	4.2	3.1
East North Central	0.3	0.5	3.2	4.2
West North Central	0.8	0.9	6.2	3.7
South Atlantic	0.9	0.9	3.6	3.0
East South Central	(²)	0.3	5.0	1.8
West South Central	0.3	0.6	4.0	2.5
Mountain	(²)	1.3	3.3	6.7
Pacific	0.1	1.4	3.6	4.7

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

² Less than 0.05.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 16. Outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2009

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

Characteristics	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
Worker characteristic								
All workers	82	13	5	\$10.00	79	15	5	\$25.00
Management, professional, and related	81	14	6	10.00	79	15	6	25.00
Management, business, and financial	75	20	5	10.00	74	21	5	25.00
Professional and related	84	10	6	10.00	82	12	7	25.00
Service	87	10	3	10.00	83	12	5	25.00
Protective service	86	—	—	10.00	85	—	—	30.00
Sales and office	82	11	6	10.00	79	14	7	25.00
Sales and related	82	10	8	10.00	76	15	10	25.00
Office and administrative support	83	12	5	10.00	80	14	6	25.00
Natural resources, construction, and maintenance	76	21	3	10.00	77	21	2	25.00
Construction, extraction, farming, fishing, and forestry	72	24	4	10.00	77	21	2	25.00
Installation, maintenance, and repair	80	18	1	10.00	78	21	2	25.00
Production, transportation, and material moving	83	13	4	10.00	80	16	4	25.00
Production	83	12	5	10.00	81	13	5	25.00
Transportation and material moving	84	14	2	10.00	77	20	3	25.00
Full time	82	14	5	10.00	79	16	5	25.00
Part time	83	—	—	10.00	79	12	8	25.00
Union	77	19	4	10.00	74	21	5	20.00
Nonunion	83	12	5	10.00	80	14	6	25.00
Average wage within the following categories: ³								
Lowest 25 percent	85	12	4	10.00	80	15	5	25.00
Second 25 percent	84	12	4	10.00	81	14	5	30.00
Third 25 percent	81	13	6	10.00	78	15	7	25.00
Highest 25 percent	80	16	4	10.00	78	17	5	25.00
Highest 10 percent	79	16	5	10.00	78	17	5	25.00
Establishment characteristic								
Goods-producing industries	79	15	5	10.00	78	16	5	25.00
Construction	78	17	5	10.00	82	14	4	30.00
Manufacturing	80	15	6	10.00	77	16	6	25.00
Service-providing industries	83	13	5	10.00	80	15	5	25.00
Trade, transportation, and utilities	85	12	3	10.00	78	17	5	25.00
Retail trade	88	6	5	10.00	77	15	8	25.00
Transportation and warehousing	78	18	4	10.00	75	20	4	25.00
Information	64	—	—	10.00	59	—	—	25.00
Financial activities	83	14	3	10.00	82	15	3	25.00
Finance and insurance	83	14	4	10.00	81	16	4	25.00
Credit intermediation and related activities	79	16	5	10.00	75	19	5	25.00
Insurance carriers and related activities	83	14	2	10.00	85	13	2	25.00
Professional and business services	78	14	7	10.00	79	13	7	30.00
Professional and technical services	77	—	—	10.00	78	—	—	30.00
Education and health services	85	10	5	10.00	82	13	6	25.00
Educational services	94	3	3	10.00	92	—	—	25.00
Junior colleges, colleges, and universities	89	5	6	10.00	90	5	5	25.00
Health care and social assistance	84	11	5	10.00	80	14	6	25.00

See footnotes at end of table.

Table 16. Outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	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
1 to 99 workers	82	14	4	\$10.00	80	15	4	\$25.00
1 to 49 workers	81	14	5	10.00	80	14	5	25.00
50 to 99 workers	87	12	1	10.00	80	18	1	25.00
100 workers or more	81	13	5	10.00	78	15	6	25.00
100 to 499 workers	81	12	7	10.00	77	15	8	25.00
500 workers or more	82	14	3	10.00	80	16	4	25.00
Geographic area								
New England	89	6	5	10.00	86	9	5	25.00
Middle Atlantic	83	13	4	10.00	82	13	5	25.00
East North Central	75	17	8	10.00	71	21	8	30.00
West North Central	84	11	6	10.00	79	14	7	25.00
South Atlantic	85	11	5	10.00	84	12	4	25.00
East South Central	82	—	—	10.00	77	17	6	30.00
West South Central	77	—	—	10.00	75	18	8	30.00
Mountain	77	21	2	10.00	78	20	2	25.00
Pacific	86	12	2	10.00	82	15	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 The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 16. Standard errors for outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2009

Characteristics	Generic drugs				Brand-name drugs			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristic								
All workers	1.3	1.1	0.8	\$0.00	1.2	1.1	0.8	\$0.00
Management, professional, and related	1.9	1.9	1.4	0.00	2.0	2.0	1.5	0.00
Management, business, and financial	3.3	3.5	1.1	0.00	3.3	3.6	1.1	1.70
Professional and related	2.1	1.8	1.9	0.00	2.1	1.7	2.1	0.00
Service	2.4	2.3	0.9	0.00	3.0	2.9	1.2	0.98
Protective service	6.3	–	–	0.00	6.5	–	–	3.42
Sales and office	2.1	1.4	1.9	0.00	2.1	1.6	1.7	0.00
Sales and related	3.2	2.1	3.4	0.00	3.6	2.7	3.2	0.98
Office and administrative support	2.6	1.8	1.7	0.00	2.8	2.0	1.7	0.00
Natural resources, construction, and maintenance	3.6	3.4	1.0	0.00	3.5	3.4	0.8	2.40
Construction, extraction, farming, fishing, and forestry	5.9	5.2	1.9	0.00	5.3	4.9	1.6	4.28
Installation, maintenance, and repair	4.1	4.2	0.6	0.00	4.4	4.5	0.7	2.60
Production, transportation, and material moving	2.2	2.0	1.1	0.00	2.3	2.2	1.1	0.00
Production	2.9	2.3	1.7	0.00	3.0	2.5	1.8	0.00
Transportation and material moving	2.6	2.7	1.0	0.00	3.1	3.2	1.0	0.00
Full time	1.2	1.2	0.7	0.00	1.2	1.2	0.7	0.00
Part time	5.0	–	–	0.00	5.2	2.9	4.1	5.73
Union	3.9	2.8	1.8	0.00	4.3	3.1	1.9	0.00
Nonunion	1.3	1.2	0.8	0.00	1.3	1.3	0.7	0.00
Average wage within the following categories: ¹								
Lowest 25 percent	3.1	2.6	1.2	0.00	3.0	2.7	1.2	0.00
Second 25 percent	1.7	1.5	0.8	0.00	1.9	1.6	0.8	2.83
Third 25 percent	1.9	1.6	1.4	0.00	2.0	1.9	1.4	0.00
Highest 25 percent	1.8	1.8	0.8	0.00	1.8	1.8	0.9	0.00
Highest 10 percent	3.0	2.8	1.5	0.00	2.9	2.7	1.6	0.00
Establishment characteristic								
Goods-producing industries	2.8	2.2	1.3	0.00	2.5	2.2	1.3	0.00
Construction	4.8	4.2	2.0	0.00	4.1	3.8	1.9	0.00
Manufacturing	3.4	2.9	1.4	0.00	3.1	2.8	1.4	0.00
Service-providing industries	1.3	1.3	0.9	0.00	1.4	1.3	0.9	0.00
Trade, transportation, and utilities	1.6	1.7	1.1	0.00	2.0	2.1	1.0	0.00
Retail trade	2.6	1.6	2.4	0.00	3.3	3.2	2.1	2.73
Transportation and warehousing	5.2	5.2	1.7	0.00	5.5	5.5	1.7	0.00
Information	8.6	–	–	0.00	9.4	–	–	0.98
Financial activities	3.0	3.1	0.8	0.00	2.9	3.0	0.8	0.98
Finance and insurance	2.5	2.5	0.9	0.00	2.6	2.6	0.9	0.00
Credit intermediation and related activities	4.3	4.2	1.6	0.00	4.6	4.5	1.6	0.00
Insurance carriers and related activities	3.5	3.4	1.3	0.00	3.6	3.3	1.3	6.51
Professional and business services	3.1	3.2	2.7	0.00	3.1	3.0	2.7	2.13
Professional and technical services	5.6	–	–	0.00	5.7	–	–	5.28
Education and health services	2.5	2.2	1.4	0.00	2.8	2.7	1.5	0.00
Educational services	2.8	0.8	2.7	0.00	3.1	–	–	0.59
Junior colleges, colleges, and universities	4.5	1.3	4.5	0.00	4.6	1.3	4.6	0.00
Health care and social assistance	2.9	2.6	1.6	0.00	3.2	3.1	1.7	0.00

See footnotes at end of table.

Table 16. Standard errors for outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Generic drugs				Brand-name drugs			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
1 to 99 workers	1.8	1.7	1.1	\$0.00	1.6	1.6	1.0	\$6.06
1 to 49 workers	2.3	2.0	1.4	0.00	2.2	2.1	1.3	5.94
50 to 99 workers	2.8	2.6	0.6	0.00	3.3	3.3	0.6	7.26
100 workers or more	1.8	1.5	0.9	0.00	1.7	1.5	0.9	0.00
100 to 499 workers	2.8	2.4	1.4	0.00	2.5	2.4	1.5	0.00
500 workers or more	1.7	1.5	0.8	0.00	1.7	1.6	0.8	5.15
Geographic area								
New England	4.4	1.2	4.4	0.00	4.6	1.5	4.7	0.00
Middle Atlantic	3.8	2.6	2.3	0.00	3.0	2.4	1.7	2.94
East North Central	3.8	3.6	2.6	0.00	3.8	3.9	2.6	5.58
West North Central	3.3	2.7	2.4	0.00	4.0	3.5	2.0	0.00
South Atlantic	2.2	1.9	1.1	0.00	2.3	1.9	1.0	1.59
East South Central	5.3	—	—	0.00	2.4	4.0	2.5	7.72
West South Central	3.7	—	—	0.00	4.2	4.7	2.0	2.23
Mountain	5.2	4.9	1.2	0.00	4.6	4.7	1.2	0.55
Pacific	2.9	2.8	0.8	0.00	2.7	2.4	1.1	0.00

¹ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 17. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Plans open to new employees	Open to new employees				Plans not open to new employees	Not determinable	
			With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement			Age and service requirement not determinable
Worker characteristic									
All workers	100	87	69	21	12	18	1	12	1
Management, professional, and related	100	83	67	21	12	16	(¹)	17	(¹)
Management, business, and financial	100	86	73	21	12	12	(¹)	14	(¹)
Professional and related	100	81	62	21	12	19	(¹)	18	1
Service	100	91	80	21	12	9	2	9	1
Sales and office	100	94	81	21	12	12	(¹)	6	(¹)
Sales and related	100	98	88	21	12	-	-	-	-
Office and administrative support	100	92	79	21	12	13	(¹)	7	(¹)
Natural resources, construction, and maintenance	100	89	53	21	12	35	(¹)	-	-
Construction, extraction, farming, fishing, and forestry	100	97	47	21	12	49	-	-	-
Installation, maintenance, and repair	100	78	60	21	12	-	-	-	-
Production, transportation, and material moving	100	83	61	21	12	20	2	15	2
Production	100	68	45	21	12	20	3	28	4
Transportation and material moving	100	96	76	21	12	-	-	-	-
Full time	100	86	67	21	12	18	1	13	1
Part time	100	94	80	21	12	14	(¹)	-	-
Union	100	89	63	21	12	25	1	10	(¹)
Nonunion	100	86	72	21	12	13	1	13	1
Average wage within the following categories: ²									
Lowest 25 percent	100	93	76	21	12	-	-	-	-
Second 25 percent	100	93	71	21	12	21	1	7	(¹)
Third 25 percent	100	90	72	21	12	16	2	8	2
Highest 25 percent	100	81	63	21	12	18	(¹)	18	1
Highest 10 percent	100	82	69	21	12	13	(¹)	17	(¹)
Establishment characteristic									
Goods-producing industries	100	74	43	21	12	28	3	24	2
Construction	100	97	39	-	-	58	-	-	-
Manufacturing	100	66	44	21	12	17	4	31	3
Service-providing industries	100	91	77	21	12	14	(¹)	8	(¹)
Trade, transportation, and utilities	100	92	79	21	12	13	-	-	-
Retail trade	100	94	78	21	12	-	-	-	-
Information	100	83	71	21	12	-	-	-	-
Financial activities	100	90	80	21	12	10	(¹)	10	(¹)
Finance and insurance	100	90	79	21	12	10	(¹)	10	(¹)
Credit intermediation and related activities	100	93	82	21	12	-	-	-	-
Insurance carriers and related activities	100	88	76	21	12	-	-	-	-
Education and health services	100	94	69	21	12	24	1	6	-
Educational services	100	93	-	-	-	47	-	-	-
Junior colleges, colleges, and universities	100	87	47	19	12	40	-	-	-
Health care and social assistance	100	94	70	21	12	-	-	6	-

See footnotes at end of table.

Table 17. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Plans open to new employees	Open to new employees				Plans not open to new employees	Not determinable	
			With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement			Age and service requirement not determinable
1 to 99 workers	100	87	69	21	12	17	(¹)	11	2
1 to 49 workers	100	88	70	21	12	—	—	12	(¹)
50 to 99 workers	100	85	68	21	12	—	—	—	—
100 workers or more	100	87	68	21	12	18	1	13	(¹)
100 to 499 workers	100	88	66	21	12	20	2	12	—
500 workers or more	100	86	70	21	12	16	1	13	1
Geographic area									
New England	100	91	77	21	12	14	1	—	—
Middle Atlantic	100	90	71	21	12	19	—	10	(¹)
East North Central	100	80	67	21	12	12	1	20	(¹)
West North Central	100	91	83	21	12	—	—	—	—
South Atlantic	100	83	67	21	12	14	2	15	2
East South Central	100	94	—	—	—	52	—	—	—
West South Central	100	94	68	21	12	—	—	—	—
Mountain	100	85	66	21	12	—	—	—	—
Pacific	100	86	67	21	12	19	—	—	—

¹ Less than 0.5 percent.

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 17. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
Worker characteristic								
All workers	1.2	2.0	0.0	0.0	1.7	0.2	1.2	0.4
Management, professional, and related	2.0	3.0	0.0	0.0	2.5	0.2	2.0	0.3
Management, business, and financial	2.3	3.5	0.0	0.0	2.5	0.3	2.3	(¹)
Professional and related	2.6	3.8	0.0	0.0	4.1	0.3	2.5	0.4
Service	2.6	3.3	0.0	0.0	2.1	1.1	2.7	0.3
Sales and office	1.2	2.6	0.0	0.0	2.3	0.2	1.2	0.1
Sales and related	1.5	4.9	0.0	0.0	—	—	—	—
Office and administrative support	1.7	2.8	0.0	0.0	2.2	0.3	1.7	0.2
Natural resources, construction, and maintenance	4.0	5.2	0.0	0.0	5.4	0.3	—	—
Construction, extraction, farming, fishing, and forestry	1.7	6.6	4.0	1.2	6.8	—	—	—
Installation, maintenance, and repair	7.9	8.8	0.0	0.0	—	—	—	—
Production, transportation, and material moving	2.9	5.2	0.0	0.0	4.0	0.8	2.6	1.5
Production	3.9	5.3	0.0	0.0	4.0	1.1	3.7	2.3
Transportation and material moving	1.7	6.4	0.0	0.0	—	—	—	—
Full time	1.3	2.1	0.0	0.0	2.0	0.3	1.3	0.5
Part time	2.2	4.7	0.0	0.0	4.0	0.2	—	—
Union	1.8	2.7	0.0	0.0	2.2	0.4	1.8	0.2
Nonunion	1.6	2.8	0.0	0.0	2.5	0.3	1.6	0.7
Average wage within the following categories: ²								
Lowest 25 percent	3.2	5.8	0.0	0.0	—	—	—	—
Second 25 percent	1.7	3.8	0.0	0.0	4.0	0.3	1.7	0.1
Third 25 percent	1.9	3.2	0.0	0.0	2.7	0.6	1.4	1.4
Highest 25 percent	2.0	2.5	0.0	0.0	1.7	0.2	2.0	0.4
Highest 10 percent	2.5	3.1	0.0	0.0	1.9	0.2	2.5	0.2
Establishment characteristic								
Goods-producing industries	3.2	3.7	0.0	0.0	4.4	0.9	3.1	1.7
Construction	2.6	7.0	—	—	7.2	—	—	—
Manufacturing	4.0	4.5	0.0	0.0	4.3	1.3	3.6	2.3
Service-providing industries	1.3	2.5	0.0	0.0	2.0	0.1	1.3	0.2
Trade, transportation, and utilities	2.9	4.3	0.0	0.0	3.4	—	—	—
Retail trade	4.0	7.3	0.0	0.0	—	—	—	—
Information	5.6	8.4	0.0	0.0	—	—	—	—
Financial activities	2.1	3.2	0.0	0.0	2.9	0.2	2.1	(¹)
Finance and insurance	2.4	3.6	0.0	0.0	3.0	0.2	2.4	(¹)
Credit intermediation and related activities	3.4	4.7	0.0	0.0	—	—	—	—
Insurance carriers and related activities	4.1	6.2	0.0	0.0	—	—	—	—
Education and health services	1.6	6.4	0.0	0.0	6.5	0.5	1.6	—
Educational services	2.6	—	—	—	13.4	—	—	—
Junior colleges, colleges, and universities	3.6	5.1	2.2	0.0	4.6	—	—	—
Health care and social assistance	1.7	6.7	0.0	0.0	—	—	1.7	—

See footnotes at end of table.

