

National Compensation Survey: Health and Retirement Plan Provisions in Private Industry in the United States, 2010

U.S. Department of Labor
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Overview

The National Compensation Survey (NCS) provides comprehensive measures of 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 2010. Under the NCS program, information on the incidence and provision of benefits is published in stages. An earlier bulletin provided 2010 NCS data for 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 2011 will be issued later this year.

This bulletin of detailed health and retirement provisions this year includes basic health, defined benefit, and defined contribution tables. In addition, this year additional defined benefit retirement tables in private industry are included. Health tables in state and local government are scheduled to be published in the spring of 2012.

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, 2010

(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	76	3	62	6	5	—
Management, professional, and related	100	72	—	58	9	4	—
Management, business, and financial	100	77	—	67	4	5	—
Professional and related	100	70	—	53	11	4	—
Service	100	69	—	53	6	—	—
Protective service	100	—	—	61	—	—	—
Sales and office	100	80	—	66	5	5	—
Sales and related	100	84	—	75	—	—	—
Office and administrative support	100	77	—	63	6	6	—
Natural resources, construction, and maintenance	100	76	—	62	—	6	—
Construction, extraction, farming, fishing, and forestry	100	—	—	66	—	—	—
Installation, maintenance, and repair	100	72	—	58	—	—	—
Production, transportation, and material moving	100	81	4	70	4	2	—
Production	100	80	—	70	—	—	—
Transportation and material moving	100	82	—	70	—	3	—
Full time	100	75	2	62	6	5	—
Part time	100	85	—	63	—	—	—
Union	100	76	6	61	5	5	—
Nonunion	100	76	—	63	7	5	—
Average wage within the following categories: ¹							
Lowest 25 percent	100	84	—	72	—	—	—
Second 25 percent	100	76	3	62	7	4	—
Third 25 percent	100	76	2	62	6	6	—
Highest 25 percent	100	73	—	59	7	5	—
Highest 10 percent	100	76	—	63	7	5	—
Establishment characteristic							
Goods-producing industries	100	79	—	68	4	3	—
Construction	100	76	—	64	—	—	—
Manufacturing	100	80	—	70	—	3	—
Service-providing industries	100	75	—	61	7	5	—
Trade, transportation, and utilities	100	81	—	71	4	3	—
Wholesale trade	100	77	—	66	—	—	—
Transportation and warehousing	100	79	—	64	—	—	—
Information	100	72	—	62	—	—	—
Financial activities	100	78	—	58	10	9	—
Finance and insurance	100	81	—	61	10	8	—
Credit intermediation and related activities	100	80	—	58	13	8	—
Insurance carriers and related activities	100	85	—	65	—	—	—
Professional and business services	100	82	—	70	—	—	—
Education and health services	100	64	—	39	15	—	—
Educational services	100	66	—	54	8	—	—
Junior colleges, colleges, and universities	100	62	—	44	13	—	—
Health care and social assistance	100	64	—	37	16	—	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristic				
All workers	24	16	8	—
Management, professional, and related	28	16	12	—
Management, business, and financial	23	15	8	—
Professional and related	30	17	—	—
Service	31	22	—	—
Protective service	—	—	—	—
Sales and office	20	14	6	—
Sales and related	16	13	3	—
Office and administrative support	23	15	7	—
Natural resources, construction, and maintenance	24	20	4	—
Construction, extraction, farming, fishing, and forestry	—	—	—	—
Installation, maintenance, and repair	28	24	—	—
Production, transportation, and material moving	19	14	5	—
Production	20	14	6	—
Transportation and material moving	18	14	—	—
Full time	25	17	8	—
Part time	15	7	—	—
Union	24	14	10	—
Nonunion	24	16	7	—
Average wage within the following categories: ¹				
Lowest 25 percent	16	10	—	—
Second 25 percent	24	17	7	—
Third 25 percent	24	17	7	—
Highest 25 percent	27	17	10	—
Highest 10 percent	24	14	10	—
Establishment characteristic				
Goods-producing industries	21	16	6	—
Construction	24	19	—	—
Manufacturing	20	15	5	—
Service-providing industries	25	16	8	—
Trade, transportation, and utilities	19	15	4	—
Wholesale trade	23	19	—	—
Transportation and warehousing	21	13	—	—
Information	28	—	11	—
Financial activities	22	16	5	—
Finance and insurance	19	13	6	—
Credit intermediation and related activities	20	15	—	—
Insurance carriers and related activities	15	7	—	—
Professional and business services	18	12	—	—
Education and health services	36	19	—	—
Educational services	34	22	11	—
Junior colleges, colleges, and universities	38	27	11	—
Health care and social assistance	36	19	—	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2010—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	74	2	63	5	4	—
1 to 49 workers	100	74	—	63	4	—	—
50 to 99 workers	100	74	—	63	—	—	—
100 workers or more	100	78	3	62	8	5	—
100 to 499 workers	100	82	—	70	4	5	—
500 workers or more	100	72	—	52	12	5	—
Geographic area							
New England	100	50	—	35	—	—	—
Middle Atlantic	100	66	—	52	6	5	—
East North Central	100	76	2	64	—	4	—
West North Central	100	88	—	73	7	—	—
South Atlantic	100	79	—	65	—	4	—
East South Central	100	—	—	81	—	—	—
West South Central	100	91	—	82	6	2	—
Mountain	100	75	—	60	—	—	—
Pacific	100	68	—	50	9	—	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
1 to 99 workers	26	20	6	—
1 to 49 workers	26	21	5	—
50 to 99 workers	26	18	—	—
100 workers or more	22	13	9	—
100 to 499 workers	18	12	6	—
500 workers or more	28	15	—	—
Geographic area				
New England	50	36	14	—
Middle Atlantic	34	21	13	—
East North Central	24	11	—	—
West North Central	12	—	—	—
South Atlantic	21	15	6	—
East South Central	—	—	—	—
West South Central	9	8	—	—
Mountain	25	17	8	—
Pacific	32	28	4	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2010

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Worker characteristic						
All workers	1.4	0.6	1.6	0.8	0.6	-
Management, professional, and related	2.8	-	2.7	1.2	0.8	-
Management, business, and financial	1.9	-	2.1	0.7	1.2	-
Professional and related	4.0	-	3.7	1.8	0.7	-
Service	4.7	-	5.8	1.6	-	-
Protective service	-	-	13.1	-	-	-
Sales and office	1.6	-	2.1	0.9	0.8	-
Sales and related	2.2	-	3.1	-	-	-
Office and administrative support	2.2	-	2.5	1.0	1.1	-
Natural resources, construction, and maintenance	3.1	-	3.8	-	1.5	-
Construction, extraction, farming, fishing, and forestry	-	-	7.3	-	-	-
Installation, maintenance, and repair	4.0	-	4.5	-	-	-
Production, transportation, and material moving	1.9	1.2	2.6	1.3	0.6	-
Production	2.2	-	3.1	-	-	-
Transportation and material moving	2.5	-	3.3	-	0.7	-
Full time	1.4	0.3	1.7	0.7	0.6	-
Part time	3.2	-	6.1	-	-	-
Union	2.1	1.4	2.6	1.2	1.2	-
Nonunion	1.6	-	1.8	0.9	0.7	-
Average wage within the following categories: ¹						
Lowest 25 percent	2.8	-	4.1	-	-	-
Second 25 percent	2.7	0.7	2.6	1.2	0.9	-
Third 25 percent	1.7	0.6	2.4	0.9	1.5	-
Highest 25 percent	2.0	-	2.1	0.8	0.8	-
Highest 10 percent	2.2	-	2.5	1.0	0.9	-
Establishment characteristic						
Goods-producing industries	1.8	-	2.0	1.0	0.7	-
Construction	4.8	-	5.9	-	-	-
Manufacturing	1.8	-	2.2	-	0.7	-
Service-providing industries	1.8	-	2.0	0.9	0.7	-
Trade, transportation, and utilities	2.3	-	2.2	1.1	0.6	-
Wholesale trade	4.3	-	4.7	-	-	-
Transportation and warehousing	4.7	-	6.6	-	-	-
Information	5.3	-	5.8	-	-	-
Financial activities	3.3	-	3.5	2.1	2.1	-
Finance and insurance	2.6	-	3.6	2.0	2.2	-
Credit intermediation and related activities	3.2	-	4.9	2.8	1.7	-
Insurance carriers and related activities	3.4	-	5.3	-	-	-
Professional and business services	4.0	-	4.8	-	-	-
Education and health services	5.6	-	4.6	2.9	-	-
Educational services	4.1	-	4.4	1.7	-	-
Junior colleges, colleges, and universities	3.7	-	4.3	2.6	-	-
Health care and social assistance	6.6	-	5.4	3.5	-	-

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristic				
All workers	1.4	1.0	1.4	—
Management, professional, and related	2.8	1.3	3.0	—
Management, business, and financial	1.9	1.4	1.5	—
Professional and related	4.0	1.9	—	—
Service	4.7	3.5	—	—
Protective service	—	—	—	—
Sales and office	1.6	1.2	1.0	—
Sales and related	2.2	2.1	0.8	—
Office and administrative support	2.2	1.7	1.4	—
Natural resources, construction, and maintenance	3.1	2.9	0.9	—
Construction, extraction, farming, fishing, and forestry	—	—	—	—
Installation, maintenance, and repair	4.0	3.8	—	—
Production, transportation, and material moving	1.9	1.5	1.2	—
Production	2.2	1.8	1.5	—
Transportation and material moving	2.5	2.1	—	—
Full time	1.4	1.0	1.3	—
Part time	3.2	1.5	—	—
Union	2.1	2.2	1.8	—
Nonunion	1.6	1.1	1.6	—
Average wage within the following categories: ¹				
Lowest 25 percent	2.8	2.0	—	—
Second 25 percent	2.7	2.4	1.8	—
Third 25 percent	1.7	1.7	1.1	—
Highest 25 percent	2.0	1.2	1.9	—
Highest 10 percent	2.2	1.9	1.8	—
Establishment characteristic				
Goods-producing industries	1.8	1.6	1.2	—
Construction	4.8	4.5	—	—
Manufacturing	1.8	1.6	1.1	—
Service-providing industries	1.8	1.1	1.8	—
Trade, transportation, and utilities	2.3	1.9	0.8	—
Wholesale trade	4.3	3.2	—	—
Transportation and warehousing	4.7	3.6	—	—
Information	5.3	—	2.8	—
Financial activities	3.3	3.0	1.1	—
Finance and insurance	2.6	2.1	1.2	—
Credit intermediation and related activities	3.2	2.9	—	—
Insurance carriers and related activities	3.4	1.8	—	—
Professional and business services	4.0	2.5	—	—
Education and health services	5.6	2.5	—	—
Educational services	4.1	3.3	2.2	—
Junior colleges, colleges, and universities	3.7	2.8	1.6	—
Health care and social assistance	6.6	2.9	—	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
1 to 99 workers	1.8	0.6	2.4	1.2	1.2	—
1 to 49 workers	2.1	—	2.6	1.1	—	—
50 to 99 workers	4.8	—	4.6	—	—	—
100 workers or more	2.2	0.9	2.1	0.9	0.6	—
100 to 499 workers	1.6	—	2.3	1.2	1.2	—
500 workers or more	3.8	—	3.2	1.4	0.8	—
Geographic area						
New England	5.5	—	8.8	—	—	—
Middle Atlantic	2.4	—	2.8	1.1	1.2	—
East North Central	6.4	0.6	5.6	—	0.8	—
West North Central	3.4	—	5.9	1.4	—	—
South Atlantic	2.1	—	3.3	—	0.8	—
East South Central	—	—	4.8	—	—	—
West South Central	1.5	—	1.9	1.2	0.4	—
Mountain	3.3	—	7.2	—	—	—
Pacific	3.4	—	4.7	1.9	—	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
1 to 99 workers	1.8	1.7	0.9	—
1 to 49 workers	2.1	2.0	1.1	—
50 to 99 workers	4.8	3.4	—	—
100 workers or more	2.2	1.0	2.3	—
100 to 499 workers	1.6	1.2	1.1	—
500 workers or more	3.8	1.5	—	—
Geographic area				
New England	5.5	5.4	3.3	—
Middle Atlantic	2.4	1.7	1.2	—
East North Central	6.4	2.6	—	—
West North Central	3.4	—	—	—
South Atlantic	2.1	1.8	1.3	—
East South Central	—	—	—	—
West South Central	1.5	1.7	—	—
Mountain	3.3	3.3	1.7	—
Pacific	3.4	3.3	0.7	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2010