Table 17. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers	2.8	5.0	0.0	0.0	5.1	0.2	2.7	1.5
1 to 49 workers	3.5	6.6	0.0	0.0	—	—	3.5	0.5
50 to 99 workers	5.7	6.7	0.0	0.0	—	—	—	—
100 workers or more	1.5	2.2	0.0	0.0	1.7	0.3	1.5	0.2
100 to 499 workers	2.1	3.3	0.0	0.0	2.7	0.7	2.1	—
500 workers or more	1.9	2.7	0.0	0.0	2.1	0.3	1.9	0.4
Geographic area								
New England	3.1	5.1	0.0	0.0	2.9	0.5	—	—
Middle Atlantic	2.2	3.8	0.0	0.0	3.7	—	2.3	0.2
East North Central	2.5	4.1	0.0	0.0	2.7	0.6	2.6	(¹)
West North Central	5.1	7.1	0.0	0.0	—	—	—	—
South Atlantic	4.2	5.4	0.0	0.0	3.4	0.8	4.5	1.6
East South Central	1.7	—	—	—	14.4	—	—	—
West South Central	2.0	9.0	0.0	0.0	—	—	—	—
Mountain	9.0	10.3	0.0	0.0	—	—	—	—
Pacific	4.6	6.6	0.0	0.0	3.3	—	—	—

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

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Table 18. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2009

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Single employer	Multi-employer ¹	Other ²
Worker characteristic				
All workers	100	70	—	—
Management, professional, and related	100	89	—	—
Management, business, and financial	100	91	—	—
Professional and related	100	87	—	—
Service	100	59	—	—
Sales and office	100	82	—	—
Sales and related	100	63	—	—
Office and administrative support	100	89	—	—
Natural resources, construction, and maintenance	100	—	66	—
Construction, extraction, farming, fishing, and forestry	100	—	92	—
Installation, maintenance, and repair	100	61	—	—
Production, transportation, and material moving	100	57	—	—
Production	100	74	—	—
Transportation and material moving	100	42	—	—
Full time	100	72	—	—
Part time	100	53	—	—
Union	100	—	57	—
Nonunion	100	91	—	—
Average wage within the following categories: ³				
Lowest 25 percent	100	60	—	—
Second 25 percent	100	73	—	—
Third 25 percent	100	69	—	—
Highest 25 percent	100	72	—	—
Highest 10 percent	100	82	—	—
Establishment characteristic				
Goods-producing industries	100	55	45	—
Construction	100	—	99	—
Manufacturing	100	70	30	—
Service-providing industries	100	75	—	—
Trade, transportation, and utilities	100	56	30	15
Retail trade	100	56	—	—
Information	100	77	—	—
Financial activities	100	99	—	—
Finance and insurance	100	100	—	—
Credit intermediation and related activities	100	100	—	—
Insurance carriers and related activities	100	99	—	—
Education and health services	100	76	—	—
Educational services	100	80	—	—
Junior colleges, colleges, and universities	100	99	—	—
Health care and social assistance	100	76	—	—

See footnotes at end of table.

Table 18. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Single employer	Multi-employer ¹	Other ²
1 to 99 workers	100	61	—	—
1 to 49 workers	100	56	—	—
50 to 99 workers	100	73	—	—
100 workers or more	100	74	—	—
100 to 499 workers	100	64	—	—
500 workers or more	100	82	—	—
Geographic area				
New England	100	74	—	—
Middle Atlantic	100	65	—	—
East North Central	100	71	—	—
West North Central	100	67	—	—
South Atlantic	100	85	—	—
West South Central	100	71	—	—
Mountain	100	78	—	—
Pacific	100	67	—	—

¹ Plans established by a labor organization and provided to employees of two or more unrelated companies in accordance with a collective bargaining agreement.

² Includes plans administered by employer associations and the United States Railroad Retirement Board.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 18. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2009

Characteristics	Single employer	Multi-employer ¹	Other ²
Worker characteristic			
All workers	2.5	—	—
Management, professional, and related	2.6	—	—
Management, business, and financial	2.4	—	—
Professional and related	3.8	—	—
Service	3.9	—	—
Sales and office	4.1	—	—
Sales and related	10.4	—	—
Office and administrative support	2.5	—	—
Natural resources, construction, and maintenance	—	5.0	—
Construction, extraction, farming, fishing, and forestry	—	3.0	—
Installation, maintenance, and repair	8.0	—	—
Production, transportation, and material moving	5.7	—	—
Production	3.9	—	—
Transportation and material moving	7.7	—	—
Full time	2.5	—	—
Part time	7.1	—	—
Union	—	3.9	—
Nonunion	2.5	—	—
Average wage within the following categories: ³			
Lowest 25 percent	7.5	—	—
Second 25 percent	5.8	—	—
Third 25 percent	3.7	—	—
Highest 25 percent	2.8	—	—
Highest 10 percent	3.7	—	—
Establishment characteristic			
Goods-producing industries	3.9	3.9	—
Construction	—	1.3	—
Manufacturing	4.5	4.5	—
Service-providing industries	2.6	—	—
Trade, transportation, and utilities	5.5	4.4	4.2
Retail trade	7.7	—	—
Information	6.7	—	—
Financial activities	0.4	—	—
Finance and insurance	0.2	—	—
Credit intermediation and related activities	0.3	—	—
Insurance carriers and related activities	0.1	—	—
Education and health services	6.5	—	—
Educational services	16.6	—	—
Junior colleges, colleges, and universities	0.4	—	—
Health care and social assistance	6.9	—	—

See footnotes at end of table.

Table 18. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Single employer	Multi-employer ¹	Other ²
1 to 99 workers	5.4	—	—
1 to 49 workers	7.0	—	—
50 to 99 workers	7.0	—	—
100 workers or more	3.0	—	—
100 to 499 workers	4.5	—	—
500 workers or more	3.1	—	—
Geographic area			
New England	13.4	—	—
Middle Atlantic	3.2	—	—
East North Central	5.4	—	—
West North Central	6.5	—	—
South Atlantic	5.3	—	—
West South Central	6.7	—	—
Mountain	6.9	—	—
Pacific	10.2	—	—

¹ Plans established by a labor organization and provided to employees of two or more unrelated companies in accordance with a collective bargaining agreement.

² Includes plans administered by employer associations and the United States Railroad Retirement Board.

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

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 19. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2009

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
			Percent of terminal earnings	Percent of career earnings	Dollar amount	Percent of employer contribution		Cash balance	Pension equity	Other
Worker characteristic										
All workers	100	75	35	11	24	6	25	23	-	-
Management, professional, and related	100	64	37	17	-	-	36	33	-	-
Management, business, and financial	100	58	33	14	-	-	42	40	-	-
Professional and related	100	68	40	19	-	-	32	29	-	-
Service	100	78	32	-	32	-	22	17	-	-
Sales and office	100	69	37	-	21	-	31	31	-	-
Sales and related	100	81	29	-	44	-	19	19	-	-
Office and administrative support	100	64	39	13	-	-	36	36	-	-
Natural resources, construction, and maintenance	100	85	-	-	42	21	15	15	-	-
Construction, extraction, farming, fishing, and forestry	100	-	-	-	53	36	-	-	-	-
Installation, maintenance, and repair	100	73	33	-	27	-	27	27	-	-
Production, transportation, and material moving	100	91	40	-	35	-	9	7	-	-
Production	100	86	39	-	38	-	14	11	-	-
Transportation and material moving	100	-	41	-	33	-	-	-	-	-
Full time	100	74	36	11	21	6	26	24	-	-
Part time	100	81	25	-	44	-	19	17	-	-
Union	100	87	22	6	45	13	13	11	-	-
Nonunion	100	67	42	14	-	-	33	31	-	-
Average wage within the following categories: ¹										
Lowest 25 percent	100	77	36	-	-	-	23	22	-	-
Second 25 percent	100	80	37	-	26	-	20	18	-	-
Third 25 percent	100	76	39	-	24	-	24	23	-	-
Highest 25 percent	100	71	31	12	21	7	29	26	-	-
Highest 10 percent	100	67	30	-	18	-	33	28	-	-
Establishment characteristic										
Goods-producing industries	100	84	27	3	39	15	16	13	-	-
Construction	100	-	-	-	52	41	-	-	-	-
Manufacturing	100	81	35	-	36	-	19	16	-	-
Service-providing industries	100	72	37	-	19	-	28	27	-	-
Trade, transportation, and utilities	100	91	39	-	36	-	9	9	-	-
Retail trade	100	-	28	-	49	-	-	-	-	-
Information	100	47	-	-	-	-	53	45	-	-
Financial activities	100	47	26	13	-	-	53	52	-	-
Finance and insurance	100	47	27	13	-	-	53	53	-	-
Credit intermediation and related activities	100	34	13	16	-	-	66	65	-	-
Insurance carriers and related activities	100	62	53	-	-	-	38	37	-	-
Education and health services	100	76	46	-	-	-	24	21	-	-
Junior colleges, colleges, and universities	100	-	30	25	-	-	-	-	-	-
Health care and social assistance	100	75	46	-	-	-	25	22	-	-
1 to 99 workers	100	81	38	15	17	11	19	18	-	-
1 to 49 workers	100	78	38	-	15	-	22	22	-	-
50 to 99 workers	100	-	39	-	-	-	-	-	-	-
100 workers or more	100	73	33	-	27	-	27	25	-	-
100 to 499 workers	100	78	33	-	35	-	22	19	-	-
500 workers or more	100	68	34	-	20	-	32	30	-	-

See footnotes at end of table.

Table 19. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
			Percent of terminal earnings	Percent of career earnings	Dollar amount	Percent of employer contribution		Cash balance	Pension equity	Other
Geographic area										
Middle Atlantic	100	73	37	—	26	—	27	25	—	—
East North Central	100	74	29	—	34	—	26	22	—	—
West North Central	100	79	34	—	23	—	21	21	—	—
South Atlantic	100	69	40	—	18	—	31	29	—	—
West South Central	100	83	45	—	—	—	17	16	—	—
Pacific	100	77	34	—	15	—	23	22	—	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 19. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2009

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar amount	Percent of employer contribution		Cash balance	Pension equity	Other
Worker characteristic									
All workers	1.6	2.6	1.3	1.7	1.4	1.6	1.5	-	-
Management, professional, and related	2.6	3.2	2.6	-	-	2.6	2.8	-	-
Management, business, and financial	4.9	3.9	3.3	-	-	4.9	5.2	-	-
Professional and related	3.0	3.9	3.6	-	-	3.0	3.3	-	-
Service	3.2	7.7	-	8.8	-	3.2	3.9	-	-
Sales and office	3.2	4.4	-	4.3	-	3.2	3.1	-	-
Sales and related	4.9	8.5	-	10.0	-	4.9	4.6	-	-
Office and administrative support	3.9	4.8	2.2	-	-	3.9	3.9	-	-
Natural resources, construction, and maintenance	3.7	-	-	6.7	5.4	3.7	3.7	-	-
Construction, extraction, farming, fishing, and forestry	-	-	-	9.1	9.2	-	-	-	-
Installation, maintenance, and repair	7.3	7.3	-	7.8	-	7.3	7.3	-	-
Production, transportation, and material moving	2.3	6.3	-	4.5	-	2.3	1.9	-	-
Production	3.8	6.7	-	5.1	-	3.8	3.0	-	-
Transportation and material moving	-	8.1	-	6.5	-	-	-	-	-
Full time	1.8	2.5	1.5	1.8	1.2	1.8	1.7	-	-
Part time	2.6	5.1	-	4.9	-	2.6	2.7	-	-
Union	2.2	4.0	1.5	3.2	3.5	2.2	1.8	-	-
Nonunion	2.4	3.0	2.0	-	-	2.4	2.6	-	-
Average wage within the following categories: ¹									
Lowest 25 percent	4.7	6.9	-	-	-	4.7	4.7	-	-
Second 25 percent	3.6	4.5	-	3.8	-	3.6	2.8	-	-
Third 25 percent	2.8	4.1	-	2.6	-	2.8	2.7	-	-
Highest 25 percent	2.0	2.8	1.8	2.5	2.0	2.0	2.1	-	-
Highest 10 percent	3.1	4.7	-	4.5	-	3.1	3.8	-	-
Establishment characteristic									
Goods-producing industries	3.5	3.4	0.9	4.5	3.1	3.5	2.9	-	-
Construction	-	-	-	8.4	8.8	-	-	-	-
Manufacturing	4.3	4.6	-	4.7	-	4.3	3.6	-	-
Service-providing industries	2.1	3.2	-	2.1	-	2.1	2.1	-	-
Trade, transportation, and utilities	2.0	4.8	-	4.7	-	2.0	2.0	-	-
Retail trade	-	6.9	-	7.5	-	-	-	-	-
Information	9.2	-	-	-	-	9.2	9.4	-	-
Financial activities	4.5	4.0	2.7	-	-	4.5	4.5	-	-
Finance and insurance	4.9	4.0	2.8	-	-	4.9	4.9	-	-
Credit intermediation and related activities	5.6	3.3	4.1	-	-	5.6	5.6	-	-
Insurance carriers and related activities	7.3	7.6	-	-	-	7.3	7.3	-	-
Education and health services	3.6	6.4	-	-	-	3.6	3.7	-	-
Junior colleges, colleges, and universities	-	4.8	3.8	-	-	-	-	-	-
Health care and social assistance	4.0	6.6	-	-	-	4.0	4.1	-	-
1 to 99 workers	3.7	5.2	2.7	3.2	3.1	3.7	3.4	-	-
1 to 49 workers	4.7	6.4	-	3.6	-	4.7	4.7	-	-
50 to 99 workers	-	8.4	-	-	-	-	-	-	-
100 workers or more	1.8	2.7	-	2.0	-	1.8	1.8	-	-
100 to 499 workers	2.8	4.4	-	4.0	-	2.8	2.3	-	-
500 workers or more	3.0	2.9	-	2.2	-	3.0	3.4	-	-

See footnotes at end of table.

Table 19. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar amount	Percent of employer contribution		Cash balance	Pension equity	Other
Geographic area									
Middle Atlantic	4.2	6.2	—	4.8	—	4.2	3.9	—	—
East North Central	3.5	3.8	—	4.5	—	3.5	3.1	—	—
West North Central	4.9	3.4	—	5.5	—	4.9	4.9	—	—
South Atlantic	3.7	7.2	—	4.5	—	3.7	4.2	—	—
West South Central	4.8	6.6	—	—	—	4.8	4.3	—	—
Pacific	3.0	7.9	—	3.0	—	3.0	2.7	—	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 20. Defined contribution plans: Type of plan and method of contribution, private industry workers, National Compensation Survey, 2009

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Type of plan ¹							Method of contribution ¹	
	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other	Pre-tax contribution	Roth 401(k) contribution (post-tax) ²
Worker characteristic									
All workers	64	23	4	18	2	4	—	82	22
Management, professional, and related	70	19	—	21	—	—	—	87	24
Management, business, and financial	76	18	—	16	—	—	—	88	26
Professional and related	66	20	—	24	—	—	—	86	23
Service	58	16	—	20	—	—	—	77	24
Protective service	71	—	—	—	—	—	—	82	—
Sales and office	60	28	4	14	—	5	—	81	22
Sales and related	55	39	—	—	—	—	—	82	19
Office and administrative support	63	22	3	16	—	—	—	80	24
Natural resources, construction, and maintenance	55	19	—	25	—	—	—	73	15
Construction, extraction, farming, fishing, and forestry	44	—	—	35	—	—	—	64	—
Installation, maintenance, and repair	67	19	—	—	—	—	—	82	22
Production, transportation, and material moving	65	26	—	16	—	—	—	80	18
Production	64	24	—	17	—	—	—	79	21
Transportation and material moving	67	28	—	—	—	—	—	82	13
Full time	65	22	3	18	2	4	—	82	22
Part time	50	27	—	19	—	—	—	76	16
Union	57	16	—	37	—	—	—	77	24
Nonunion	65	23	4	16	2	4	—	82	22
Average wage within the following categories: ³									
Lowest 25 percent	55	31	—	12	—	—	—	77	22
Lowest 10 percent	54	—	—	—	—	—	—	70	—
Second 25 percent	59	24	6	16	—	6	—	79	15
Third 25 percent	63	24	2	19	—	5	—	81	20
Highest 25 percent	71	18	—	21	—	—	—	86	28
Highest 10 percent	74	16	—	21	—	—	—	89	35
Establishment characteristic									
Goods-producing industries	63	24	—	21	—	—	—	76	16
Construction	47	—	—	—	—	—	—	59	—
Manufacturing	66	23	—	22	—	—	—	80	20
Service-providing industries	64	22	5	17	—	4	—	84	23
Trade, transportation, and utilities	62	33	7	—	—	—	—	84	18
Wholesale trade	77	—	—	—	—	—	—	89	23
Retail trade	52	45	—	—	—	—	—	80	12
Transportation and warehousing	67	—	—	—	—	—	—	85	—
Utilities	—	—	—	—	—	—	—	99	69
Information	80	—	—	—	—	—	—	86	35
Financial activities	82	19	—	—	—	—	—	92	31
Finance and insurance	86	19	—	—	—	—	—	95	35
Credit intermediation and related activities	86	—	—	—	—	—	—	95	24
Insurance carriers and related activities	86	—	—	—	—	—	—	95	45
Real estate and rental and leasing	—	—	—	—	—	—	—	73	—
Professional and business services	65	—	—	—	—	—	—	82	32
Professional and technical services	66	—	—	—	—	—	—	77	35
Administrative and waste services	—	—	—	—	—	—	—	87	—
Education and health services	55	—	—	41	—	—	—	84	12
Educational services	35	—	—	65	—	—	—	82	12
Junior colleges, colleges, and universities	33	—	—	71	—	—	—	80	15
Health care and social assistance	60	—	—	35	—	—	—	85	12
Leisure and hospitality	—	—	—	—	—	—	—	61	37
Accommodation and food services	—	—	—	—	—	—	—	59	—
Other services	—	—	—	—	—	—	—	86	21

See footnotes at end of table.