(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	-	77	23	-	33	67	-
Management, professional, and related	98	-	-	78	22	-	38	62	-
Management, business, and financial	98	-	-	79	21	-	29	71	-
Professional and related	98	-	-	77	23	-	43	57	-
Service	98	-	-	69	31	-	44	56	-
Protective service	100	-	-	65	-	-	-	61	-
Sales and office	97	-	-	78	22	-	30	70	-
Sales and related	97	-	-	82	18	-	22	78	-
Office and administrative support	97	-	-	76	24	-	33	67	-
Natural resources, construction, and maintenance	98	-	-	72	28	-	35	65	-
Construction, extraction, farming, fishing, and forestry	97	-	-	77	23	-	31	69	-
Installation, maintenance, and repair	99	-	-	69	31	-	39	61	-
Production, transportation, and material moving	96	4	-	79	21	-	24	76	-
Production	95	-	-	79	21	-	24	76	-
Transportation and material moving	96	-	-	79	21	-	24	76	-
Full time	98	2	-	76	24	-	34	66	-
Part time	89	-	-	80	-	-	25	75	-
Union	94	6	-	75	25	-	30	70	-
Nonunion	98	-	-	77	23	-	34	66	-
Average wage within the following categories: ¹									
Lowest 25 percent	95	-	-	83	17	-	23	77	-
Second 25 percent	97	3	-	76	24	-	34	66	-
Third 25 percent	98	2	-	75	25	-	34	66	-
Highest 25 percent	98	-	-	76	24	-	37	63	-
Highest 10 percent	98	-	-	79	21	-	32	68	-
Establishment characteristic									
Goods-producing industries	97	-	-	78	22	-	27	73	-
Construction	98	-	-	75	25	-	34	66	-
Manufacturing	97	-	-	79	21	-	25	75	-
Service-providing industries	97	-	-	76	24	-	35	65	-
Trade, transportation, and utilities	97	-	-	79	21	-	25	75	-
Wholesale trade	100	-	-	76	24	-	32	68	-
Transportation and warehousing	96	-	-	78	22	-	29	71	-
Information	99	-	-	76	24	-	31	69	-
Financial activities	98	-	-	72	28	-	38	62	-
Finance and insurance	98	-	-	77	23	-	34	66	-
Credit intermediation and related activities	99	-	-	76	24	-	40	60	-
Insurance carriers and related activities	95	-	-	77	23	-	23	77	-
Professional and business services	98	-	-	81	19	-	25	75	-
Education and health services	98	-	-	71	29	-	58	42	-
Educational services	99	-	-	73	27	-	43	57	-
Junior colleges, colleges, and universities	99	-	-	69	31	-	55	45	-
Health care and social assistance	97	-	-	71	29	-	60	40	-

See footnotes at end of table.

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2010—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	98	2	—	74	26	—	34	66	—
1 to 49 workers	98	—	—	73	27	—	34	66	—
50 to 99 workers	97	—	—	78	22	—	33	67	—
100 workers or more	97	3	—	78	22	—	33	67	—
100 to 499 workers	97	—	—	80	20	—	25	75	—
500 workers or more	97	—	—	76	24	—	42	58	—
Geographic area									
New England	98	—	—	52	48	—	54	46	—
Middle Atlantic	96	—	—	71	29	—	44	56	—
East North Central	98	2	—	82	18	—	32	68	—
West North Central	95	—	—	89	—	—	20	80	—
South Atlantic	98	—	—	79	21	—	33	67	—
East South Central	93	—	—	86	—	—	—	91	—
West South Central	99	—	—	89	11	—	16	84	—
Mountain	95	—	—	74	26	—	34	66	—
Pacific	98	—	—	63	37	—	46	54	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 2. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2010

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	0.6	0.6	-	1.4	1.4	-	1.6	1.6	-
Management, professional, and related	0.7	-	-	1.6	1.6	-	2.6	2.6	-
Management, business, and financial	0.6	-	-	1.6	1.6	-	2.1	2.1	-
Professional and related	1.0	-	-	2.2	2.2	-	3.6	3.6	-
Service	0.7	-	-	5.6	5.6	-	6.0	6.0	-
Protective service	(¹)	-	-	13.6	-	-	-	13.1	-
Sales and office	1.7	-	-	2.0	2.0	-	1.8	1.8	-
Sales and related	1.0	-	-	2.7	2.7	-	2.8	2.8	-
Office and administrative support	2.4	-	-	2.7	2.7	-	2.4	2.4	-
Natural resources, construction, and maintenance	0.8	-	-	3.3	3.3	-	3.8	3.8	-
Construction, extraction, farming, fishing, and forestry	1.8	-	-	6.3	6.3	-	7.3	7.3	-
Installation, maintenance, and repair	0.5	-	-	3.9	3.9	-	4.3	4.3	-
Production, transportation, and material moving	1.2	1.2	-	2.0	2.0	-	2.4	2.4	-
Production	1.7	-	-	2.5	2.5	-	2.7	2.7	-
Transportation and material moving	1.3	-	-	2.6	2.6	-	3.0	3.0	-
Full time	0.3	0.3	-	1.3	1.3	-	1.6	1.6	-
Part time	6.5	-	-	6.1	-	-	4.4	4.4	-
Union	1.4	1.4	-	2.1	2.1	-	2.1	2.1	-
Nonunion	0.7	-	-	1.6	1.6	-	1.8	1.8	-
Average wage within the following categories: ²									
Lowest 25 percent	3.3	-	-	3.8	3.8	-	3.2	3.2	-
Second 25 percent	0.7	0.7	-	2.4	2.4	-	2.5	2.5	-
Third 25 percent	0.6	0.6	-	2.6	2.6	-	2.3	2.3	-
Highest 25 percent	0.6	-	-	1.4	1.4	-	1.9	1.9	-
Highest 10 percent	0.6	-	-	1.8	1.8	-	2.3	2.3	-
Establishment characteristic									
Goods-producing industries	1.0	-	-	1.9	1.9	-	1.9	1.9	-
Construction	1.4	-	-	5.4	5.4	-	5.8	5.8	-
Manufacturing	1.1	-	-	1.9	1.9	-	2.0	2.0	-
Service-providing industries	0.8	-	-	1.5	1.5	-	1.9	1.9	-
Trade, transportation, and utilities	0.9	-	-	1.8	1.8	-	2.3	2.3	-
Wholesale trade	0.3	-	-	3.3	3.3	-	4.8	4.8	-
Transportation and warehousing	2.3	-	-	4.9	4.9	-	5.6	5.6	-
Information	0.8	-	-	5.7	5.7	-	5.4	5.4	-
Financial activities	0.8	-	-	3.0	3.0	-	3.4	3.4	-
Finance and insurance	0.9	-	-	2.8	2.8	-	3.4	3.4	-
Credit intermediation and related activities	0.5	-	-	3.4	3.4	-	5.0	5.0	-
Insurance carriers and related activities	2.2	-	-	5.1	5.1	-	4.1	4.1	-
Professional and business services	3.0	-	-	3.5	3.5	-	4.4	4.4	-
Education and health services	1.3	-	-	4.0	4.0	-	4.7	4.7	-
Educational services	0.5	-	-	3.7	3.7	-	4.4	4.4	-
Junior colleges, colleges, and universities	0.5	-	-	2.9	2.9	-	4.3	4.3	-
Health care and social assistance	1.6	-	-	4.8	4.8	-	5.4	5.4	-

See footnotes at end of table.

Table 2. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2010—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	0.6	0.6	—	2.4	2.4	—	2.3	2.3	—
1 to 49 workers	0.6	—	—	3.1	3.1	—	2.6	2.6	—
50 to 99 workers	1.4	—	—	3.3	3.3	—	4.7	4.7	—
100 workers or more	0.9	0.9	—	1.3	1.3	—	2.2	2.2	—
100 to 499 workers	1.0	—	—	1.8	1.8	—	2.0	2.0	—
500 workers or more	1.5	—	—	2.3	2.3	—	3.4	3.4	—
Geographic area									
New England	1.0	—	—	5.5	5.5	—	5.0	5.0	—
Middle Atlantic	1.3	—	—	2.2	2.2	—	2.7	2.7	—
East North Central	0.6	0.6	—	3.0	3.0	—	6.0	6.0	—
West North Central	3.0	—	—	3.6	—	—	3.5	3.5	—
South Atlantic	0.7	—	—	2.0	2.0	—	3.3	3.3	—
East South Central	3.3	—	—	4.2	—	—	—	2.9	—
West South Central	0.3	—	—	1.9	1.9	—	1.8	1.8	—
Mountain	6.3	—	—	6.8	6.8	—	4.0	4.0	—
Pacific	1.1	—	—	5.5	5.5	—	4.6	4.6	—

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 3. Medical care benefits: Summary of high deductible¹ and consumer-driven health plans,² private industry workers, National Compensation Survey, 2010

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

Characteristics	High deductible health plans	Non-high deductible health plans ³	Consumer-driven health plans ²	Non-consumer-driven health plans	Consumer-driven health plans with a high deductible component
Worker characteristic					
All workers	24	76	11	89	10
Management, professional, and related	24	76	11	89	10
Management, business, and financial	26	74	11	89	11
Professional and related	22	78	10	90	10
Service	19	81	—	—	—
Sales and office	27	73	13	87	13
Sales and related	24	76	10	90	9
Office and administrative support	28	72	15	85	14
Natural resources, construction, and maintenance	24	76	6	94	6
Construction, extraction, farming, fishing, and forestry	31	69	—	—	—
Installation, maintenance, and repair	19	81	—	—	—
Production, transportation, and material moving	24	76	11	89	11
Production	24	76	10	90	10
Transportation and material moving	24	76	—	—	—
Full time	25	75	11	89	11
Part time	15	85	7	93	6
Union	8	92	5	95	5
Nonunion	27	73	12	88	11
Average wage within the following categories: ⁴					
Lowest 25 percent	32	68	13	87	—
Second 25 percent	25	75	9	91	9
Third 25 percent	26	74	12	88	12
Highest 25 percent	19	81	10	90	10
Highest 10 percent	19	81	11	89	10
Establishment characteristic					
Goods-producing industries	23	77	10	90	10
Construction	38	62	—	—	11
Manufacturing	19	81	11	89	10
Service-providing industries	25	75	11	89	10
Trade, transportation, and utilities	23	77	10	90	10
Wholesale trade	22	78	—	—	—
Information	17	83	—	—	9
Financial activities	27	73	19	81	18
Finance and insurance	27	73	19	81	17
Credit intermediation and related activities	26	74	18	82	16
Insurance carriers and related activities	32	68	24	76	23
Professional and business services	26	74	10	90	10
Education and health services	27	73	9	91	9
Educational services	23	77	—	—	—
Junior colleges, colleges, and universities	16	84	7	93	7
Health care and social assistance	28	72	9	91	9

See footnotes at end of table.

Table 3. Medical care benefits: Summary of high deductible¹ and consumer-driven health plans,² private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	High deductible health plans	Non-high deductible health plans ³	Consumer-driven health plans ²	Non-consumer-driven health plans	Consumer-driven health plans with a high deductible component
1 to 99 workers	34	66	14	86	14
1 to 49 workers	35	65	13	87	13
50 to 99 workers	34	66	16	84	16
100 workers or more	17	83	9	91	8
100 to 499 workers	21	79	10	90	10
500 workers or more	13	87	7	93	7
Geographic area					
New England	22	78	6	94	6
Middle Atlantic	11	89	—	—	—
East North Central	22	78	14	86	13
West North Central	28	72	16	84	15
South Atlantic	35	65	14	86	13
East South Central	20	80	6	94	—
West South Central	38	62	—	—	—
Mountain	28	72	—	—	—
Pacific	16	84	9	91	9

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,000 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses. The estimates for HDHP plans should not be compared with data from previous years due to changes in the definition.

² A consumer-driven health plan (CDHP) is a health plan that combines a major-medical health policy that provides protection from catastrophic medical expenses with a tax-favored account to pay routine health care expenses such as prescriptions and doctor's visits.

³ Non-high deductible plans include not determinable and other plans, which

may actually be high-deductible plans.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 3. Standard errors for medical care benefits: Summary of high deductible¹ and consumer-driven health plans,² private industry workers, National Compensation Survey, 2010

Characteristics	High deductible health plans	Non-high deductible health plans ³	Consumer-driven health plans ²	Non-consumer-driven health plans	Consumer-driven health plans with a high deductible component
Worker characteristic					
All workers	1.2	1.2	1.0	1.0	1.0
Management, professional, and related	2.5	2.5	1.5	1.5	1.5
Management, business, and financial	2.8	2.8	1.5	1.5	1.4
Professional and related	3.1	3.1	1.9	1.9	1.9
Service	3.2	3.2	—	—	—
Sales and office	1.8	1.8	1.4	1.4	1.4
Sales and related	2.9	2.9	2.1	2.1	2.0
Office and administrative support	2.3	2.3	1.9	1.9	1.9
Natural resources, construction, and maintenance	3.4	3.4	1.5	1.5	1.5
Construction, extraction, farming, fishing, and forestry	6.2	6.2	—	—	—
Installation, maintenance, and repair	3.3	3.3	—	—	—
Production, transportation, and material moving	2.9	2.9	2.4	2.4	2.4
Production	2.9	2.9	2.1	2.1	2.1
Transportation and material moving	5.7	5.7	—	—	—
Full time	1.2	1.2	1.1	1.1	1.1
Part time	3.2	3.2	1.5	1.5	1.5
Union	1.4	1.4	1.2	1.2	1.1
Nonunion	1.3	1.3	1.2	1.2	1.1
Average wage within the following categories: ⁴					
Lowest 25 percent	4.1	4.1	4.0	4.0	—
Second 25 percent	2.1	2.1	1.4	1.4	1.4
Third 25 percent	1.9	1.9	1.2	1.2	1.2
Highest 25 percent	1.9	1.9	1.5	1.5	1.5
Highest 10 percent	2.7	2.7	2.5	2.5	2.5
Establishment characteristic					
Goods-producing industries	2.2	2.2	1.6	1.6	1.5
Construction	5.1	5.1	—	—	3.2
Manufacturing	2.6	2.6	2.1	2.1	2.0
Service-providing industries	1.5	1.5	1.2	1.2	1.2
Trade, transportation, and utilities	2.7	2.7	2.5	2.5	2.5
Wholesale trade	4.6	4.6	—	—	—
Information	3.9	3.9	—	—	2.2
Financial activities	3.3	3.3	2.9	2.9	2.9
Finance and insurance	3.0	3.0	2.6	2.6	2.4
Credit intermediation and related activities	5.4	5.4	4.6	4.6	4.6
Insurance carriers and related activities	4.5	4.5	3.8	3.8	3.6
Professional and business services	3.6	3.6	2.5	2.5	2.5
Education and health services	4.3	4.3	2.3	2.3	2.3
Educational services	5.1	5.1	—	—	—
Junior colleges, colleges, and universities	3.3	3.3	2.1	2.1	2.1
Health care and social assistance	5.0	5.0	2.6	2.6	2.6