Table 20. Defined contribution plans: Type of plan and method of contribution, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Type of plan ¹							Method of contribution ¹	
	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other	Pre-tax contribution	Roth 401(k) contribution (post-tax) ²
1 to 99 workers	56	25	4	15	4	9	—	76	17
1 to 49 workers	52	22	—	17	—	11	—	73	18
50 to 99 workers	64	33	—	—	—	—	—	81	14
100 workers or more	70	21	—	20	—	—	—	86	26
100 to 499 workers	65	25	—	18	—	—	—	84	25
500 workers or more	77	15	—	23	—	—	—	89	27
Geographic area									
New England	71	—	—	—	—	—	—	87	33
Middle Atlantic	62	13	—	24	—	—	—	77	25
East North Central	62	23	—	28	—	—	—	82	23
West North Central	57	25	—	—	—	—	—	79	18
South Atlantic	66	25	—	15	—	—	—	85	22
East South Central	58	24	—	—	—	—	—	71	14
West South Central	69	29	—	14	—	—	—	86	22
Mountain	62	22	—	—	—	—	—	80	21
Pacific	64	24	—	16	—	—	—	83	19

¹ Sum of individual items may be greater than total because multiple plans or methods of contribution are available to some employees.

² Plans that combine features of traditional Roth IRA plans and 401(k) plans. Under these plans employees are allowed to have part or all of their retirement plan contributions be subject to all the same post-tax treatment as under a Roth IRA plan.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published

in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 20. Standard errors for defined contribution plans: Type of plan and method of contribution, private industry workers, National Compensation Survey, 2009

Characteristics	Type of plan							Method of contribution	
	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other	Pre-tax contribution	Roth 401(k) contribution (post-tax) ¹
Worker characteristic									
All workers	1.5	1.6	1.1	1.5	0.6	0.8	—	1.4	1.3
Management, professional, and related	2.3	2.6	—	2.6	—	—	—	1.9	2.0
Management, business, and financial	2.6	2.5	—	2.5	—	—	—	2.4	2.3
Professional and related	2.8	3.1	—	3.2	—	—	—	2.2	2.6
Service	6.1	3.3	—	3.7	—	—	—	6.2	4.6
Protective service	8.7	—	—	—	—	—	—	5.8	—
Sales and office	2.9	2.3	1.0	2.5	—	1.2	—	2.1	1.9
Sales and related	3.7	4.3	—	—	—	—	—	3.2	2.9
Office and administrative support	3.4	2.3	0.8	2.6	—	—	—	2.7	2.4
Natural resources, construction, and maintenance	4.1	3.3	—	4.4	—	—	—	4.0	2.8
Construction, extraction, farming, fishing, and forestry	6.3	—	—	7.4	—	—	—	6.6	—
Installation, maintenance, and repair	4.7	3.4	—	—	—	—	—	3.5	4.3
Production, transportation, and material moving	2.8	3.0	—	2.2	—	—	—	2.7	2.8
Production	3.9	3.6	—	3.1	—	—	—	3.8	3.8
Transportation and material moving	3.6	4.1	—	—	—	—	—	3.2	3.7
Full time	1.6	1.6	0.9	1.5	0.6	0.9	—	1.4	1.4
Part time	4.6	4.5	—	5.3	—	—	—	5.6	3.2
Union	4.2	3.6	—	4.3	—	—	—	4.6	3.8
Nonunion	1.5	1.7	1.1	1.6	0.6	0.9	—	1.4	1.4
Average wage within the following categories: ²									
Lowest 25 percent	4.7	4.3	—	3.5	—	—	—	4.4	4.0
Lowest 10 percent	11.2	—	—	—	—	—	—	11.0	—
Second 25 percent	3.3	2.2	1.7	3.0	—	1.8	—	2.7	1.6
Third 25 percent	2.2	2.4	0.6	2.3	—	1.2	—	1.9	1.9
Highest 25 percent	1.8	2.1	—	2.5	—	—	—	1.7	2.1
Highest 10 percent	2.0	2.1	—	2.9	—	—	—	2.0	3.3
Establishment characteristic									
Goods-producing industries	3.1	3.2	—	2.7	—	—	—	2.9	2.2
Construction	6.8	—	—	—	—	—	—	7.9	—
Manufacturing	3.5	3.4	—	3.0	—	—	—	3.6	2.7
Service-providing industries	1.9	1.7	1.3	1.8	—	1.0	—	1.5	1.6
Trade, transportation, and utilities	2.9	2.9	1.8	—	—	—	—	1.8	2.5
Wholesale trade	4.7	—	—	—	—	—	—	3.3	6.1
Retail trade	4.1	4.6	—	—	—	—	—	2.6	2.0
Transportation and warehousing	6.9	—	—	—	—	—	—	4.9	—
Utilities	—	—	—	—	—	—	—	0.8	7.7
Information	7.0	—	—	—	—	—	—	6.4	8.7
Financial activities	2.5	2.7	—	—	—	—	—	2.0	3.7
Finance and insurance	2.1	2.6	—	—	—	—	—	1.1	3.9
Credit intermediation and related activities	2.7	—	—	—	—	—	—	1.6	3.7
Insurance carriers and related activities	4.7	—	—	—	—	—	—	1.8	6.5
Real estate and rental and leasing	—	—	—	—	—	—	—	12.1	—
Professional and business services	5.0	—	—	—	—	—	—	3.7	4.8
Professional and technical services	5.6	—	—	—	—	—	—	5.4	6.7
Administrative and waste services	—	—	—	—	—	—	—	6.7	—
Education and health services	4.2	—	—	4.3	—	—	—	3.2	2.3
Educational services	4.4	—	—	4.9	—	—	—	3.7	2.1
Junior colleges, colleges, and universities	3.6	—	—	4.3	—	—	—	2.6	1.7
Health care and social assistance	5.1	—	—	5.3	—	—	—	3.8	2.8
Leisure and hospitality	—	—	—	—	—	—	—	13.4	10.2
Accommodation and food services	—	—	—	—	—	—	—	15.8	—
Other services	—	—	—	—	—	—	—	12.3	6.0

See footnotes at end of table.

Table 20. Standard errors for defined contribution plans: Type of plan and method of contribution, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Type of plan							Method of contribution	
	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other	Pre-tax contribution	Roth 401(k) contribution (post-tax) ¹
1 to 99 workers	2.5	3.1	1.2	2.3	1.3	1.8	—	2.4	2.0
1 to 49 workers	2.9	2.8	—	3.0	—	2.4	—	2.9	2.2
50 to 99 workers	4.6	6.2	—	—	—	—	—	3.7	3.3
100 workers or more	1.9	1.7	—	2.0	—	—	—	2.0	2.0
100 to 499 workers	2.5	2.1	—	2.8	—	—	—	2.7	2.9
500 workers or more	2.4	2.8	—	2.6	—	—	—	2.1	2.5
Geographic area									
New England	7.8	—	—	—	—	—	—	8.8	3.4
Middle Atlantic	5.4	3.1	—	3.6	—	—	—	4.9	4.8
East North Central	3.2	3.1	—	4.0	—	—	—	2.7	3.9
West North Central	6.2	5.2	—	—	—	—	—	6.5	3.7
South Atlantic	2.8	4.7	—	3.7	—	—	—	2.9	3.3
East South Central	8.4	5.5	—	—	—	—	—	8.9	3.8
West South Central	3.2	5.2	—	3.7	—	—	—	2.5	3.1
Mountain	6.5	3.5	—	—	—	—	—	6.4	1.9
Pacific	3.7	5.3	—	3.8	—	—	—	1.2	3.5

¹ Plans that combine features of traditional Roth IRA plans and 401(k) plans. Under these plans employees are allowed to have part or all of their retirement plan contributions be subject to all the same post-tax treatment as under a Roth IRA plan.

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 21. Defined contribution plans: Plan sponsor, private industry workers, National Compensation Survey, 2009

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Single employer	Multi-employer ¹	Employer association	Other
Worker characteristic				
All workers	97	3	—	—
Management, professional, and related	98	—	—	—
Management, business, and financial	98	—	—	—
Professional and related	99	—	—	—
Service	98	—	—	—
Protective service	98	—	—	—
Sales and office	99	—	—	—
Sales and related	100	—	—	—
Office and administrative support	99	1	—	—
Natural resources, construction, and maintenance	81	17	—	—
Construction, extraction, farming, fishing, and forestry	73	25	—	—
Installation, maintenance, and repair	89	—	—	—
Production, transportation, and material moving	97	—	—	—
Production	96	—	—	—
Transportation and material moving	98	—	—	—
Full time	97	3	—	—
Part time	99	—	—	—
Union	74	23	—	—
Nonunion	99	—	—	—
Average wage within the following categories: ²				
Lowest 25 percent	99	—	—	—
Lowest 10 percent	100	—	—	—
Second 25 percent	98	—	—	—
Third 25 percent	98	2	—	—
Highest 25 percent	95	4	—	—
Highest 10 percent	96	—	—	—
Establishment characteristic				
Goods-producing industries	93	7	—	—
Construction	83	—	—	—
Manufacturing	95	—	—	—
Service-providing industries	98	1	—	—
Trade, transportation, and utilities	99	—	—	—
Wholesale trade	100	—	—	—
Retail trade	100	—	—	—
Transportation and warehousing	100	—	—	—
Utilities	76	—	—	—
Information	89	—	—	—
Financial activities	100	—	—	—
Finance and insurance	100	—	—	—
Credit intermediation and related activities	100	—	—	—
Insurance carriers and related activities	100	—	—	—
Real estate and rental and leasing	100	—	—	—
Professional and business services	97	—	—	—
Professional and technical services	99	—	—	—
Administrative and waste services	92	—	—	—
Education and health services	99	—	—	—
Educational services	99	—	—	—
Junior colleges, colleges, and universities	99	—	—	—
Health care and social assistance	99	—	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	100	—	—	—
Other services	93	—	—	—

See footnotes at end of table.

Table 21. Defined contribution plans: Plan sponsor, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Single employer	Multi-employer ¹	Employer association	Other
1 to 99 workers	98	2	—	—
1 to 49 workers	97	3	—	—
50 to 99 workers	98	—	—	—
100 workers or more	96	3	—	—
100 to 499 workers	96	—	—	—
500 workers or more	96	—	—	—
Geographic area				
New England	98	—	—	—
Middle Atlantic	95	4	—	—
East North Central	97	—	—	—
West North Central	97	—	—	—
South Atlantic	98	—	—	—
East South Central	98	—	—	—
West South Central	98	—	—	—
Mountain	99	—	—	—
Pacific	94	—	—	—

¹ Defined contribution plans offered by multi-employers cover employees of two or more unrelated employers and are governed by a collective bargaining agreement.

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

Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 21. Standard errors for defined contribution plans: Plan sponsor, private industry workers, National Compensation Survey, 2009

Characteristics	Single employer	Multi-employer ¹	Employer association	Other
Worker characteristic				
All workers	0.5	0.5	-	-
Management, professional, and related	0.7	-	-	-
Management, business, and financial	0.9	-	-	-
Professional and related	0.6	-	-	-
Service	1.1	-	-	-
Protective service	1.8	-	-	-
Sales and office	0.3	-	-	-
Sales and related	0.1	-	-	-
Office and administrative support	0.4	0.4	-	-
Natural resources, construction, and maintenance	4.1	4.0	-	-
Construction, extraction, farming, fishing, and forestry	6.5	6.5	-	-
Installation, maintenance, and repair	3.9	-	-	-
Production, transportation, and material moving	1.4	-	-	-
Production	1.6	-	-	-
Transportation and material moving	1.3	-	-	-
Full time	0.6	0.5	-	-
Part time	0.7	-	-	-
Union	3.6	3.7	-	-
Nonunion	0.3	-	-	-
Average wage within the following categories: ²				
Lowest 25 percent	0.4	-	-	-
Lowest 10 percent	0.0	-	-	-
Second 25 percent	0.6	-	-	-
Third 25 percent	0.6	0.5	-	-
Highest 25 percent	1.2	1.0	-	-
Highest 10 percent	1.2	-	-	-
Establishment characteristic				
Goods-producing industries	1.9	1.8	-	-
Construction	5.3	-	-	-
Manufacturing	2.2	-	-	-
Service-providing industries	0.5	0.3	-	-
Trade, transportation, and utilities	0.4	-	-	-
Wholesale trade	0.0	-	-	-
Retail trade	0.1	-	-	-
Transportation and warehousing	0.3	-	-	-
Utilities	7.0	-	-	-
Information	5.1	-	-	-
Financial activities	(³)	-	-	-
Finance and insurance	(³)	-	-	-
Credit intermediation and related activities	(³)	-	-	-
Insurance carriers and related activities	(³)	-	-	-
Real estate and rental and leasing	0.0	-	-	-
Professional and business services	1.7	-	-	-
Professional and technical services	1.0	-	-	-
Administrative and waste services	5.7	-	-	-
Education and health services	0.5	-	-	-
Educational services	0.6	-	-	-
Junior colleges, colleges, and universities	1.0	-	-	-
Health care and social assistance	0.5	-	-	-
Leisure and hospitality	0.0	-	-	-
Accommodation and food services	0.0	-	-	-
Other services	5.8	-	-	-

See footnotes at end of table.

Table 21. Standard errors for defined contribution plans: Plan sponsor, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Single employer	Multi-employer ¹	Employer association	Other
1 to 99 workers	0.7	0.6	—	—
1 to 49 workers	0.8	0.8	—	—
50 to 99 workers	0.9	—	—	—
100 workers or more	0.9	0.8	—	—
100 to 499 workers	1.1	—	—	—
500 workers or more	1.2	—	—	—
Geographic area				
New England	2.1	—	—	—
Middle Atlantic	1.3	1.0	—	—
East North Central	1.3	—	—	—
West North Central	1.9	—	—	—
South Atlantic	0.8	—	—	—
East South Central	1.6	—	—	—
West South Central	1.8	—	—	—
Mountain	0.6	—	—	—
Pacific	2.2	—	—	—

¹ Defined contribution plans offered by multi-employers cover employees of two or more unrelated employers and are governed by a collective bargaining agreement.

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical

Note for more details.

³ Less than 0.05.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 22. Savings and thrift plans: Summary of provisions, private industry workers, National Compensation Survey, 2009

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Pre-tax contribution	Roth 401(k) contribution (post-tax) ¹	Automatic enrollment provision ²	Automatic escalation feature
Worker characteristic				
All workers	100	30	19	8
Management, professional, and related	100	32	19	9
Management, business, and financial	100	33	18	8
Professional and related	100	32	20	10
Service	100	31	13	—
Protective service	100	—	—	—
Sales and office	100	32	20	7
Sales and related	100	29	26	—
Office and administrative support	100	33	18	7
Natural resources, construction, and maintenance	100	23	10	—
Construction, extraction, farming, fishing, and forestry	100	—	—	—
Installation, maintenance, and repair	100	29	13	—
Production, transportation, and material moving	100	22	24	10
Production	100	27	24	15
Transportation and material moving	100	—	25	—
Full time	100	30	19	8
Part time	100	22	20	—
Union	100	35	17	7
Nonunion	100	29	19	8
Average wage within the following categories: ³				
Lowest 25 percent	100	30	11	—
Lowest 10 percent	100	—	—	—
Second 25 percent	100	20	21	7
Third 25 percent	100	27	18	8
Highest 25 percent	100	37	21	10
Highest 10 percent	100	44	22	10
Establishment characteristic				
Goods-producing industries	100	21	20	14
Construction	100	—	—	—
Manufacturing	100	25	23	16
Service-providing industries	100	32	19	6
Trade, transportation, and utilities	100	26	23	4
Wholesale trade	100	26	—	—
Retail trade	100	22	23	—
Transportation and warehousing	100	—	—	—
Information	100	44	—	—
Financial activities	100	36	26	12
Finance and insurance	100	38	28	13
Credit intermediation and related activities	100	25	13	—
Insurance carriers and related activities	100	51	46	—
Professional and business services	100	46	—	—
Professional and technical services	100	49	—	—
Education and health services	100	14	15	9
Educational services	100	19	—	—
Junior colleges, colleges, and universities	100	20	—	—
Health care and social assistance	100	13	17	11

See footnotes at end of table.

Table 22. Savings and thrift plans: Summary of provisions, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Pre-tax contribution	Roth 401(k) contribution (post-tax) ¹	Automatic enrollment provision ²	Automatic escalation feature
1 to 99 workers	100	22	9	—
1 to 49 workers	100	24	10	—
50 to 99 workers	100	17	8	—
100 workers or more	100	34	25	10
100 to 499 workers	100	36	22	6
500 workers or more	100	32	28	15
Geographic area				
New England	100	42	—	—
Middle Atlantic	100	—	17	—
East North Central	100	33	18	—
West North Central	100	22	23	—
South Atlantic	100	29	16	—
East South Central	100	19	30	—
West South Central	100	28	18	8
Mountain	100	30	22	11
Pacific	100	25	19	—

¹ Plans that combine features of traditional Roth IRA plans and 401(k) plans. Under these plans employees are allowed to have part or all of their retirement plan contributions be subject to all the same post-tax treatment as under a Roth IRA plan.

² The employer that sponsors the plan automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and

below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 22. Standard errors for savings and thrift plans: Summary of provisions, private industry workers, National Compensation Survey, 2009

Characteristics	Pre-tax contribution	Roth 401(k) contribution (post-tax) ¹	Automatic enrollment provision ²	Automatic escalation feature
Worker characteristic				
All workers	0.0	2.2	1.5	1.0
Management, professional, and related	(³)	2.7	2.5	1.5
Management, business, and financial	0.0	3.1	2.4	1.7
Professional and related	0.0	3.6	3.3	1.9
Service	0.0	6.4	2.7	—
Protective service	(³)	—	—	—
Sales and office	(³)	3.2	2.0	1.5
Sales and related	0.0	4.6	4.4	—
Office and administrative support	(³)	3.8	2.1	1.6
Natural resources, construction, and maintenance	0.0	4.3	2.5	—
Construction, extraction, farming, fishing, and forestry	0.0	—	—	—
Installation, maintenance, and repair	0.0	6.2	3.8	—
Production, transportation, and material moving	0.0	3.7	3.9	2.7
Production	(³)	4.8	4.7	4.4
Transportation and material moving	0.0	—	5.6	—
Full time	0.0	2.2	1.6	1.0
Part time	0.0	4.3	3.6	—
Union	0.0	5.0	3.7	1.7
Nonunion	0.0	2.3	1.6	1.1
Average wage within the following categories: ⁴				
Lowest 25 percent	0.0	5.9	2.4	—
Lowest 10 percent	0.0	—	—	—
Second 25 percent	0.0	2.5	2.1	1.5
Third 25 percent	(³)	2.7	1.9	1.3
Highest 25 percent	0.0	2.8	2.5	1.5
Highest 10 percent	0.0	4.2	4.2	2.0
Establishment characteristic				
Goods-producing industries	0.0	2.9	3.5	3.4
Construction	0.0	—	—	—
Manufacturing	(³)	3.3	4.6	4.4
Service-providing industries	0.0	2.7	1.7	1.0
Trade, transportation, and utilities	0.0	3.6	3.0	0.8
Wholesale trade	0.0	7.1	—	—
Retail trade	0.0	3.7	4.5	—
Transportation and warehousing	0.0	—	—	—
Information	0.0	8.9	—	—
Financial activities	0.0	4.3	3.3	3.1
Finance and insurance	0.0	4.4	3.5	3.2
Credit intermediation and related activities	0.0	4.1	2.7	—
Insurance carriers and related activities	(³)	6.8	6.7	—
Professional and business services	0.0	6.8	—	—
Professional and technical services	0.0	9.1	—	—
Education and health services	0.0	3.1	3.0	2.7
Educational services	0.0	5.0	—	—
Junior colleges, colleges, and universities	0.0	2.9	—	—
Health care and social assistance	0.0	3.4	3.4	3.1

See footnotes at end of table.

Table 22. Standard errors for savings and thrift plans: Summary of provisions, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Pre-tax contribution	Roth 401(k) contribution (post-tax) ¹	Automatic enrollment provision ²	Automatic escalation feature
1 to 99 workers	0.0	3.1	1.7	—
1 to 49 workers	0.0	3.4	2.5	—
50 to 99 workers	0.0	4.6	1.9	—
100 workers or more	0.0	2.9	2.1	1.3
100 to 499 workers	0.0	4.3	3.0	1.4
500 workers or more	(³)	3.1	2.9	2.6
Geographic area				
New England	0.0	7.0	—	—
Middle Atlantic	0.0	—	1.5	—
East North Central	0.0	6.0	4.1	—
West North Central	(³)	6.1	4.6	—
South Atlantic	0.0	4.6	3.2	—
East South Central	0.0	4.9	7.0	—
West South Central	0.0	4.3	1.6	1.6
Mountain	(³)	4.6	4.6	2.7
Pacific	0.0	4.0	5.0	—

¹ Plans that combine features of traditional Roth IRA plans and 401(k) plans. Under these plans employees are allowed to have part or all of their retirement plan contributions be subject to all the same post-tax treatment as under a Roth IRA plan.

² The employer that sponsors the plan automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

³ Less than 0.05.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers both above and

below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

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Table 23. Savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2009

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Automatic enrollment available	With automatic enrollment							Default contribution not determinable	No automatic enrollment available	Not determinable
			Default contribution as percent of earnings	Default contribution as percent of earnings								
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
Worker characteristic												
All workers	100	19	18	2	3	3	3	4	1	74	7	
Management, professional, and related	100	19	18	2	2	3	3	4	1	74	7	
Management, business, and financial	100	18	18	2	2	3	4	5	(²)	75	7	
Professional and related	100	20	18	2	2	3	3	4	1	73	8	
Service	100	13	13	—	—	—	—	—	(²)	83	4	
Sales and office	100	20	19	—	—	—	—	—	2	73	6	
Sales and related	100	26	24	—	—	—	—	—	2	65	9	
Office and administrative support	100	18	16	2	3	3	3	5	2	77	5	
Natural resources, construction, and maintenance	100	10	9	—	—	—	—	—	(²)	79	11	
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	—	—	84	—	
Installation, maintenance, and repair	100	13	—	—	—	—	—	—	1	76	11	
Production, transportation, and material moving	100	24	24	—	—	—	—	—	(²)	68	7	
Production	100	24	24	—	—	—	—	—	(²)	71	4	
Transportation and material moving	100	25	25	—	—	—	—	—	—	64	11	
Full time	100	19	18	2	3	3	3	4	1	74	7	
Part time	100	20	19	—	—	—	—	—	1	77	3	
Union	100	17	17	—	—	—	—	—	—	73	11	
Nonunion	100	19	18	—	—	—	—	—	1	74	7	
Average wage within the following categories: ³												
Lowest 25 percent	100	11	10	—	—	—	—	—	(²)	86	3	
Lowest 10 percent	100	—	—	—	—	—	—	—	1	95	—	
Second 25 percent	100	21	19	1	3	3	3	3	2	73	6	
Third 25 percent	100	18	17	2	3	3	3	5	1	77	5	
Highest 25 percent	100	21	21	—	—	—	—	—	1	69	10	
Highest 10 percent	100	22	21	—	—	—	—	—	1	67	11	
Establishment characteristic												
Goods-producing industries	100	20	20	2	2	3	3	4	(²)	73	7	
Construction	100	—	—	—	—	—	—	—	—	83	—	
Manufacturing	100	23	23	—	—	—	—	—	(²)	71	6	
Service-providing industries	100	19	18	—	—	—	—	—	1	74	7	
Trade, transportation, and utilities	100	23	23	—	—	—	—	—	1	65	11	
Wholesale trade	100	—	—	—	—	—	—	—	—	64	—	
Retail trade	100	23	22	—	—	—	—	—	1	71	6	
Transportation and warehousing	100	—	—	—	—	—	—	—	—	59	—	
Information	100	—	—	—	—	—	—	—	2	78	—	
Financial activities	100	26	25	2	3	3	4	5	1	68	6	
Finance and insurance	100	28	27	2	3	3	4	5	1	66	6	
Credit intermediation and related activities	100	13	11	2	2	3	4	5	2	82	5	
Insurance carriers and related activities	100	46	46	2	3	3	5	5	1	45	8	
Professional and business services	100	—	—	—	—	—	—	—	2	78	—	
Professional and technical services	100	—	—	—	—	—	—	—	—	76	—	
Education and health services	100	15	15	2	2	3	3	4	(²)	80	4	
Educational services	100	—	—	—	—	—	—	—	—	89	—	
Junior colleges, colleges, and universities	100	—	—	—	—	—	—	—	—	82	—	
Health care and social assistance	100	17	16	2	2	3	3	4	1	79	4	

See footnotes at end of table.

Table 23. Savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Automatic enrollment available	With automatic enrollment							Default contribution not determinable	No automatic enrollment available	Not determinable
			Default contribution as percent of earnings	Default contribution as percent of earnings								
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
1 to 99 workers	100	9	8	—	—	—	—	—	—	1	84	7
1 to 49 workers	100	10	8	—	—	—	—	—	—	1	84	6
50 to 99 workers	100	8	7	—	—	—	—	—	—	1	83	8
100 workers or more	100	25	24	—	—	—	—	—	—	1	68	7
100 to 499 workers	100	22	22	1	3	3	3	4	(²)	70	8	
500 workers or more	100	28	27	—	—	—	—	—	1	66	7	
Geographic area												
New England	100	—	—	—	—	—	—	—	—	2	67	—
Middle Atlantic	100	17	16	1	3	3	4	5	1	75	7	
East North Central	100	18	17	—	—	—	—	—	1	75	7	
West North Central	100	23	22	2	3	3	3	3	1	69	8	
South Atlantic	100	16	15	—	—	—	—	—	1	76	8	
East South Central	100	30	27	3	3	3	3	4	3	65	5	
West South Central	100	18	16	—	—	—	—	—	2	79	4	
Mountain	100	22	22	2	2	3	3	4	(²)	74	3	
Pacific	100	19	19	—	—	—	—	—	(²)	70	10	

¹ The employer that sponsors the plan automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

more details.

² Less than 0.5 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for

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/glossary20092010.htm.

Table 23. Standard errors for savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2009

Characteristics	Automatic enrollment available	With automatic enrollment							Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings								
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
Worker characteristic											
All workers	1.5	1.5	0.9	1.4	0.0	0.2	0.9	0.3	1.6	0.9	
Management, professional, and related	2.5	2.5	0.0	0.8	0.0	1.3	1.1	0.3	2.7	1.5	
Management, business, and financial	2.4	2.4	0.0	0.7	0.0	1.1	0.0	0.2	2.7	1.4	
Professional and related	3.3	3.1	0.0	1.0	0.0	1.1	0.2	0.6	3.4	2.0	
Service	2.7	2.6	—	—	—	—	—	0.4	3.4	2.1	
Sales and office	2.0	2.0	—	—	—	—	—	0.8	2.3	1.5	
Sales and related	4.4	4.3	—	—	—	—	—	1.1	5.0	4.1	
Office and administrative support	2.1	2.0	0.0	0.2	0.0	1.5	0.0	0.9	2.3	1.0	
Natural resources, construction, and maintenance	2.5	2.5	—	—	—	—	—	0.3	5.2	4.9	
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	—	—	9.0	—	
Installation, maintenance, and repair	3.8	—	—	—	—	—	—	0.6	5.9	5.5	
Production, transportation, and material moving	3.9	3.9	—	—	—	—	—	0.1	4.1	2.0	
Production	4.7	4.7	—	—	—	—	—	0.2	4.9	1.9	
Transportation and material moving	5.6	5.6	—	—	—	—	—	—	5.9	4.0	
Full time	1.6	1.6	0.0	0.9	0.0	0.3	1.3	0.3	1.7	0.9	
Part time	3.6	3.5	—	—	—	—	—	0.4	3.7	1.1	
Union	3.7	3.7	—	—	—	—	—	—	4.0	2.2	
Nonunion	1.6	1.7	—	—	—	—	—	0.3	1.7	0.9	
Average wage within the following categories: ²											
Lowest 25 percent	2.4	2.4	—	—	—	—	—	0.2	2.9	1.1	
Lowest 10 percent	—	—	—	—	—	—	—	0.9	2.6	—	
Second 25 percent	2.1	2.2	0.3	1.4	0.0	0.0	1.4	0.9	2.4	1.2	
Third 25 percent	1.9	1.9	0.3	0.3	0.0	0.2	0.3	0.3	2.1	1.0	
Highest 25 percent	2.5	2.5	—	—	—	—	—	0.3	2.8	1.8	
Highest 10 percent	4.2	4.2	—	—	—	—	—	0.4	4.6	2.8	
Establishment characteristic											
Goods-producing industries	3.5	3.5	0.8	0.0	0.2	0.0	0.0	(³)	3.1	2.3	
Construction	—	—	—	—	—	—	—	—	8.8	—	
Manufacturing	4.6	4.6	—	—	—	—	—	0.1	3.6	2.2	
Service-providing industries	1.7	1.7	—	—	—	—	—	0.4	1.9	1.0	
Trade, transportation, and utilities	3.0	3.0	—	—	—	—	—	0.5	3.4	2.6	
Wholesale trade	—	—	—	—	—	—	—	—	7.2	—	
Retail trade	4.5	4.5	—	—	—	—	—	1.2	4.2	2.8	
Transportation and warehousing	—	—	—	—	—	—	—	—	9.2	—	
Information	—	—	—	—	—	—	—	1.4	6.8	—	
Financial activities	3.3	3.3	0.0	0.5	0.0	1.1	0.0	0.6	3.6	1.6	
Finance and insurance	3.5	3.5	0.0	0.7	0.0	1.3	0.0	0.6	3.7	1.7	
Credit intermediation and related activities	2.7	2.6	0.0	0.0	0.9	1.3	0.7	1.0	3.5	2.1	
Insurance carriers and related activities	6.7	6.8	0.3	0.0	0.0	2.0	0.0	0.6	6.6	3.2	
Professional and business services	—	—	—	—	—	—	—	1.0	5.5	—	
Professional and technical services	—	—	—	—	—	—	—	—	8.6	—	
Education and health services	3.0	3.0	1.0	0.0	0.7	0.8	0.0	0.4	3.3	1.1	
Educational services	—	—	—	—	—	—	—	—	4.2	—	
Junior colleges, colleges, and universities	—	—	—	—	—	—	—	—	6.3	—	
Health care and social assistance	3.4	3.4	1.0	0.0	0.5	0.8	0.0	0.4	3.8	1.2	

See footnotes at end of table.

Table 23. Standard errors for savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Automatic enrollment available	With automatic enrollment							No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings					Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers	1.7	1.7	—	—	—	—	—	0.5	2.0	1.6
1 to 49 workers	2.5	2.4	—	—	—	—	—	0.6	2.5	2.0
50 to 99 workers	1.9	1.5	—	—	—	—	—	1.0	3.2	2.8
100 workers or more	2.1	2.2	—	—	—	—	—	0.3	2.2	1.3
100 to 499 workers	3.0	3.0	0.0	0.8	0.0	0.7	0.0	0.2	3.6	2.1
500 workers or more	2.9	3.0	—	—	—	—	—	0.6	3.0	1.2
Geographic area										
New England	—	—	—	—	—	—	—	1.1	13.2	—
Middle Atlantic	1.5	1.5	0.0	0.0	0.0	0.7	0.0	0.7	2.8	2.1
East North Central	4.1	4.1	—	—	—	—	—	0.4	5.1	2.9
West North Central	4.6	4.5	0.3	0.7	0.0	0.0	0.9	0.8	4.8	3.4
South Atlantic	3.2	3.2	—	—	—	—	—	0.5	3.2	2.2
East South Central	7.0	7.6	0.6	0.0	0.0	0.2	1.2	2.7	6.9	3.3
West South Central	1.6	2.4	—	—	—	—	—	1.3	1.8	0.7
Mountain	4.6	4.7	1.0	0.0	0.0	0.0	1.4	0.2	5.1	1.5
Pacific	5.0	4.8	—	—	—	—	—	0.4	5.3	2.0

¹ The employer that sponsors the plan automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

³ Less than 0.05.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/glossary20092010.htm.

Table 24. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2009

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					No automatic enrollment available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	19	33	50	50	71	100	74	7
Management, professional, and related	100	19	33	50	67	71	100	74	7
Management, business, and financial	100	18	38	50	67	71	100	75	7
Professional and related	100	20	—	—	—	—	—	73	8
Service	100	13	33	33	50	67	100	83	4
Sales and office	100	20	33	50	50	71	100	73	6
Sales and related	100	26	30	38	50	67	100	65	9
Office and administrative support	100	18	33	50	50	71	100	77	5
Natural resources, construction, and maintenance	100	10	—	—	—	—	—	79	11
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	84	—
Installation, maintenance, and repair	100	13	—	—	—	—	—	76	11
Production, transportation, and material moving	100	24	—	—	—	—	—	68	7
Production	100	24	—	—	—	—	—	71	4
Transportation and material moving	100	25	—	—	—	—	—	64	11
Full time	100	19	33	50	50	71	100	74	7
Part time	100	20	—	—	—	—	—	77	3
Union	100	17	30	33	50	100	100	73	11
Nonunion	100	19	33	50	50	71	100	74	7
Average wage within the following categories: ²									
Lowest 25 percent	100	11	—	—	—	—	—	86	3
Lowest 10 percent	100	—	—	—	—	—	—	95	—
Second 25 percent	100	21	33	43	50	50	100	73	6
Third 25 percent	100	18	33	43	50	100	100	77	5
Highest 25 percent	100	21	33	50	67	100	100	69	10
Highest 10 percent	100	22	33	50	67	71	100	67	11
Establishment characteristic									
Goods-producing industries	100	20	17	38	50	100	100	73	7
Construction	100	—	—	—	—	—	—	83	—
Manufacturing	100	23	—	—	—	—	—	71	6
Service-providing industries	100	19	33	50	50	71	100	74	7
Trade, transportation, and utilities	100	23	30	50	50	100	100	65	11
Wholesale trade	100	—	—	—	—	—	—	64	—
Retail trade	100	23	—	—	—	—	—	71	6
Transportation and warehousing	100	—	—	—	—	—	—	59	—
Information	100	—	—	—	—	—	—	78	—
Financial activities	100	26	33	50	50	71	100	68	6
Finance and insurance	100	28	33	50	50	71	100	66	6
Credit intermediation and related activities	100	13	50	50	50	67	71	82	5
Insurance carriers and related activities	100	46	—	—	—	—	—	45	8
Professional and business services	100	—	—	—	—	—	—	78	—
Professional and technical services	100	—	—	—	—	—	—	76	—
Education and health services	100	15	—	—	—	—	—	80	4
Educational services	100	—	—	—	—	—	—	89	—
Junior colleges, colleges, and universities	100	—	—	—	—	—	—	82	—
Health care and social assistance	100	17	—	—	—	—	—	79	4

See footnotes at end of table.