See footnotes at end of table.

Table 3. Standard errors for medical care benefits: Summary of high deductible¹ and consumer-driven health plans,² private industry workers, National Compensation Survey, 2010—Continued

Characteristics	High deductible health plans	Non-high deductible health plans ³	Consumer-driven health plans ²	Non-consumer-driven health plans	Consumer-driven health plans with a high deductible component
1 to 99 workers	2.1	2.1	2.2	2.2	2.1
1 to 49 workers	1.9	1.9	2.7	2.7	2.6
50 to 99 workers	4.8	4.8	4.1	4.1	4.1
100 workers or more	1.2	1.2	0.8	0.8	0.8
100 to 499 workers	2.1	2.1	1.3	1.3	1.3
500 workers or more	1.9	1.9	0.9	0.9	0.9
Geographic area					
New England	3.7	3.7	1.7	1.7	1.7
Middle Atlantic	2.2	2.2	—	—	—
East North Central	3.1	3.1	2.7	2.7	2.6
West North Central	2.5	2.5	4.0	4.0	3.2
South Atlantic	3.4	3.4	2.0	2.0	2.0
East South Central	6.0	6.0	1.9	1.9	—
West South Central	2.3	2.3	—	—	—
Mountain	6.8	6.8	—	—	—
Pacific	2.3	2.3	1.7	1.7	1.5

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,000 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses. The estimates for HDHP plans should not be compared with data from previous years due to changes in the definition.

² A consumer-driven health plan (CDHP) is a health plan that combines a major-medical health policy that provides protection from catastrophic medical expenses with a tax-favored account to pay routine health care expenses such as prescriptions and doctor's visits.

³ Non-high deductible plans include not determinable and other plans, which

may actually be high-deductible plans.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 4. Non-high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010

(All workers participating in non-high deductible health 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	76	\$150	\$250	\$300	\$500	\$500	24	(²)
Management, professional, and related	100	76	–	–	–	–	–	24	(²)
Management, business, and financial	100	78	150	250	300	500	500	22	(²)
Professional and related	100	75	100	200	300	500	600	24	(²)
Service	100	66	–	–	–	–	–	34	–
Sales and office	100	78	200	250	350	500	500	22	(²)
Sales and related	100	85	250	300	350	500	500	15	(²)
Office and administrative support	100	75	150	250	300	500	500	25	–
Natural resources, construction, and maintenance	100	76	200	250	300	500	500	24	–
Construction, extraction, farming, fishing, and forestry	100	77	200	250	400	500	500	–	–
Installation, maintenance, and repair	100	75	150	250	300	500	600	25	–
Production, transportation, and material moving	100	80	150	250	300	500	650	20	(²)
Production	100	79	200	250	300	500	500	20	(²)
Transportation and material moving	100	80	150	250	350	500	700	20	–
Full time	100	76	150	250	300	500	500	24	(²)
Part time	100	81	150	250	350	500	500	–	–
Union	100	73	150	200	250	400	500	27	–
Nonunion	100	77	200	250	350	500	500	23	(²)
Average wage within the following categories: ³									
Lowest 25 percent	100	81	250	250	350	500	650	19	–
Second 25 percent	100	77	150	250	350	500	500	23	(²)
Third 25 percent	100	75	150	250	300	500	500	25	–
Highest 25 percent	100	75	–	–	–	–	–	25	(²)
Highest 10 percent	100	77	150	250	300	500	600	22	1
Establishment characteristic									
Goods-producing industries	100	77	200	250	300	500	500	23	1
Construction	100	70	200	200	300	500	500	30	–
Manufacturing	100	78	200	250	300	500	500	21	1
Service-providing industries	100	76	150	250	350	500	500	24	(²)
Trade, transportation, and utilities	100	83	150	250	350	500	550	17	–
Wholesale trade	100	85	200	250	350	500	–	15	–
Information	100	73	200	250	300	500	500	27	–
Financial activities	100	68	150	250	300	500	500	32	(²)
Finance and insurance	100	70	150	250	300	500	500	30	(²)
Credit intermediation and related activities	100	69	200	300	500	500	750	31	–
Insurance carriers and related activities	100	73	150	250	300	500	500	27	(²)
Professional and business services	100	84	200	250	350	500	750	16	–
Education and health services	100	69	–	–	–	–	–	31	–
Educational services	100	69	–	–	–	–	–	31	–
Junior colleges, colleges, and universities	100	62	200	250	300	500	500	38	–
Health care and social assistance	100	69	–	–	–	–	–	31	–

See footnotes at end of table.

Table 4. Non-high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010—Continued

(All workers participating in non-high deductible health 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	71	\$200	\$250	\$350	\$500	\$500	28	(²)
1 to 49 workers	100	71	200	300	400	500	600	29	(²)
50 to 99 workers	100	73	200	250	350	500	500	25	2
100 workers or more	100	79	150	250	300	500	500	21	—
100 to 499 workers	100	83	200	250	300	500	500	17	—
500 workers or more	100	75	100	200	300	500	550	25	—
Geographic area									
New England	100	63	200	250	250	500	750	36	1
Middle Atlantic	100	70	—	—	—	—	—	30	—
East North Central	100	81	—	—	—	—	—	18	1
West North Central	100	83	200	250	350	500	750	17	—
South Atlantic	100	83	250	250	350	500	700	17	—
East South Central	100	91	—	—	—	—	—	—	—
West South Central	100	89	150	250	400	500	600	11	—
Mountain	100	68	—	—	—	—	—	32	—
Pacific	100	63	200	250	300	500	500	37	—

¹ Non-high deductible plans include not determinable and other plans, which may actually be high-deductible plans.