Table 24. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					No automatic enrollment available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	9	33	33	50	50	71	84	7
1 to 49 workers	100	10	33	33	50	50	71	84	6
50 to 99 workers	100	8	50	50	50	100	100	83	8
100 workers or more	100	25	33	50	50	100	100	68	7
100 to 499 workers	100	22	—	—	—	—	—	70	8
500 workers or more	100	28	33	50	75	100	100	66	7
Geographic area									
New England	100	—	—	—	—	—	—	67	—
Middle Atlantic	100	17	33	50	50	71	100	75	7
East North Central	100	18	33	38	38	50	100	75	7
West North Central	100	23	33	50	50	50	75	69	8
South Atlantic	100	16	—	—	—	—	—	76	8
East South Central	100	30	—	—	—	—	—	65	5
West South Central	100	18	—	—	—	—	—	79	4
Mountain	100	22	—	—	—	—	—	74	3
Pacific	100	19	—	—	—	—	—	70	10

¹ The percentage is determined by the ratio of the default enrollment amount and the maximum employee contribution matched by the employer, for those plans that specify both values.

include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

² The categories are based on the average wage for each occupation surveyed, which may

Table 24. Standard errors for savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2009

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					No automatic enrollment available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.5	0.0	14.2	0.0	20.4	0.0	1.6	0.9
Management, professional, and related	2.5	0.0	15.4	20.9	8.2	0.0	2.7	1.5
Management, business, and financial	2.4	15.7	0.0	22.4	35.5	0.0	2.7	1.4
Professional and related	3.3	—	—	—	—	—	3.4	2.0
Service	2.7	0.0	3.1	14.9	13.5	0.0	3.4	2.1
Sales and office	2.0	2.0	0.0	0.0	2.1	0.0	2.3	1.5
Sales and related	4.4	1.8	12.9	3.3	20.7	14.6	5.0	4.1
Office and administrative support	2.1	9.9	0.0	0.0	0.0	0.0	2.3	1.0
Natural resources, construction, and maintenance	2.5	—	—	—	—	—	5.2	4.9
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	9.0	—
Installation, maintenance, and repair	3.8	—	—	—	—	—	5.9	5.5
Production, transportation, and material moving	3.9	—	—	—	—	—	4.1	2.0
Production	4.7	—	—	—	—	—	4.9	1.9
Transportation and material moving	5.6	—	—	—	—	—	5.9	4.0
Full time	1.6	0.0	12.0	0.0	23.3	0.0	1.7	0.9
Part time	3.6	—	—	—	—	—	3.7	1.1
Union	3.7	1.1	3.0	13.9	33.3	0.0	4.0	2.2
Nonunion	1.6	0.8	5.8	4.6	11.4	0.0	1.7	0.9
Average wage within the following categories: ²								
Lowest 25 percent	2.4	—	—	—	—	—	2.9	1.1
Lowest 10 percent	—	—	—	—	—	—	2.6	—
Second 25 percent	2.1	2.8	12.7	0.0	12.7	22.0	2.4	1.2
Third 25 percent	1.9	4.8	12.1	4.2	32.8	0.0	2.1	1.0
Highest 25 percent	2.5	0.0	16.7	19.9	36.5	0.0	2.8	1.8
Highest 10 percent	4.2	10.0	12.3	0.0	13.5	0.0	4.6	2.8
Establishment characteristic								
Goods-producing industries	3.5	5.8	14.7	4.2	17.0	0.0	3.1	2.3
Construction	—	—	—	—	—	—	8.8	—
Manufacturing	4.6	—	—	—	—	—	3.6	2.2
Service-providing industries	1.7	0.0	2.5	8.0	6.1	0.0	1.9	1.0
Trade, transportation, and utilities	3.0	4.8	5.7	0.0	0.0	0.0	3.4	2.6
Wholesale trade	—	—	—	—	—	—	7.2	—
Retail trade	4.5	—	—	—	—	—	4.2	2.8
Transportation and warehousing	—	—	—	—	—	—	9.2	—
Information	—	—	—	—	—	—	6.8	—
Financial activities	3.3	5.0	1.4	8.0	0.0	12.5	3.6	1.6
Finance and insurance	3.5	5.0	1.4	8.0	0.0	12.5	3.7	1.7
Credit intermediation and related activities	2.7	0.0	0.0	8.7	9.6	0.0	3.5	2.1
Insurance carriers and related activities	6.7	—	—	—	—	—	6.6	3.2
Professional and business services	—	—	—	—	—	—	5.5	—
Professional and technical services	—	—	—	—	—	—	8.6	—
Education and health services	3.0	—	—	—	—	—	3.3	1.1
Educational services	—	—	—	—	—	—	4.2	—
Junior colleges, colleges, and universities	—	—	—	—	—	—	6.3	—
Health care and social assistance	3.4	—	—	—	—	—	3.8	1.2

See footnotes at end of table.

Table 24. Standard errors for savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					No automatic enrollment available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	1.7	0.0	14.0	0.0	0.0	19.4	2.0	1.6
1 to 49 workers	2.5	0.0	7.8	9.2	0.0	22.6	2.5	2.0
50 to 99 workers	1.9	11.3	0.0	3.3	44.6	0.0	3.2	2.8
100 workers or more	2.1	3.0	7.7	23.1	26.3	0.0	2.2	1.3
100 to 499 workers	3.0	—	—	—	—	—	3.6	2.1
500 workers or more	2.9	6.2	0.0	33.9	0.0	0.0	3.0	1.2
Geographic area								
New England	—	—	—	—	—	—	13.2	—
Middle Atlantic	1.5	3.1	8.1	15.3	0.0	0.0	2.8	2.1
East North Central	4.1	3.2	1.4	14.5	24.9	32.7	5.1	2.9
West North Central	4.6	5.4	9.8	0.0	0.0	10.4	4.8	3.4
South Atlantic	3.2	—	—	—	—	—	3.2	2.2
East South Central	7.0	—	—	—	—	—	6.9	3.3
West South Central	1.6	—	—	—	—	—	1.8	0.7
Mountain	4.6	—	—	—	—	—	5.1	1.5
Pacific	5.0	—	—	—	—	—	5.3	2.0

¹ The percentage is determined by the ratio of the default enrollment amount and the maximum employee contribution matched by the employer, for those plans that specify both values.

² The categories are based on the average wage for each occupation surveyed, which

may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

Table 25. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2009

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit ¹					Any amount up to Internal Revenue Code limit	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Worker characteristic										
All workers	100	44	15	25	40	50	75	55	—	—
Management, professional, and related	100	45	15	25	40	50	75	54	—	—
Management, business, and financial	100	46	15	20	30	50	75	54	—	—
Professional and related	100	45	18	25	50	50	75	54	—	—
Service	100	31	20	25	35	50	75	69	—	—
Protective service	100	—	—	—	—	—	—	69	—	—
Sales and office	100	46	15	20	30	50	75	54	—	—
Sales and related	100	45	15	20	50	50	75	54	—	—
Office and administrative support	100	46	15	25	30	50	75	53	—	—
Natural resources, construction, and maintenance	100	40	15	20	40	50	85	60	—	—
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	78	—	(²)
Installation, maintenance, and repair	100	51	—	—	—	—	—	49	—	—
Production, transportation, and material moving	100	46	15	20	50	50	75	52	—	—
Production	100	40	15	30	50	60	75	56	—	—
Transportation and material moving	100	54	15	20	50	50	75	46	—	—
Full time	100	43	15	25	40	50	75	56	—	—
Part time	100	53	—	—	—	—	—	47	—	—
Union	100	47	15	18	35	50	50	53	—	—
Nonunion	100	44	15	25	45	50	75	55	—	—
Average wage within the following categories: ³										
Lowest 25 percent	100	38	15	20	50	60	80	61	—	—
Lowest 10 percent	100	35	—	—	—	—	—	65	—	—
Second 25 percent	100	43	15	25	45	50	75	56	—	—
Third 25 percent	100	45	15	20	30	50	75	54	—	—
Highest 25 percent	100	45	16	25	45	50	75	54	—	—
Highest 10 percent	100	46	18	25	50	50	75	54	—	—
Establishment characteristic										
Goods-producing industries	100	42	15	30	50	60	75	54	—	—
Construction	100	—	—	—	—	—	—	79	—	—
Manufacturing	100	47	15	30	50	60	75	49	—	—
Service-providing industries	100	44	15	20	40	50	75	55	—	—
Trade, transportation, and utilities	100	44	15	20	50	50	80	56	—	—
Wholesale trade	100	47	—	—	—	—	—	53	—	—
Retail trade	100	44	—	—	—	—	—	56	—	—
Transportation and warehousing	100	42	—	—	—	—	—	58	—	—
Information	100	66	25	25	30	50	50	34	—	—
Financial activities	100	61	15	20	25	50	60	39	—	—
Finance and insurance	100	65	15	20	25	50	60	35	—	—
Credit intermediation and related activities	100	71	15	15	25	40	60	29	—	—
Insurance carriers and related activities	100	59	15	25	25	50	60	41	—	—
Professional and business services	100	34	25	25	40	50	60	66	—	—
Professional and technical services	100	—	—	—	—	—	—	76	—	—
Education and health services	100	40	—	—	—	—	—	59	—	—
Educational services	100	—	—	—	—	—	—	74	—	(²)
Junior colleges, colleges, and universities	100	8	—	—	—	—	—	87	—	—
Health care and social assistance	100	42	—	—	—	—	—	57	—	—

See footnotes at end of table.

Table 25. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit ¹					Any amount up to Internal Revenue Code limit	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers	100	37	15	20	30	50	75	62	—	—
1 to 49 workers	100	40	15	20	30	50	75	60	—	—
50 to 99 workers	100	32	15	15	30	50	60	66	—	—
100 workers or more	100	48	15	25	50	50	75	51	—	—
100 to 499 workers	100	43	15	25	50	50	75	57	—	—
500 workers or more	100	54	16	25	50	50	75	45	—	—
Geographic area										
New England	100	29	15	18	25	50	75	69	—	—
Middle Atlantic	100	46	15	25	50	50	75	53	—	—
East North Central	100	40	—	—	—	—	—	60	—	—
West North Central	100	41	—	—	—	—	—	59	—	—
South Atlantic	100	45	15	25	50	50	75	55	—	—
East South Central	100	33	—	—	—	—	—	67	—	—
West South Central	100	51	—	—	—	—	—	49	—	—
Mountain	100	52	25	30	50	50	75	47	—	—
Pacific	100	46	15	20	30	50	75	50	—	—

¹ The distribution of maximum employee contributions expressed as a percent of earnings should not be compared with data published by BLS on this topic in previous years due to changes in coding procedures.

² Less than 0.5 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 25. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2009

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit ¹					Any amount up to Internal Revenue Code limit	Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Worker characteristic									
All workers	1.8	0.0	3.1	10.7	0.0	0.0	1.7	—	—
Management, professional, and related	2.6	3.2	0.0	11.4	0.0	0.0	2.6	—	—
Management, business, and financial	2.9	0.8	2.6	12.3	0.0	6.8	2.9	—	—
Professional and related	4.0	4.6	0.0	10.5	3.4	1.4	4.0	—	—
Service	6.1	6.1	8.2	10.2	0.0	14.2	6.1	—	—
Protective service	—	—	—	—	—	—	11.7	—	—
Sales and office	2.6	0.0	7.5	6.3	0.0	4.8	2.6	—	—
Sales and related	4.9	0.0	6.7	6.3	0.0	9.7	5.0	—	—
Office and administrative support	2.8	0.0	6.1	6.9	5.5	3.3	2.8	—	—
Natural resources, construction, and maintenance	5.0	0.7	6.1	17.5	7.3	16.4	5.0	—	—
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	6.8	—	(²)
Installation, maintenance, and repair	6.5	—	—	—	—	—	6.5	—	—
Production, transportation, and material moving	3.8	0.0	5.5	0.0	8.1	0.0	3.7	—	—
Production	5.3	0.7	7.2	0.0	9.6	0.0	4.6	—	—
Transportation and material moving	6.3	0.0	1.4	5.5	0.0	15.0	6.4	—	—
Full time	1.8	0.4	0.0	8.1	0.0	1.0	1.7	—	—
Part time	5.4	—	—	—	—	—	5.4	—	—
Union	4.6	0.9	7.6	7.3	0.0	13.3	4.6	—	—
Nonunion	1.9	0.0	2.6	9.2	0.0	0.0	1.8	—	—
Average wage within the following categories: ³									
Lowest 25 percent	4.3	0.0	6.9	0.0	21.4	0.0	4.2	—	—
Lowest 10 percent	10.4	—	—	—	—	—	10.4	—	—
Second 25 percent	2.7	0.2	3.1	13.3	0.0	3.1	2.6	—	—
Third 25 percent	3.0	0.0	6.3	12.4	0.0	0.0	2.9	—	—
Highest 25 percent	2.2	1.6	0.0	9.6	0.0	1.0	2.2	—	—
Highest 10 percent	3.4	3.7	1.7	11.1	0.0	6.0	3.3	—	—
Establishment characteristic									
Goods-producing industries	4.7	1.7	5.5	0.0	11.6	0.0	4.0	—	—
Construction	—	—	—	—	—	—	7.0	—	—
Manufacturing	5.4	1.7	6.3	0.0	13.6	0.0	4.4	—	—
Service-providing industries	2.4	0.0	7.3	11.0	0.0	3.5	2.4	—	—
Trade, transportation, and utilities	4.3	0.3	0.0	0.0	6.8	5.4	4.3	—	—
Wholesale trade	6.6	—	—	—	—	—	6.6	—	—
Retail trade	5.3	—	—	—	—	—	5.3	—	—
Transportation and warehousing	10.9	—	—	—	—	—	10.9	—	—
Information	8.0	2.0	7.8	12.9	0.0	0.0	8.0	—	—
Financial activities	4.3	0.0	2.9	0.0	1.0	11.0	4.3	—	—
Finance and insurance	4.1	0.0	0.0	0.0	1.0	12.8	4.1	—	—
Credit intermediation and related activities	4.8	0.0	4.6	2.6	13.0	10.0	4.8	—	—
Insurance carriers and related activities	7.1	0.6	6.7	2.2	9.9	19.2	7.1	—	—
Professional and business services	6.6	6.8	0.0	15.4	11.8	0.0	6.6	—	—
Professional and technical services	—	—	—	—	—	—	7.7	—	—
Education and health services	4.3	—	—	—	—	—	4.3	—	—
Educational services	—	—	—	—	—	—	8.2	—	(²)
Junior colleges, colleges, and universities	2.0	—	—	—	—	—	3.1	—	—
Health care and social assistance	4.7	—	—	—	—	—	4.7	—	—

See footnotes at end of table.

Table 25. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit ¹					Any amount up to Internal Revenue Code limit	Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers	3.0	0.0	1.0	6.1	2.8	22.6	3.0	—	—
1 to 49 workers	3.6	0.3	2.0	7.3	11.3	17.2	3.6	—	—
50 to 99 workers	3.9	0.0	2.8	5.8	1.0	14.0	3.6	—	—
100 workers or more	2.2	0.9	0.0	2.8	0.0	0.0	2.1	—	—
100 to 499 workers	2.9	0.2	4.8	3.4	0.0	6.7	2.7	—	—
500 workers or more	3.2	2.8	0.0	8.6	8.8	0.0	3.1	—	—
Geographic area									
New England	4.6	2.7	2.9	4.7	0.0	14.7	3.2	—	—
Middle Atlantic	4.6	2.9	1.0	13.0	5.2	9.7	4.6	—	—
East North Central	3.2	—	—	—	—	—	3.2	—	—
West North Central	4.7	—	—	—	—	—	4.7	—	—
South Atlantic	2.8	2.2	0.0	0.0	13.9	6.6	2.8	—	—
East South Central	5.1	—	—	—	—	—	4.8	—	—
West South Central	7.8	—	—	—	—	—	7.9	—	—
Mountain	5.5	3.7	7.7	7.6	13.8	6.5	5.8	—	—
Pacific	6.4	0.0	9.0	12.3	0.0	1.7	4.5	—	—

¹ The distribution of maximum employee contributions expressed as a percent of earnings should not be compared with data published by BLS on this topic in previous years due to changes in coding procedures.

² Less than 0.05.