² Less than 0.5.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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,

2009." 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/glossary20102011.htm.

Table 4. Standard errors for non-high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010

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	1.3	\$49	\$0	\$44	\$0	\$76	1.3	0.1
Management, professional, and related	2.0	–	–	–	–	–	2.0	0.3
Management, business, and financial	2.0	28	14	42	0	181	2.2	0.4
Professional and related	2.7	0	74	50	34	162	2.7	0.2
Service	3.0	–	–	–	–	–	3.0	–
Sales and office	2.5	0	0	0	0	0	2.5	(²)
Sales and related	2.4	17	0	0	0	0	2.4	(²)
Office and administrative support	3.4	40	0	29	0	20	3.4	–
Natural resources, construction, and maintenance	3.5	63	37	87	0	20	3.5	–
Construction, extraction, farming, fishing, and forestry	7.0	0	60	86	0	0	–	–
Installation, maintenance, and repair	4.3	75	42	39	0	169	4.3	–
Production, transportation, and material moving	2.3	33	0	61	0	141	2.3	0.2
Production	2.4	43	0	52	0	203	2.3	0.4
Transportation and material moving	3.5	0	0	68	0	176	3.5	–
Full time	1.2	47	0	22	0	92	1.3	0.1
Part time	6.4	75	51	0	125	59	–	–
Union	2.2	63	0	0	60	28	2.2	–
Nonunion	1.5	71	0	34	0	106	1.5	0.2
Average wage within the following categories: ³								
Lowest 25 percent	4.3	64	61	10	0	193	4.3	–
Second 25 percent	2.9	49	0	42	0	0	2.9	0.1
Third 25 percent	2.5	57	0	37	0	0	2.5	–
Highest 25 percent	1.6	–	–	–	–	–	1.6	0.3
Highest 10 percent	2.3	44	26	0	0	178	2.4	0.6
Establishment characteristic								
Goods-producing industries	2.0	50	0	0	0	40	2.0	0.6
Construction	6.6	60	53	92	0	0	6.6	–
Manufacturing	2.1	53	0	0	0	97	2.1	0.7
Service-providing industries	1.5	66	0	58	0	126	1.5	(²)
Trade, transportation, and utilities	1.6	46	0	0	0	188	1.6	–
Wholesale trade	2.7	75	0	96	0	–	2.7	–
Information	6.7	28	61	51	54	20	6.7	–
Financial activities	3.5	55	0	24	0	39	3.5	(²)
Finance and insurance	3.5	22	17	67	0	114	3.5	(²)
Credit intermediation and related activities	3.3	91	14	47	0	71	3.3	–
Insurance carriers and related activities	6.9	51	10	10	127	0	6.9	0.1
Professional and business services	4.6	33	0	72	0	59	4.6	–
Education and health services	3.8	–	–	–	–	–	3.8	–
Educational services	3.8	–	–	–	–	–	3.8	–
Junior colleges, colleges, and universities	2.8	89	0	91	52	59	2.8	–
Health care and social assistance	4.6	–	–	–	–	–	4.6	–

See footnotes at end of table.

Table 4. Standard errors for non-high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010—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	2.7	\$10	\$42	\$73	\$0	\$116	2.7	0.4
1 to 49 workers	3.4	64	59	114	0	190	3.4	(²)
50 to 99 workers	4.5	0	14	52	0	0	4.2	1.4
100 workers or more	1.6	71	17	0	0	84	1.6	—
100 to 499 workers	2.2	0	0	74	0	95	2.2	—
500 workers or more	2.4	0	67	44	98	115	2.4	—
Geographic area								
New England	10.2	28	0	56	225	41	9.5	0.7
Middle Atlantic	2.2	—	—	—	—	—	2.2	—
East North Central	3.1	—	—	—	—	—	3.4	0.7
West North Central	2.8	22	50	35	0	156	2.8	—
South Atlantic	2.3	34	65	97	0	58	2.3	—
East South Central	3.5	—	—	—	—	—	—	—
West South Central	2.0	20	43	60	0	208	2.0	—
Mountain	7.7	—	—	—	—	—	7.7	—
Pacific	3.4	35	0	10	0	0	3.4	—

¹ Non-high deductible plans include not determinable and other plans, which may actually be high-deductible plans.

² Less than 0.05.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 5. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2010

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	94	6	(¹)	77	23	–	81	17	2
Management, professional, and related	95	5	(¹)	76	24	–	80	16	4
Management, business, and financial	96	4	(¹)	78	22	–	79	17	4
Professional and related	94	5	(¹)	74	26	–	81	15	4
Service	88	–	–	78	22	–	78	–	–
Protective service	100	–	–	76	–	–	83	–	–
Sales and office	95	–	–	78	22	–	83	16	(¹)
Sales and related	98	–	–	87	13	–	87	12	(¹)
Office and administrative support	93	–	–	74	26	–	81	18	(¹)
Natural resources, construction, and maintenance	96	4	–	81	19	–	85	15	1
Construction, extraction, farming, fishing, and forestry	96	–	–	71	29	–	76	–	–
Installation, maintenance, and repair	95	–	–	90	10	–	92	8	(¹)
Production, transportation, and material moving	94	6	(¹)	77	23	–	81	17	2
Production	93	7	(¹)	82	18	–	83	14	3
Transportation and material moving	96	–	–	71	29	–	79	21	(¹)
Full time	94	6	(¹)	77	23	–	82	16	2
Part time	91	–	–	78	22	–	80	–	–
Union	88	12	–	72	28	–	77	21	2
Nonunion	95	5	(¹)	78	22	–	82	16	2
Average wage within the following categories: ²									
Lowest 25 percent	93	–	–	80	20	–	82	18	(¹)
Second 25 percent	95	5	(¹)	80	20	–	85	14	1
Third 25 percent	94	6	–	76	24	–	79	19	2
Highest 25 percent	94	6	(¹)	75	25	–	80	16	4
Highest 10 percent	94	5	1	75	25	–	81	16	3
Establishment characteristic									
Goods-producing industries	94	5	1	82	18	–	85	11	4
Construction	97	–	–	74	26	–	81	18	2
Manufacturing	93	6	1	84	16	–	85	10	4
Service-providing industries	94	6	(¹)	76	24	–	80	18	1
Trade, transportation, and utilities	97	3	–	81	19	–	84	16	(¹)
Wholesale trade	99	–	–	73	27	–	77	22	(¹)
Transportation and warehousing	94	–	–	69	–	–	83	–	–
Information	94	–	–	78	22	–	80	–	–
Financial activities	88	12	(¹)	77	23	–	82	17	1
Finance and insurance	89	11	(¹)	78	22	–	83	17	(¹)
Credit intermediation and related activities	90	10	–	80	20	–	80	20	–
Insurance carriers and related activities	85	–	–	74	26	–	84	16	1
Professional and business services	96	–	–	71	29	–	79	21	–
Education and health services	93	7	–	73	27	–	77	18	5
Educational services	92	–	–	67	33	–	73	26	1
Junior colleges, colleges, and universities	92	8	–	62	38	–	64	34	2
Health care and social assistance	94	6	–	74	26	–	77	17	6

See footnotes at end of table.