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

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 26. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2009

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Specified matching percent	Maximum employee contribution matched by employer					Other ¹	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	62	3.0	4.0	6.0	6.0	6.0	35	2
Management, professional, and related	100	61	3.0	4.0	6.0	6.0	6.0	35	3
Management, business, and financial	100	58	4.0	5.0	6.0	6.0	6.0	37	5
Professional and related	100	64	3.0	4.0	5.0	6.0	6.0	34	2
Service	100	68	3.0	4.0	5.0	6.0	6.0	31	2
Protective service	100	77	4.0	5.0	6.0	6.0	7.0	—	—
Sales and office	100	63	3.0	5.0	6.0	6.0	6.0	36	1
Sales and related	100	59	2.0	4.0	5.0	6.0	6.0	41	(²)
Office and administrative support	100	64	4.0	5.0	6.0	6.0	6.0	35	1
Natural resources, construction, and maintenance	100	68	4.0	5.0	6.0	6.0	7.0	25	7
Construction, extraction, farming, fishing, and forestry	100	69	4.0	5.0	6.0	6.0	7.0	—	—
Installation, maintenance, and repair	100	68	4.0	4.0	6.0	6.0	7.0	27	5
Production, transportation, and material moving	100	60	3.0	5.0	6.0	6.0	7.0	39	1
Production	100	61	3.0	5.0	6.0	6.0	7.0	38	1
Transportation and material moving	100	58	2.5	4.0	5.0	6.0	6.0	41	2
Full time	100	62	3.0	4.0	6.0	6.0	6.0	35	3
Part time	100	67	3.0	4.0	5.0	6.0	6.0	32	1
Union	100	74	3.0	5.0	6.0	6.0	6.0	21	5
Nonunion	100	61	3.0	4.0	6.0	6.0	6.0	36	2
Average wage within the following categories: ³									
Lowest 25 percent	100	70	3.0	4.0	5.0	6.0	6.0	28	1
Lowest 10 percent	100	72	4.0	4.0	6.0	6.0	6.0	—	—
Second 25 percent	100	60	3.0	4.0	6.0	6.0	6.0	39	1
Third 25 percent	100	65	3.0	4.0	6.0	6.0	6.0	33	2
Highest 25 percent	100	60	4.0	4.0	6.0	6.0	6.0	36	4
Highest 10 percent	100	60	4.0	4.0	6.0	6.0	6.0	38	2
Establishment characteristic									
Goods-producing industries	100	65	3.0	5.0	6.0	6.0	7.0	33	2
Construction	100	71	4.0	5.0	6.0	6.0	7.0	—	—
Manufacturing	100	63	3.0	5.0	6.0	6.0	8.0	36	1
Service-providing industries	100	62	3.0	4.0	6.0	6.0	6.0	36	2
Trade, transportation, and utilities	100	58	2.0	4.0	5.0	6.0	6.0	41	1
Wholesale trade	100	47	2.5	4.0	6.0	7.0	8.0	51	2
Retail trade	100	60	2.0	3.0	5.0	5.0	6.0	40	(²)
Transportation and warehousing	100	64	3.0	5.0	5.0	6.0	6.0	36	—
Information	100	64	—	—	—	—	—	29	7
Financial activities	100	72	4.0	5.0	6.0	6.0	7.0	23	6
Finance and insurance	100	74	4.0	5.0	6.0	6.0	7.0	24	2
Credit intermediation and related activities	100	82	4.0	5.0	6.0	6.0	6.0	17	1
Insurance carriers and related activities	100	65	4.0	5.0	6.0	6.0	7.0	33	2
Professional and business services	100	55	4.0	4.0	6.0	6.0	6.0	45	—
Professional and technical services	100	50	4.0	4.0	6.0	6.0	6.0	50	—
Education and health services	100	71	3.0	4.0	4.0	6.0	6.0	26	3
Educational services	100	69	—	—	—	—	—	24	7
Junior colleges, colleges, and universities	100	67	2.0	3.0	4.0	5.0	6.0	24	9
Health care and social assistance	100	71	3.0	4.0	4.0	6.0	6.0	26	3

See footnotes at end of table.

Table 26. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Specified matching percent	Maximum employee contribution matched by employer					Other ¹	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	60	3.0	4.0	6.0	6.0	6.0	35	5
1 to 49 workers	100	58	3.0	4.0	6.0	6.0	6.0	36	5
50 to 99 workers	100	64	3.0	4.0	6.0	6.0	6.0	32	4
100 workers or more	100	64	3.0	4.0	6.0	6.0	6.0	35	1
100 to 499 workers	100	62	3.0	4.0	6.0	6.0	7.0	37	(²)
500 workers or more	100	65	4.0	4.0	5.0	6.0	6.0	33	2
Geographic area									
New England	100	65	4.0	5.0	6.0	6.0	6.0	—	—
Middle Atlantic	100	66	3.0	4.0	6.0	6.0	6.0	29	5
East North Central	100	61	3.0	4.0	6.0	6.0	6.0	38	(²)
West North Central	100	61	—	—	—	—	—	36	3
South Atlantic	100	65	4.0	4.0	5.0	6.0	6.0	33	3
East South Central	100	57	3.0	4.0	5.0	6.0	7.0	42	1
West South Central	100	58	4.0	4.0	5.0	6.0	7.0	39	3
Mountain	100	70	3.0	4.0	6.0	6.0	6.0	30	—
Pacific	100	57	3.0	5.0	6.0	6.0	8.0	42	(²)

¹ Includes a maximum dollar amount specified by employer.

² Less than 0.5 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 26. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2009

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other ¹	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	2.0	0.0	0.0	0.0	0.0	0.0	2.0	0.4
Management, professional, and related	3.1	0.5	0.0	0.6	0.0	0.0	2.9	0.9
Management, business, and financial	3.1	1.2	1.4	0.0	0.0	1.0	3.0	1.9
Professional and related	4.2	0.2	0.0	1.0	0.0	0.0	4.2	0.7
Service	4.8	0.0	0.0	1.0	0.0	0.0	5.0	0.7
Protective service	10.0	0.0	1.4	0.4	0.0	0.9	–	–
Sales and office	2.9	0.1	1.3	0.0	0.0	0.3	2.8	0.2
Sales and related	4.8	0.2	0.5	0.0	0.0	0.0	4.8	0.2
Office and administrative support	3.3	1.3	0.2	0.0	0.0	0.8	3.3	0.2
Natural resources, construction, and maintenance	5.2	0.4	0.5	0.0	0.0	0.4	5.0	4.2
Construction, extraction, farming, fishing, and forestry	9.6	0.4	0.0	0.0	0.0	0.4	–	–
Installation, maintenance, and repair	6.1	1.4	1.5	0.0	0.0	3.4	5.8	3.4
Production, transportation, and material moving	4.2	0.4	0.9	0.0	0.0	1.2	4.1	0.7
Production	4.7	0.6	0.7	0.0	0.0	1.4	4.8	0.5
Transportation and material moving	6.9	0.5	1.2	0.4	0.0	1.2	6.3	1.4
Full time	2.0	0.0	0.0	0.0	0.0	0.0	2.0	0.4
Part time	4.4	1.4	1.2	0.0	0.0	0.0	4.5	0.5
Union	4.7	1.1	1.2	0.0	0.0	2.1	5.1	2.3
Nonunion	2.1	0.0	0.0	0.0	0.0	0.0	2.1	0.4
Average wage within the following categories: ²								
Lowest 25 percent	5.0	0.4	0.4	0.0	0.0	0.0	5.0	0.6
Lowest 10 percent	11.6	1.1	0.6	1.3	0.0	0.0	–	–
Second 25 percent	2.9	0.0	0.0	0.7	0.0	1.5	2.9	0.3
Third 25 percent	3.3	1.1	0.0	0.0	0.0	0.6	2.9	0.6
Highest 25 percent	2.5	1.4	0.1	0.0	0.0	0.0	2.8	0.9
Highest 10 percent	3.9	0.3	1.2	0.0	0.0	0.0	3.8	0.5
Establishment characteristic								
Goods-producing industries	3.2	0.5	0.2	0.0	0.0	1.2	3.8	1.5
Construction	9.5	1.5	0.4	0.0	0.0	1.1	–	–
Manufacturing	4.0	0.5	0.6	0.0	0.0	0.6	4.1	0.4
Service-providing industries	2.5	0.0	0.0	1.2	0.0	0.0	2.3	0.6
Trade, transportation, and utilities	3.4	0.5	0.6	0.0	0.0	0.4	3.2	0.6
Wholesale trade	6.9	1.2	2.0	0.0	0.7	2.1	6.6	2.0
Retail trade	4.3	0.0	1.2	0.0	0.0	0.0	4.3	0.2
Transportation and warehousing	10.0	0.3	1.3	0.0	0.5	0.0	10.0	–
Information	7.3	–	–	–	–	–	8.3	3.7
Financial activities	3.3	0.0	0.0	0.0	0.0	1.0	3.2	2.2
Finance and insurance	3.2	0.0	0.0	0.0	0.0	0.7	3.2	0.6
Credit intermediation and related activities	3.1	0.0	0.0	1.1	0.0	0.0	3.0	1.0
Insurance carriers and related activities	6.9	0.0	0.0	0.3	0.0	0.0	7.3	1.6
Professional and business services	6.5	0.0	0.4	0.0	0.0	0.0	6.5	–
Professional and technical services	9.1	0.0	1.1	0.0	0.0	0.0	9.1	–
Education and health services	3.5	0.0	0.1	0.2	0.0	0.0	3.7	1.3
Educational services	7.3	–	–	–	–	–	7.2	2.3
Junior colleges, colleges, and universities	6.0	0.0	0.2	0.9	0.0	0.8	5.9	2.6
Health care and social assistance	3.9	0.0	0.2	0.2	0.0	0.0	4.2	1.5

See footnotes at end of table.

Table 26. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other ¹	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	3.4	0.7	0.0	0.0	0.0	0.0	3.4	1.1
1 to 49 workers	3.7	1.1	0.8	0.0	0.0	0.0	4.2	2.0
50 to 99 workers	5.6	0.8	0.0	0.0	0.0	1.2	5.0	2.6
100 workers or more	2.1	0.3	0.0	0.0	0.0	0.9	2.2	0.2
100 to 499 workers	3.9	0.0	1.0	0.0	0.0	0.4	4.0	0.1
500 workers or more	2.9	0.6	0.0	1.1	0.0	0.0	2.8	0.5
Geographic area								
New England	11.6	0.9	0.4	0.0	0.0	0.0	—	—
Middle Atlantic	6.3	1.3	0.0	0.0	0.0	0.9	6.6	0.5
East North Central	6.0	0.9	0.0	0.8	0.0	0.7	6.1	0.4
West North Central	7.1	—	—	—	—	—	7.8	2.5
South Atlantic	2.7	0.3	0.0	1.0	0.0	0.0	2.9	1.3
East South Central	7.4	1.3	0.0	1.3	0.0	2.3	7.8	0.6
West South Central	5.5	1.3	0.0	1.0	0.0	1.1	4.7	1.6
Mountain	7.4	0.2	1.1	0.0	0.0	0.0	7.4	—
Pacific	4.0	0.7	0.0	0.0	0.0	2.5	3.9	0.3

¹ Includes a maximum dollar amount specified by employer.

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 27. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2009

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Specified matching percent	Specified matching percent					Other ¹	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	62	25	50	50	100	100	35	2
Management, professional, and related	100	61	—	—	—	—	—	35	3
Management, business, and financial	100	58	50	50	80	100	100	37	5
Professional and related	100	64	—	—	—	—	—	34	2
Service	100	68	—	—	—	—	—	31	2
Protective service	100	77	—	—	—	—	—	—	—
Sales and office	100	63	50	50	80	100	100	36	1
Sales and related	100	59	—	—	—	—	—	41	(²)
Office and administrative support	100	64	50	50	50	100	100	35	1
Natural resources, construction, and maintenance	100	68	25	40	50	75	100	25	7
Construction, extraction, farming, fishing, and forestry	100	69	—	—	—	—	—	—	—
Installation, maintenance, and repair	100	68	25	50	50	80	100	27	5
Production, transportation, and material moving	100	60	25	50	50	100	100	39	1
Production	100	61	25	50	50	100	100	38	1
Transportation and material moving	100	58	25	50	50	100	100	41	2
Full time	100	62	25	50	50	100	100	35	3
Part time	100	67	25	50	50	100	100	32	1
Union	100	74	—	—	—	—	—	21	5
Nonunion	100	61	25	50	50	100	100	36	2
Average wage within the following categories: ³									
Lowest 25 percent	100	70	25	50	50	100	100	28	1
Lowest 10 percent	100	72	—	—	—	—	—	—	—
Second 25 percent	100	60	25	50	50	100	100	39	1
Third 25 percent	100	65	25	50	50	100	100	33	2
Highest 25 percent	100	60	—	—	—	—	—	36	4
Highest 10 percent	100	60	—	—	—	—	—	38	2
Establishment characteristic									
Goods-producing industries	100	65	25	50	50	100	100	33	2
Construction	100	71	—	—	—	—	—	—	—
Manufacturing	100	63	25	50	50	100	100	36	1
Service-providing industries	100	62	32	50	65	100	100	36	2
Trade, transportation, and utilities	100	58	25	50	100	100	100	41	1
Wholesale trade	100	47	—	—	—	—	—	51	2
Retail trade	100	60	—	—	—	—	—	40	(²)
Transportation and warehousing	100	64	25	35	50	100	100	36	—
Information	100	64	50	50	50	80	100	29	7
Financial activities	100	72	50	50	100	100	100	23	6
Finance and insurance	100	74	50	50	100	100	100	24	2
Credit intermediation and related activities	100	82	50	100	100	100	100	17	1
Insurance carriers and related activities	100	65	—	—	—	—	—	33	2
Professional and business services	100	55	—	—	—	—	—	45	—
Professional and technical services	100	50	—	—	—	—	—	50	—
Education and health services	100	71	—	—	—	—	—	26	3
Educational services	100	69	—	—	—	—	—	24	7
Junior colleges, colleges, and universities	100	67	—	—	—	—	—	24	9
Health care and social assistance	100	71	—	—	—	—	—	26	3

See footnotes at end of table.

Table 27. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Specified matching percent	Specified matching percent					Other ¹	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	60	25	50	75	100	100	35	5
1 to 49 workers	100	58	50	50	100	100	100	36	5
50 to 99 workers	100	64	25	50	50	100	100	32	4
100 workers or more	100	64	25	50	50	100	100	35	1
100 to 499 workers	100	62	25	50	50	100	100	37	(²)
500 workers or more	100	65	50	50	65	100	100	33	2
Geographic area									
New England	100	65	—	—	—	—	—	—	—
Middle Atlantic	100	66	25	50	50	100	100	29	5
East North Central	100	61	25	50	50	100	100	38	(²)
West North Central	100	61	—	—	—	—	—	36	3
South Atlantic	100	65	25	50	50	100	100	33	3
East South Central	100	57	—	—	—	—	—	42	1
West South Central	100	58	—	—	—	—	—	39	3
Mountain	100	70	—	—	—	—	—	30	—
Pacific	100	57	—	—	—	—	—	42	(²)

¹ Includes a maximum dollar amount specified by employer.

² Less than 0.5 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 27. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2009

Characteristics	Specified matching percent	Specified matching percent					Other ¹	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	2.0	0.0	0.0	0.0	0.0	0.0	2.0	0.4
Management, professional, and related	3.1	—	—	—	—	—	2.9	0.9
Management, business, and financial	3.1	0.0	0.0	26.1	0.0	0.0	3.0	1.9
Professional and related	4.2	—	—	—	—	—	4.2	0.7
Service	4.8	—	—	—	—	—	5.0	0.7
Protective service	10.0	—	—	—	—	—	—	—
Sales and office	2.9	22.7	0.0	28.5	0.0	0.0	2.8	0.2
Sales and related	4.8	—	—	—	—	—	4.8	0.2
Office and administrative support	3.3	16.5	0.0	23.6	0.0	0.0	3.3	0.2
Natural resources, construction, and maintenance	5.2	0.0	13.3	0.0	15.5	0.0	5.0	4.2
Construction, extraction, farming, fishing, and forestry	9.6	—	—	—	—	—	—	—
Installation, maintenance, and repair	6.1	2.0	0.0	7.3	22.3	0.0	5.8	3.4
Production, transportation, and material moving	4.2	0.0	0.0	0.0	0.0	0.0	4.1	0.7
Production	4.7	0.0	0.0	0.0	4.9	0.0	4.8	0.5
Transportation and material moving	6.9	2.9	19.7	0.0	12.3	0.0	6.3	1.4
Full time	2.0	1.0	0.0	1.6	0.0	0.0	2.0	0.4
Part time	4.4	8.4	2.9	13.9	0.0	0.0	4.5	0.5
Union	4.7	—	—	—	—	—	5.1	2.3
Nonunion	2.1	1.0	0.0	2.0	0.0	0.0	2.1	0.4
Average wage within the following categories: ²								
Lowest 25 percent	5.0	0.0	0.0	0.0	0.0	0.0	5.0	0.6
Lowest 10 percent	11.6	—	—	—	—	—	—	—
Second 25 percent	2.9	2.8	0.0	0.0	0.0	0.0	2.9	0.3
Third 25 percent	3.3	0.0	0.0	0.0	0.0	0.0	2.9	0.6
Highest 25 percent	2.5	—	—	—	—	—	2.8	0.9
Highest 10 percent	3.9	—	—	—	—	—	3.8	0.5
Establishment characteristic								
Goods-producing industries	3.2	0.0	12.2	0.0	26.6	0.0	3.8	1.5
Construction	9.5	—	—	—	—	—	—	—
Manufacturing	4.0	0.0	0.0	0.0	8.8	0.0	4.1	0.4
Service-providing industries	2.5	15.3	0.0	20.2	0.0	0.0	2.3	0.6
Trade, transportation, and utilities	3.4	0.0	0.0	44.9	0.0	0.0	3.2	0.6
Wholesale trade	6.9	—	—	—	—	—	6.6	2.0
Retail trade	4.3	—	—	—	—	—	4.3	0.2
Transportation and warehousing	10.0	0.0	15.5	3.9	24.0	0.0	10.0	—
Information	7.3	0.0	0.0	6.1	0.0	0.0	8.3	3.7
Financial activities	3.3	0.0	8.6	0.0	0.0	0.0	3.2	2.2
Finance and insurance	3.2	0.0	9.4	0.0	0.0	0.0	3.2	0.6
Credit intermediation and related activities	3.1	0.0	0.0	0.0	0.0	7.2	3.0	1.0
Insurance carriers and related activities	6.9	—	—	—	—	—	7.3	1.6
Professional and business services	6.5	—	—	—	—	—	6.5	—
Professional and technical services	9.1	—	—	—	—	—	9.1	—
Education and health services	3.5	—	—	—	—	—	3.7	1.3
Educational services	7.3	—	—	—	—	—	7.2	2.3
Junior colleges, colleges, and universities	6.0	—	—	—	—	—	5.9	2.6
Health care and social assistance	3.9	—	—	—	—	—	4.2	1.5

See footnotes at end of table.

Table 27. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Specified matching percent	Specified matching percent					Other ¹	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	3.4	9.9	0.0	20.4	0.0	0.0	3.4	1.1
1 to 49 workers	3.7	17.8	0.0	25.3	0.0	0.0	4.2	2.0
50 to 99 workers	5.6	1.0	9.3	18.8	0.0	0.0	5.0	2.6
100 workers or more	2.1	1.4	0.0	0.0	0.0	0.0	2.2	0.2
100 to 499 workers	3.9	0.0	2.0	0.0	13.7	0.0	4.0	0.1
500 workers or more	2.9	2.9	0.0	20.8	0.0	0.0	2.8	0.5
Geographic area								
New England	11.6	—	—	—	—	—	—	—
Middle Atlantic	6.3	9.5	0.0	0.0	0.0	0.0	6.6	0.5
East North Central	6.0	2.0	0.0	2.8	0.0	0.0	6.1	0.4
West North Central	7.1	—	—	—	—	—	7.8	2.5
South Atlantic	2.7	5.5	0.0	6.5	0.0	0.0	2.9	1.3
East South Central	7.4	—	—	—	—	—	7.8	0.6
West South Central	5.5	—	—	—	—	—	4.7	1.6
Mountain	7.4	—	—	—	—	—	7.4	—
Pacific	4.0	—	—	—	—	—	3.9	0.3

¹ Includes a maximum dollar amount specified by employer.

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 28. Savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2009

(Includes all workers participating in savings and thrift plans that specify matching contributions)

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic					
All workers	1.5	2.1	3.0	4.8	6.0
Sales and office	2.0	3.0	3.5	5.0	6.0
Office and administrative support	2.0	3.0	3.0	5.0	6.0
Natural resources, construction, and maintenance	1.5	2.0	3.0	4.0	6.0
Production, transportation, and material moving	1.5	2.0	3.0	4.0	6.0
Production	1.5	2.5	3.0	4.2	6.0
Transportation and material moving	1.0	2.0	2.5	3.5	6.0
Full time	1.5	2.4	3.0	4.8	6.0
Part time	1.3	2.0	3.0	5.0	5.0
Nonunion	1.5	2.1	3.0	5.0	6.0
Average wage within the following categories: ²					
Second 25 percent	1.5	2.1	3.0	4.5	6.0
Third 25 percent	1.5	2.0	3.0	4.0	6.0
Establishment characteristic					
Goods-producing industries	1.5	2.0	3.0	4.0	6.0
Manufacturing	1.5	2.0	3.0	4.0	6.0
Service-providing industries	1.5	2.5	3.0	5.0	6.0
Trade, transportation, and utilities	1.3	2.1	3.0	5.0	6.0
Transportation and warehousing	1.3	2.1	2.5	3.0	6.0
Financial activities	3.0	3.0	5.0	6.0	6.0
Finance and insurance	3.0	3.5	5.0	6.0	6.0
Credit intermediation and related activities	3.0	4.0	5.0	6.0	6.0
1 to 99 workers	1.5	3.0	3.0	5.0	6.0
1 to 49 workers	2.0	3.0	3.0	5.0	6.0
50 to 99 workers	1.5	2.0	3.0	4.0	6.0
100 workers or more	1.5	2.0	3.0	4.5	6.0
100 to 499 workers	1.5	2.0	3.0	4.5	6.0
500 workers or more	2.0	2.5	3.0	5.0	6.0
Geographic area					
Middle Atlantic	1.5	2.1	3.0	4.0	5.5
East North Central	1.5	2.0	3.0	4.8	6.0
South Atlantic	1.5	2.0	3.0	4.0	6.0

¹ The maximum potential employer contribution is determined by multiplying the maximum employee contribution subject to matching by the employer matching percent, for those plans that specify both values.

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

Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 28. Standard errors for savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2009

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic					
All workers	0.0	0.5	0.0	0.4	0.0
Sales and office	0.6	0.0	0.6	0.0	0.0
Office and administrative support	0.7	0.0	0.5	0.1	0.0
Natural resources, construction, and maintenance	0.7	0.3	0.0	0.6	1.5
Production, transportation, and material moving	0.3	0.2	0.0	0.3	0.6
Production	0.1	0.8	0.0	0.4	0.4
Transportation and material moving	0.3	0.1	0.5	0.7	1.3
Full time	(²)	0.5	0.0	0.4	0.0
Part time	0.3	0.2	0.2	0.0	0.0
Nonunion	0.0	0.5	0.0	0.7	0.0
Average wage within the following categories: ³					
Second 25 percent	0.0	0.5	0.0	0.8	0.0
Third 25 percent	0.0	(²)	0.0	0.8	0.0
Establishment characteristic					
Goods-producing industries	0.0	0.0	0.0	0.6	0.6
Manufacturing	0.0	0.7	0.0	0.4	0.6
Service-providing industries	0.1	0.5	0.0	0.1	0.0
Trade, transportation, and utilities	0.3	0.3	0.1	0.2	0.9
Transportation and warehousing	0.1	0.5	0.0	1.5	0.7
Financial activities	0.0	0.6	0.2	0.0	0.6
Finance and insurance	0.0	0.5	0.0	0.0	0.8
Credit intermediation and related activities	0.0	0.4	0.0	0.0	0.5
1 to 99 workers	0.3	0.4	0.0	0.2	0.0
1 to 49 workers	0.6	0.0	0.5	0.0	0.0
50 to 99 workers	0.3	0.4	0.0	0.3	0.0
100 workers or more	0.0	0.1	0.0	0.4	0.0
100 to 499 workers	0.0	(²)	0.0	0.6	1.3
500 workers or more	0.4	0.7	0.5	0.4	0.0
Geographic area					
Middle Atlantic	0.2	0.9	0.0	0.6	1.0
East North Central	0.0	0.0	(²)	1.3	0.0
South Atlantic	0.3	0.7	0.0	0.9	0.0

¹ The maximum potential employer contribution is determined by multiplying the maximum employee contribution subject to matching by the employer matching percent, for those plans that specify both values.

² Less than 0.05.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 29. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
Worker characteristic						
All workers	100	70	21	6	25	5
Management, professional, and related	100	63	21	6	31	5
Management, business, and financial	100	65	21	—	28	7
Professional and related	100	62	21	6	33	4
Service	100	76	21	12	17	7
Sales and office	100	77	21	6	18	5
Sales and related	100	87	21	12	10	4
Office and administrative support	100	73	21	6	22	5
Natural resources, construction, and maintenance	100	74	21	—	21	5
Construction, extraction, farming, fishing, and forestry	100	84	21	12	—	—
Installation, maintenance, and repair	100	67	21	—	25	8
Production, transportation, and material moving	100	71	21	6	25	4
Production	100	57	21	—	38	6
Transportation and material moving	100	91	21	6	8	1
Full time	100	69	21	6	26	5
Part time	100	86	21	12	10	4
Union	100	55	21	6	38	6
Nonunion	100	72	21	6	23	5
Average wage within the following categories: ¹						
Lowest 25 percent	100	86	21	12	—	—
Lowest 10 percent	100	80	21	—	—	—
Second 25 percent	100	75	21	6	19	6
Third 25 percent	100	71	21	6	25	5
Highest 25 percent	100	64	21	6	31	5
Highest 10 percent	100	64	21	6	31	5
Establishment characteristic						
Goods-producing industries	100	66	21	—	30	4
Construction	100	97	21	12	—	—
Manufacturing	100	60	21	3	35	5
Service-providing industries	100	72	21	6	23	5
Trade, transportation, and utilities	100	85	21	—	12	3
Wholesale trade	100	77	21	6	22	1
Retail trade	100	92	21	12	—	—
Transportation and warehousing	100	91	21	—	—	—
Information	100	63	21	6	32	5
Financial activities	100	68	21	—	26	6
Finance and insurance	100	66	21	—	27	7
Credit intermediation and related activities	100	80	21	—	16	4
Insurance carriers and related activities	100	50	21	—	39	10
Professional and business services	100	56	21	—	36	8
Professional and technical services	100	63	21	12	—	—
Education and health services	100	71	21	—	24	5
Educational services	100	69	21	—	22	8
Junior colleges, colleges, and universities	100	63	21	12	31	7
Health care and social assistance	100	71	21	6	24	4

See footnotes at end of table.

Table 29. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
1 to 99 workers	100	81	21	—	13	6
1 to 49 workers	100	82	21	—	13	6
50 to 99 workers	100	80	21	6	14	6
100 workers or more	100	64	21	6	31	5
100 to 499 workers	100	73	21	6	24	4
500 workers or more	100	55	21	6	40	5
Geographic area						
New England	100	71	21	—	26	3
Middle Atlantic	100	64	21	—	30	6
East North Central	100	71	21	6	20	9
West North Central	100	71	21	—	24	5
South Atlantic	100	75	21	6	23	2
East South Central	100	65	21	—	30	5
West South Central	100	60	21	—	38	3
Mountain	100	83	21	—	—	—
Pacific	100	73	21	—	—	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 29. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009

Characteristics	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
Worker characteristic					
All workers	2.0	0.0	0.0	2.0	0.7
Management, professional, and related	3.1	0.0	0.6	2.9	1.0
Management, business, and financial	2.6	0.0	–	2.5	1.6
Professional and related	4.3	0.0	0.6	4.1	1.1
Service	3.8	0.0	3.3	3.1	2.5
Sales and office	2.4	0.0	0.0	2.1	0.8
Sales and related	2.7	0.0	3.1	2.1	1.3
Office and administrative support	3.0	0.0	0.0	2.6	1.1
Natural resources, construction, and maintenance	4.6	0.4	–	4.0	3.4
Construction, extraction, farming, fishing, and forestry	5.2	0.8	0.0	–	–
Installation, maintenance, and repair	6.6	1.0	–	5.9	5.5
Production, transportation, and material moving	4.0	0.0	0.0	3.9	1.4
Production	5.5	0.0	–	5.4	2.2
Transportation and material moving	2.2	0.0	0.0	2.1	0.8
Full time	2.2	0.0	0.0	2.1	0.7
Part time	2.5	0.0	0.0	1.9	2.1
Union	4.8	3.3	1.7	5.0	3.1
Nonunion	2.2	0.0	0.0	2.0	0.7
Average wage within the following categories: ¹					
Lowest 25 percent	3.6	0.0	3.1	–	–
Lowest 10 percent	9.1	0.0	–	–	–
Second 25 percent	3.1	0.0	0.0	2.8	1.2
Third 25 percent	2.8	0.0	0.0	2.6	1.0
Highest 25 percent	2.4	0.0	0.0	2.4	0.9
Highest 10 percent	3.3	0.0	0.0	3.1	0.7
Establishment characteristic					
Goods-producing industries	3.6	1.0	–	3.6	1.2
Construction	1.8	1.8	2.4	–	–
Manufacturing	4.4	2.2	0.0	4.3	1.6
Service-providing industries	2.4	0.0	0.0	2.3	0.8
Trade, transportation, and utilities	2.0	0.0	–	2.1	1.3
Wholesale trade	5.3	0.0	1.2	5.0	1.1
Retail trade	2.8	0.0	0.0	–	–
Transportation and warehousing	3.1	0.0	–	–	–
Information	7.8	0.0	0.6	7.3	2.1
Financial activities	3.1	0.0	–	3.0	1.6
Finance and insurance	3.4	0.0	–	3.3	1.7
Credit intermediation and related activities	3.4	0.0	–	2.6	2.0
Insurance carriers and related activities	7.2	0.4	–	7.1	3.7
Professional and business services	6.8	0.0	–	6.9	3.1
Professional and technical services	9.2	0.0	1.8	–	–
Education and health services	5.1	0.0	–	4.6	1.4
Educational services	6.7	0.0	–	5.2	4.6
Junior colleges, colleges, and universities	5.9	0.0	0.0	4.5	2.9
Health care and social assistance	5.6	0.0	0.0	5.2	1.4

See footnotes at end of table.

Table 29. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
1 to 99 workers	2.4	0.0	—	2.1	1.5
1 to 49 workers	2.9	0.0	—	2.2	1.9
50 to 99 workers	3.3	0.0	0.0	3.5	2.4
100 workers or more	2.6	0.0	0.0	2.4	0.7
100 to 499 workers	3.5	0.0	0.0	3.4	1.0
500 workers or more	3.4	0.0	0.0	3.1	1.0
Geographic area					
New England	3.1	0.0	—	2.6	1.6
Middle Atlantic	6.9	0.0	—	6.9	1.7
East North Central	4.1	0.0	0.0	3.1	2.9
West North Central	5.5	0.0	—	6.0	2.4
South Atlantic	4.0	0.0	0.0	3.9	0.9
East South Central	8.3	0.0	—	7.0	2.1
West South Central	7.5	0.0	—	6.7	1.0
Mountain	3.0	1.3	—	—	—
Pacific	4.9	2.4	—	—	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

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Table 30. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2009

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
Worker characteristic					
All workers	100	29	18	39	14
Management, professional, and related	100	34	18	33	16
Management, business, and financial	100	34	18	36	13
Professional and related	100	33	18	31	18
Service	100	17	25	43	15
Sales and office	100	31	16	42	12
Sales and related	100	28	19	40	13
Office and administrative support	100	32	14	42	11
Natural resources, construction, and maintenance	100	18	18	47	18
Installation, maintenance, and repair	100	23	18	44	15
Production, transportation, and material moving	100	27	18	41	13
Production	100	34	18	37	11
Transportation and material moving	100	18	18	47	17
Full time	100	29	17	39	15
Part time	100	33	24	34	9
Union	100	25	33	31	12
Nonunion	100	30	16	39	14
Average wage within the following categories: ¹					
Lowest 25 percent	100	28	15	42	15
Second 25 percent	100	29	16	42	12
Third 25 percent	100	30	17	42	11
Highest 25 percent	100	30	20	34	17
Establishment characteristic					
Goods-producing industries	100	31	19	38	11
Manufacturing	100	39	17	35	10
Service-providing industries	100	29	17	39	15
Trade, transportation, and utilities	100	32	19	37	12
Wholesale trade	100	24	–	50	–
Retail trade	100	37	22	34	8
Transportation and warehousing	100	–	25	35	–
Information	100	25	28	41	6
Financial activities	100	30	12	45	12
Finance and insurance	100	29	11	48	12
Credit intermediation and related activities	100	32	9	52	7
Insurance carriers and related activities	100	–	–	49	14
Education and health services	100	16	22	45	17
Health care and social assistance	100	13	23	48	17

See footnotes at end of table.

Table 30. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
1 to 99 workers	100	24	15	46	16
1 to 49 workers	100	22	18	44	16
50 to 99 workers	100	27	9	50	14
100 workers or more	100	33	19	35	13
100 to 499 workers	100	29	17	39	16
500 workers or more	100	37	22	30	11
Geographic area					
Middle Atlantic	100	26	28	38	8
East North Central	100	30	14	40	16
West North Central	100	16	27	40	17
South Atlantic	100	29	17	40	14
East South Central	100	27	28	38	7
West South Central	100	38	15	41	7
Mountain	100	31	13	43	13
Pacific	100	37	10	38	16

¹ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 30. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2009

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
Worker characteristic				
All workers	2.1	1.4	1.9	1.2
Management, professional, and related	3.5	1.9	2.4	1.7
Management, business, and financial	3.4	2.3	2.8	1.8
Professional and related	4.6	2.5	3.2	2.3
Service	2.9	5.6	6.6	3.6
Sales and office	2.5	1.7	2.9	2.0
Sales and related	3.6	3.8	4.8	4.3
Office and administrative support	2.7	2.1	3.4	2.2
Natural resources, construction, and maintenance	4.3	4.2	5.5	5.3
Installation, maintenance, and repair	5.7	5.2	6.6	5.5
Production, transportation, and material moving	3.4	2.5	3.4	2.7
Production	4.7	3.4	4.0	2.9
Transportation and material moving	3.4	3.8	5.5	4.2
Full time	2.2	1.4	2.0	1.3
Part time	4.0	3.9	4.9	2.5
Union	4.8	5.3	6.1	2.4
Nonunion	2.3	1.3	2.0	1.2
Average wage within the following categories: ¹				
Lowest 25 percent	4.3	2.9	4.5	4.3
Second 25 percent	2.6	2.7	3.6	1.6
Third 25 percent	3.1	1.7	2.9	1.3
Highest 25 percent	2.9	2.0	2.4	2.3
Establishment characteristic				
Goods-producing industries	3.8	2.3	3.3	2.7
Manufacturing	4.2	2.5	3.5	2.3
Service-providing industries	2.4	1.7	2.2	1.5
Trade, transportation, and utilities	2.9	2.4	3.0	2.8
Wholesale trade	5.6	–	6.8	–
Retail trade	4.4	4.6	4.9	3.1
Transportation and warehousing	–	6.4	7.5	–
Information	5.2	6.8	8.3	2.3
Financial activities	3.3	1.6	3.4	2.1
Finance and insurance	3.4	1.9	3.3	2.1
Credit intermediation and related activities	5.2	2.4	4.6	2.2
Insurance carriers and related activities	–	–	6.6	4.4
Education and health services	2.9	3.7	6.1	2.8
Health care and social assistance	2.8	4.2	6.6	3.2
1 to 99 workers	3.1	1.8	3.9	2.4

See footnotes at end of table.