Table 5. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	97	3	(¹)	73	27	—	79	19	3
1 to 49 workers	97	—	—	73	27	—	76	21	3
50 to 99 workers	96	—	—	73	27	—	87	—	—
100 workers or more	92	8	—	80	20	—	83	16	1
100 to 499 workers	94	6	—	81	19	—	85	14	1
500 workers or more	91	9	—	78	22	—	81	17	2
Geographic area									
New England	91	—	—	54	46	—	59	39	2
Middle Atlantic	89	11	—	62	38	—	61	38	1
East North Central	94	5	1	84	16	—	83	13	4
West North Central	93	—	—	87	—	—	87	12	(¹)
South Atlantic	96	4	—	77	23	—	89	11	—
East South Central	94	—	—	74	26	—	95	—	—
West South Central	98	2	—	80	20	—	81	—	—
Mountain	93	—	—	77	—	—	79	—	—
Pacific	94	6	—	87	13	—	88	—	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 5. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2010

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	0.9	0.8	0.1	1.6	1.6	–	1.4	1.7	0.9
Management, professional, and related	0.7	0.7	0.3	2.4	2.4	–	2.6	1.7	2.5
Management, business, and financial	0.8	0.8	0.3	2.4	2.4	–	2.4	2.0	1.8
Professional and related	0.8	0.8	0.3	3.3	3.3	–	3.4	2.4	3.0
Service	4.5	–	–	3.8	3.8	–	6.9	–	–
Protective service	0.4	–	–	13.0	–	–	12.8	–	–
Sales and office	2.1	–	–	1.9	1.9	–	2.0	2.2	0.2
Sales and related	0.7	–	–	2.9	2.9	–	2.7	2.8	0.2
Office and administrative support	3.1	–	–	2.3	2.3	–	2.6	2.7	0.2
Natural resources, construction, and maintenance	1.2	1.2	–	3.7	3.7	–	3.2	3.2	0.4
Construction, extraction, farming, fishing, and forestry	1.8	–	–	7.4	7.4	–	6.9	–	–
Installation, maintenance, and repair	1.6	–	–	2.5	2.5	–	2.1	2.1	0.1
Production, transportation, and material moving	1.3	1.3	0.2	3.6	3.6	–	3.5	3.5	1.1
Production	1.8	1.8	0.4	3.8	3.8	–	3.7	3.6	2.0
Transportation and material moving	1.7	–	–	6.2	6.2	–	5.9	5.9	(¹)
Full time	0.6	0.6	0.1	1.7	1.7	–	1.3	1.6	1.0
Part time	6.9	–	–	4.3	4.3	–	7.0	–	–
Union	3.4	3.4	–	4.6	4.6	–	4.1	4.2	1.1
Nonunion	0.8	0.8	0.1	1.7	1.7	–	1.4	1.7	1.0
Average wage within the following categories: ²									
Lowest 25 percent	3.4	–	–	4.3	4.3	–	5.2	5.2	(¹)
Second 25 percent	1.0	1.0	0.1	2.3	2.3	–	1.9	1.9	0.3
Third 25 percent	1.0	1.0	–	1.7	1.7	–	2.6	2.5	1.1
Highest 25 percent	0.9	0.8	0.3	2.4	2.4	–	2.2	1.8	1.8
Highest 10 percent	1.0	0.7	0.6	3.6	3.6	–	2.7	2.3	1.6
Establishment characteristic									
Goods-producing industries	1.2	1.1	0.5	2.7	2.7	–	2.5	2.2	2.0
Construction	1.6	–	–	5.4	5.4	–	5.2	4.7	1.3
Manufacturing	1.5	1.4	0.7	3.3	3.3	–	3.3	2.7	2.6
Service-providing industries	1.1	1.1	(¹)	2.0	2.0	–	1.8	2.1	1.0
Trade, transportation, and utilities	0.8	0.8	–	3.0	3.0	–	3.0	3.0	0.1
Wholesale trade	0.6	–	–	6.0	6.0	–	6.6	6.5	0.3
Transportation and warehousing	2.6	–	–	10.6	–	–	11.5	–	–
Information	2.6	–	–	6.4	6.4	–	7.1	–	–
Financial activities	2.5	2.5	(¹)	3.7	3.7	–	2.5	2.4	0.9
Finance and insurance	2.8	2.8	(¹)	3.2	3.2	–	2.7	2.7	(¹)
Credit intermediation and related activities	2.2	2.2	–	3.8	3.8	–	4.5	4.5	–
Insurance carriers and related activities	6.4	–	–	6.5	6.5	–	4.4	4.4	0.1
Professional and business services	3.8	–	–	4.8	4.8	–	5.1	5.1	–
Education and health services	1.6	1.6	–	3.9	3.9	–	4.6	3.0	4.5
Educational services	3.3	–	–	7.2	7.2	–	5.0	5.1	0.6
Junior colleges, colleges, and universities	1.7	1.7	–	4.3	4.3	–	4.2	4.2	1.1
Health care and social assistance	1.9	1.9	–	4.8	4.8	–	5.6	3.6	5.4

See footnotes at end of table.

Table 5. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	0.6	0.5	0.3	3.2	3.2	—	2.3	2.9	2.0
1 to 49 workers	0.9	—	—	3.5	3.5	—	3.2	4.0	2.7
50 to 99 workers	1.8	—	—	6.3	6.3	—	3.8	—	—
100 workers or more	1.3	1.3	—	1.9	1.9	—	2.0	2.0	0.7
100 to 499 workers	1.9	1.9	—	2.2	2.2	—	2.1	2.1	0.2
500 workers or more	2.0	2.0	—	2.5	2.5	—	3.1	2.9	1.6
Geographic area									
New England	3.3	—	—	7.8	7.8	—	6.7	6.8	1.5
Middle Atlantic	2.8	2.8	—	4.1	4.1	—	4.9	5.1	0.2
East North Central	1.7	1.5	0.7	2.9	2.9	—	2.9	2.9	2.5
West North Central	2.4	—	—	4.1	—	—	3.4	3.5	0.3
South Atlantic	1.0	1.0	—	4.0	4.0	—	2.2	2.2	—
East South Central	3.3	—	—	7.7	7.7	—	1.6	—	—
West South Central	0.2	0.2	—	5.7	5.7	—	2.1	—	—
Mountain	8.2	—	—	7.1	—	—	6.9	—	—
Pacific	1.5	1.5	—	1.5	1.5	—	6.0	—	—