Table 30. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
1 to 49 workers	3.7	2.6	5.2	3.5
50 to 99 workers	4.7	2.3	4.3	3.2
100 workers or more	2.7	1.7	2.1	1.8
100 to 499 workers	3.7	2.4	3.3	3.0
500 workers or more	3.4	2.5	2.6	1.5
Geographic area				
Middle Atlantic	2.9	5.4	3.7	0.9
East North Central	3.7	2.7	4.0	3.6
West North Central	4.2	4.6	6.2	2.7
South Atlantic	4.8	2.5	5.4	3.2
East South Central	7.4	6.6	5.8	2.5
West South Central	9.7	3.9	7.1	2.2
Mountain	5.7	2.7	7.4	2.9
Pacific	7.6	2.6	4.8	4.3

¹ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

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Table 31. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2009

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Method of distribution ¹				
	Lump sum	Annuity	Installments	Other ²	Not determinable
Worker characteristic					
All workers	90	15	27	12	10
Management, professional, and related	88	18	27	9	11
Management, business, and financial	87	16	26	11	13
Professional and related	89	19	27	7	10
Service	93	18	29	—	6
Sales and office	93	16	32	13	7
Sales and related	95	9	29	19	5
Office and administrative support	92	18	33	10	7
Natural resources, construction, and maintenance	85	18	27	13	14
Construction, extraction, farming, fishing, and forestry	82	—	25	—	18
Installation, maintenance, and repair	88	20	28	9	12
Production, transportation, and material moving	88	—	21	16	12
Production	90	—	27	18	10
Transportation and material moving	86	—	—	—	14
Full time	89	15	27	12	10
Part time	94	19	28	12	4
Union	92	23	41	—	7
Nonunion	89	14	26	12	10
Average wage within the following categories: ³					
Lowest 25 percent	91	14	23	11	8
Lowest 10 percent	96	—	20	—	3
Second 25 percent	91	13	27	13	8
Third 25 percent	91	13	28	12	9
Highest 25 percent	88	18	29	11	11
Highest 10 percent	90	16	27	10	9
Establishment characteristic					
Goods-producing industries	90	6	24	20	10
Construction	90	—	26	—	10
Manufacturing	89	—	25	22	11
Service-providing industries	90	18	28	9	10
Trade, transportation, and utilities	92	10	23	13	8
Wholesale trade	93	—	12	—	7
Retail trade	93	11	22	17	7
Transportation and warehousing	85	—	—	—	15
Information	93	33	47	—	7
Financial activities	89	19	28	13	11
Finance and insurance	93	20	30	15	7
Credit intermediation and related activities	91	13	36	19	9
Insurance carriers and related activities	93	32	23	11	6
Professional and business services	88	22	29	—	12
Professional and technical services	89	30	—	—	11
Education and health services	86	23	31	—	11
Educational services	80	33	17	—	9
Junior colleges, colleges, and universities	84	40	23	—	13
Health care and social assistance	87	21	33	—	11

See footnotes at end of table.

Table 31. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Method of distribution ¹				
	Lump sum	Annuity	Installments	Other ²	Not determinable
1 to 99 workers	90	12	33	11	10
1 to 49 workers	89	14	32	12	11
50 to 99 workers	90	8	34	—	10
100 workers or more	90	17	24	12	9
100 to 499 workers	91	17	22	11	8
500 workers or more	88	17	27	14	10
Geographic area					
New England	84	—	19	8	16
Middle Atlantic	84	14	26	—	15
East North Central	91	12	27	11	8
West North Central	89	—	27	—	10
South Atlantic	86	19	36	12	13
East South Central	95	—	25	—	4
West South Central	92	15	26	17	7
Mountain	96	—	26	20	4
Pacific	95	16	24	—	5

¹ Sum of individual items may be greater than total because multiple methods of distribution are available to some employees

² Includes methods of distribution not calculated separately (e.g., employer stock).

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Table 31. Standard errors for savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2009

Characteristics	Method of distribution				
	Lump sum	Annuity	Installments	Other ¹	Not determinable
Worker characteristic					
All workers	1.1	1.4	1.7	1.0	1.1
Management, professional, and related	1.6	2.0	2.5	1.2	1.7
Management, business, and financial	2.2	2.6	3.0	1.2	2.2
Professional and related	2.1	2.4	3.3	1.3	2.2
Service	2.3	4.1	4.9	–	2.3
Sales and office	1.3	1.9	3.1	1.9	1.3
Sales and related	1.6	2.5	4.4	4.1	1.6
Office and administrative support	1.8	2.4	3.7	1.5	1.7
Natural resources, construction, and maintenance	5.1	3.9	4.5	3.2	5.0
Construction, extraction, farming, fishing, and forestry	9.4	–	6.4	–	9.4
Installation, maintenance, and repair	5.5	5.6	5.8	2.7	5.5
Production, transportation, and material moving	2.6	–	3.8	2.7	2.6
Production	3.2	–	5.1	3.3	3.2
Transportation and material moving	4.0	–	–	–	4.0
Full time	1.1	1.4	1.7	1.1	1.1
Part time	1.5	4.6	4.9	2.1	1.3
Union	2.3	4.6	5.0	–	2.2
Nonunion	1.1	1.4	1.8	1.1	1.1
Average wage within the following categories: ²					
Lowest 25 percent	3.5	3.4	3.9	2.8	3.5
Lowest 10 percent	2.3	–	5.9	–	2.0
Second 25 percent	1.5	1.8	2.4	1.7	1.5
Third 25 percent	1.5	1.9	2.6	1.5	1.5
Highest 25 percent	1.9	1.9	2.5	1.4	2.0
Highest 10 percent	2.1	2.0	2.6	1.6	2.2
Establishment characteristic					
Goods-producing industries	2.6	1.6	3.3	3.4	2.6
Construction	8.5	–	6.7	–	8.5
Manufacturing	2.7	–	4.0	4.1	2.7
Service-providing industries	1.1	1.6	2.1	1.0	1.1
Trade, transportation, and utilities	2.1	2.5	3.0	2.0	2.1
Wholesale trade	3.5	–	3.5	–	3.5
Retail trade	2.9	3.3	4.0	3.7	2.9
Transportation and warehousing	6.6	–	–	–	6.6
Information	3.4	7.7	6.7	–	3.4
Financial activities	2.7	3.5	2.6	2.3	2.7
Finance and insurance	1.8	3.6	2.8	2.5	1.8
Credit intermediation and related activities	2.6	3.0	4.6	4.6	2.6
Insurance carriers and related activities	3.6	7.2	4.7	3.1	3.6
Professional and business services	4.0	5.5	6.7	–	4.0
Professional and technical services	6.0	7.8	–	–	6.0
Education and health services	2.5	3.2	4.4	–	2.3
Educational services	6.1	6.4	4.1	–	3.0
Junior colleges, colleges, and universities	4.3	5.0	4.0	–	4.0
Health care and social assistance	2.8	3.5	5.0	–	2.7

See footnotes at end of table.

Table 31. Standard errors for savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Method of distribution				
	Lump sum	Annuity	Installments	Other ¹	Not determinable
1 to 99 workers	1.8	2.5	3.3	1.8	1.8
1 to 49 workers	2.9	3.6	4.4	2.4	2.9
50 to 99 workers	3.4	2.0	4.6	—	3.4
100 workers or more	1.4	2.0	1.9	1.2	1.3
100 to 499 workers	1.8	3.1	2.4	1.4	1.9
500 workers or more	1.9	2.4	2.9	2.3	1.9
Geographic area					
New England	4.0	—	4.1	1.2	4.0
Middle Atlantic	2.8	3.2	4.7	—	2.4
East North Central	3.1	3.5	4.9	2.7	3.1
West North Central	4.0	—	5.7	—	3.8
South Atlantic	2.6	2.7	3.9	1.8	2.8
East South Central	2.1	—	6.0	—	2.1
West South Central	2.3	4.5	3.0	4.4	2.3
Mountain	2.6	—	5.2	3.7	2.6
Pacific	1.0	4.7	5.7	—	1.0

¹ Includes methods of distribution not calculated separately (e.g., employer stock).

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008."

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/glossary20092010.htm.

Table 32. Money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2009

(All workers participating in money purchase pension plans = 100 percent)

Characteristics	Total	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	65	—	—	—	—	—	34	2
Management, professional, and related	100	67	—	—	—	—	—	33	—
Management, business, and financial	100	67	—	—	—	—	—	33	—
Professional and related	100	67	2.00	3.00	5.00	8.30	10.00	33	—
Service	100	68	—	—	—	—	—	32	—
Sales and office	100	68	—	—	—	—	—	32	—
Office and administrative support	100	73	—	—	—	—	—	27	—
Natural resources, construction, and maintenance	100	—	—	—	—	—	—	56	—
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	71	—
Installation, maintenance, and repair	100	80	—	—	—	—	—	—	—
Production, transportation, and material moving	100	72	—	—	—	—	—	—	—
Production	100	65	2.00	2.00	3.00	3.00	3.00	—	—
Full time	100	64	—	—	—	—	—	34	2
Part time	100	72	—	—	—	—	—	—	—
Union	100	41	—	—	—	—	—	50	9
Nonunion	100	70	2.00	3.00	4.00	7.00	9.00	30	—
Average wage within the following categories: ¹									
Lowest 25 percent	100	84	—	—	—	—	—	—	—
Second 25 percent	100	65	—	—	—	—	—	31	4
Third 25 percent	100	65	2.00	3.00	3.50	6.00	10.00	33	2
Highest 25 percent	100	62	—	—	—	—	—	38	(²)
Highest 10 percent	100	68	—	—	—	—	—	32	—
Establishment characteristic									
Goods-producing industries	100	57	—	—	—	—	—	37	6
Manufacturing	100	64	—	—	—	—	—	—	—
Service-providing industries	100	68	—	—	—	—	—	32	—
Education and health services	100	58	2.00	3.20	5.00	8.00	10.00	42	—
Educational services	100	71	4.00	5.00	7.00	10.00	10.00	29	—
Junior colleges, colleges, and universities	100	60	5.00	6.00	8.00	10.00	10.50	40	—
Health care and social assistance	100	53	2.00	3.00	5.00	8.00	10.00	47	—
1 to 99 workers	100	71	3.00	3.00	4.00	8.00	10.00	29	(²)
1 to 49 workers	100	71	3.00	3.00	4.00	8.00	10.00	29	(²)
100 workers or more	100	62	—	—	—	—	—	36	2
100 to 499 workers	100	63	—	—	—	—	—	32	5
500 workers or more	100	60	—	—	—	—	—	40	—
Geographic area									
Middle Atlantic	100	67	—	—	—	—	—	24	9
East North Central	100	53	2.00	3.00	3.00	5.00	8.00	47	—
West North Central	100	83	—	—	—	—	—	—	—
South Atlantic	100	68	2.00	3.00	4.00	5.00	8.00	32	—
West South Central	100	59	—	—	—	—	—	—	—
Pacific	100	67	—	—	—	—	—	33	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

² Less than 0.5 percent.

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/glossary20092010.htm.

Table 32. Standard errors for money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2009

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	4.1	—	—	—	—	—	4.1	1.4
Management, professional, and related	5.6	—	—	—	—	—	5.6	—
Management, business, and financial	7.3	—	—	—	—	—	7.3	—
Professional and related	6.4	0.75	0.10	0.81	1.69	0.00	6.4	—
Service	7.1	—	—	—	—	—	7.1	—
Sales and office	8.4	—	—	—	—	—	8.4	—
Office and administrative support	6.0	—	—	—	—	—	6.0	—
Natural resources, construction, and maintenance	—	—	—	—	—	—	10.6	—
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	9.5	—
Installation, maintenance, and repair	9.2	—	—	—	—	—	—	—
Production, transportation, and material moving	9.3	—	—	—	—	—	—	—
Production	11.9	0.92	0.76	0.00	0.00	0.00	—	—
Full time	3.9	—	—	—	—	—	4.0	1.6
Part time	12.7	—	—	—	—	—	—	—
Union	6.6	—	—	—	—	—	11.0	6.4
Nonunion	4.5	0.05	0.00	0.86	1.23	1.69	4.5	—
Average wage within the following categories: ¹								
Lowest 25 percent	5.5	—	—	—	—	—	—	—
Second 25 percent	5.8	—	—	—	—	—	6.2	3.1
Third 25 percent	6.9	0.67	0.00	0.92	2.12	0.59	6.6	1.6
Highest 25 percent	4.9	—	—	—	—	—	5.0	0.3
Highest 10 percent	6.2	—	—	—	—	—	6.2	—
Establishment characteristic								
Goods-producing industries	10.3	—	—	—	—	—	7.5	5.8
Manufacturing	12.0	—	—	—	—	—	—	—
Service-providing industries	4.9	—	—	—	—	—	4.9	—
Education and health services	6.6	0.63	0.85	1.16	1.70	0.00	6.6	—
Educational services	4.4	1.53	0.90	0.93	1.12	0.00	4.4	—
Junior colleges, colleges, and universities	3.9	0.00	0.00	0.37	0.00	1.79	3.9	—
Health care and social assistance	9.8	0.00	0.45	0.97	2.88	2.72	9.8	—
1 to 99 workers	6.8	0.00	0.00	1.46	1.36	0.96	6.8	0.3
1 to 49 workers	7.9	0.00	0.00	1.17	1.77	1.80	7.9	0.4
100 workers or more	4.7	—	—	—	—	—	5.1	2.1
100 to 499 workers	8.5	—	—	—	—	—	8.6	4.2
500 workers or more	5.2	—	—	—	—	—	5.2	—
Geographic area								
Middle Atlantic	4.5	—	—	—	—	—	6.3	6.6
East North Central	11.1	0.00	0.55	0.36	0.65	2.96	11.1	—
West North Central	8.2	—	—	—	—	—	—	—
South Atlantic	9.6	0.92	0.36	1.10	0.53	0.48	9.6	—
West South Central	12.8	—	—	—	—	—	—	—
Pacific	9.1	—	—	—	—	—	9.1	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.

Employee Benefits Survey

Technical Note

Data in this bulletin are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). The bulletin contains 2009 data on detailed employer-provided health and retirement benefit plan provisions for private industry workers in the United States. Excluded from the 2009 survey are Federal government workers, State and local government workers, the military, agricultural workers, private household workers, aircraft manufacturing workers, and the self-employed. Previous publications containing information on employee benefits for private industry and State and local government workers are available on the BLS website <http://www.bls.gov/ncs/ebs>.

Calculation details

For data presented by wage levels, average hourly earnings for occupations within an establishment were used to produce estimates for worker groups within six earnings groupings: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent.

Individual workers can fall into an earnings category different from the average for the occupation into which they are classified. The breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The categories are based on wages published in "National Compensation Survey: Occupational Earnings in the United States, 2008," U.S. Department of Labor, August 2009, Bulletin 2720. Values corresponding to the percentiles used in the tables are:

Characteristic	Hourly wage percentile				
	10	25	50 (median)	75	90
Private industry workers	\$8.00	\$10.50	\$15.50	\$24.22	\$36.43

Not determinable estimates

Some tables in this bulletin contain columns with estimates classified as "not determinable." Situations that result in this classification can vary. In detailed provisions of employer-provided health care plans, the "not determinable" classification is used whenever partial information on a particular plan feature is available from the Summary Plan Description (SPD). The SPD is used as a primary source of information on the provisions of a health benefit plan. For example, in one of the tables, workers are classified as participating in four types of

fee-for-service plans. Those workers that were known to be participating in a fee-for-service plan, but the plan type was either not specified or was specified but did not fit into any of the four categories used in the table, were classified into the "not determinable" category.

Another situation in which the "not determinable" classification may be used is when workers are participating in plans in which a provision is known to exist, but no information on the specific details of this provision is available from the SPD. For example, in one of the tables, all workers participate in fee-for-service plans. The majority of the workers that make up the base of this table participated in plans that specified a deductible, but a small percentage of workers participated in plans in which the deductible was mentioned but not described. These workers were classified into the "not determinable" category.

Interpreting the tables

The set of workers on which estimates in the tables are based is indicated by the statement directly under each table's title. For example, the statement may indicate that "All workers participating in medical care plans = 100 percent," or "Includes all workers participating in savings and thrift plans that specify matching contributions." All estimates shown in the table are based on the set of workers specified underneath the table title and on any subsets indicated by column headers.

Most of the estimates in this bulletin are expressed in terms of the percentage of workers participating in a particular benefit plan or the percentage covered by a specific provision. Some estimates, however, provide values other than percentages of workers, for example, the median age requirement for eligibility to participate in a defined benefit retirement plan; dollar averages, medians, and percentiles for various benefit provisions; and the specified matching percent (by percentile) an employer will contribute to an employees' savings and thrift retirement plan.

The non-shaded estimates indicate percentages of workers. Shaded estimates are those that measure values other than the percent of workers.

Survey response

The 2009 survey included a sample of approximately 3,700 establishments.

Obtaining additional information

Information on the survey scope, sample design, data collection, survey estimation, and reliability of estimates, technical references, and survey definitions are available in Chapter 8 of the *BLS Handbook of Methods*, available online at: http://www.bls.gov/opub/hom/homch8_a.htm. Definitions of major plans, key provisions,

and related benefit terms used by the National Compensation Survey are provided in the Glossary of Employee Benefit Terms, available online at: www.bls.gov/ncs/ebs/glossary20092010.htm.

Appendix table 1. Survey establishment response

Appendix table 2. Numbers of workers represented

Appendix table 1. Survey establishment response, private industry, National Compensation Survey, 2009

Establishments	Number of establishments
Total in sampling frame ¹	5,064,030
Total in sample	3,687
Responding	2,522
Refused or unable to provide data	825
Out of business or not in survey scope	340

¹ The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is

based on the 2007 North American Industry Classification System (NAICS). For private industries, an establishment is usually a single physical location.

Appendix table 2. Number of workers¹ represented, private industry, National Compensation Survey, 2009

Occupational group ²	Estimated number of workers
All workers	101,181,600
Management, professional, and related	24,946,000
Management, business, and financial	8,142,600
Professional and related	16,803,400
Service	21,762,600
Protective service	1,022,500
Sales and office	28,087,300
Sales and related	11,366,500
Office and administrative support	16,720,800
Natural resources, construction, and maintenance	8,725,500
Construction, extraction, farming, fishing, and forestry ..	4,633,400
Installation, maintenance, and repair	4,092,100
Production, transportation, and material moving	17,660,200
Production	9,042,200
Transportation and material moving	8,618,000

¹ The number of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended,

however, for comparison to other statistical series to measure employment trends or levels.

² The 2000 Standard Occupational Classification system is used to classify workers.