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 6. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	With deductible							Other deductible	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Point-of-service			
Worker characteristic											
All workers	100	94	—	—	51	\$500	\$1,000	\$300	—	6	(¹)
Management, professional, and related	100	95	—	—	56	500	1,000	300	—	5	(¹)
Management, business, and financial	100	96	—	—	59	500	1,000	300	—	4	(¹)
Professional and related	100	94	—	—	54	500	800	300	—	5	(¹)
Service	100	88	—	—	55	—	—	—	—	—	—
Protective service	100	100	—	—	81	—	—	—	—	—	—
Sales and office	100	95	—	—	47	500	1,000	300	—	—	—
Sales and related	100	98	60	\$350	—	—	—	—	—	—	—
Office and administrative support	100	93	—	—	52	500	1,000	—	—	—	—
Natural resources, construction, and maintenance	100	96	—	—	49	500	—	—	—	4	—
Construction, extraction, farming, fishing, and forestry	100	96	—	—	53	—	—	—	—	—	—
Installation, maintenance, and repair	100	95	47	500	—	—	—	—	—	—	—
Production, transportation, and material moving	100	94	—	—	51	500	1,000	—	—	6	(¹)
Production	100	93	—	—	52	500	1,000	—	—	7	(¹)
Transportation and material moving	100	96	—	—	50	500	—	—	—	—	—
Full time	100	94	—	—	52	500	1,000	300	—	6	(¹)
Part time	100	91	47	350	44	500	500	300	—	—	—
Union	100	88	—	—	49	250	500	—	—	12	—
Nonunion	100	95	—	—	52	500	1,000	300	—	5	(¹)
Average wage within the following categories: ²											
Lowest 25 percent	100	93	47	500	—	—	—	—	—	—	—
Second 25 percent	100	95	—	—	51	500	1,000	—	—	5	(¹)
Third 25 percent	100	94	—	—	51	500	1,000	300	—	6	—
Highest 25 percent	100	94	—	—	55	500	750	300	—	6	(¹)
Highest 10 percent	100	94	—	—	55	500	800	—	—	5	1
Establishment characteristic											
Goods-producing industries	100	94	—	—	55	500	1,000	—	—	5	1
Construction	100	97	39	500	58	—	—	—	—	—	—
Manufacturing	100	93	—	—	54	500	800	300	—	6	1
Service-providing industries	100	94	—	—	50	500	1,000	300	—	6	(¹)
Trade, transportation, and utilities	100	97	52	350	—	—	—	—	—	3	—
Wholesale trade	100	99	—	—	53	500	—	—	—	—	—
Transportation and warehousing	100	94	37	—	56	500	500	100	—	—	—
Information	100	94	48	—	—	—	—	—	—	—	—
Financial activities	100	88	—	—	49	500	900	—	—	12	(¹)
Finance and insurance	100	89	—	—	50	500	900	—	—	11	(¹)
Credit intermediation and related activities	100	90	—	—	49	500	—	—	—	10	—
Insurance carriers and related activities	100	85	—	—	45	—	—	—	—	—	—
Professional and business services	100	96	38	—	58	—	1,000	—	—	—	—
Education and health services	100	93	—	—	49	500	1,000	250	—	7	—
Educational services	100	92	—	—	55	500	—	400	—	—	—
Junior colleges, colleges, and universities	100	92	—	—	66	500	500	400	—	8	—
Health care and social assistance	100	94	46	1,000	48	500	1,000	250	—	6	—

See footnotes at end of table.

Table 6. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2010—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	97	—	—	54	—	—	—	—	3	(¹)
1 to 49 workers	100	97	—	—	55	—	\$1,500	—	—	—	—
50 to 99 workers	100	96	—	—	53	\$500	1,000	—	—	—	—
100 workers or more	100	92	—	—	50	500	1,000	\$250	—	8	—
100 to 499 workers	100	94	48	\$350	—	—	—	—	—	6	—
500 workers or more	100	91	—	—	54	500	600	250	—	9	—
Geographic area											
New England	100	91	38	—	53	—	—	—	—	—	—
Middle Atlantic	100	89	—	—	60	300	500	—	—	11	—
East North Central	100	94	—	—	51	500	1,000	250	—	5	1
West North Central	100	93	—	—	50	750	—	—	—	—	—
South Atlantic	100	96	—	—	55	650	1,500	—	—	4	—
East South Central	100	94	—	—	51	—	—	300	—	—	—
West South Central	100	98	—	—	56	—	1,000	—	—	2	—
Mountain	100	93	—	—	55	500	—	300	—	—	—
Pacific	100	94	61	—	—	—	—	—	—	6	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 6. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2010

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	0.9	—	—	2.0	\$0	\$0	\$0	—	0.8	0.1
Management, professional, and related	0.7	—	—	3.1	0	195	35	—	0.7	0.3
Management, business, and financial	0.8	—	—	3.2	20	0	83	—	0.8	0.3
Professional and related	0.8	—	—	4.2	0	193	47	—	0.8	0.3
Service	4.5	—	—	6.4	—	—	—	—	—	—
Protective service	0.4	—	—	9.7	—	—	—	—	—	—
Sales and office	2.1	—	—	2.9	10	0	28	—	—	—
Sales and related	0.7	3.6	\$0	—	—	—	—	—	—	—
Office and administrative support	3.1	—	—	3.6	139	0	—	—	—	—
Natural resources, construction, and maintenance	1.2	—	—	5.1	0	—	—	—	1.2	—
Construction, extraction, farming, fishing, and forestry	1.8	—	—	8.1	—	—	—	—	—	—
Installation, maintenance, and repair	1.6	5.9	110	—	—	—	—	—	—	—
Production, transportation, and material moving	1.3	—	—	4.1	10	63	—	—	1.3	0.2
Production	1.8	—	—	3.9	88	0	—	—	1.8	0.4
Transportation and material moving	1.7	—	—	7.3	0	—	—	—	—	—
Full time	0.6	—	—	2.0	0	0	0	—	0.6	0.1
Part time	6.9	6.2	0	6.3	68	116	44	—	—	—
Union	3.4	—	—	5.0	46	0	—	—	3.4	—
Nonunion	0.8	—	—	2.2	10	0	10	—	0.8	0.1
Average wage within the following categories: ¹										
Lowest 25 percent	3.4	5.4	107	—	—	—	—	—	—	—
Second 25 percent	1.0	—	—	2.9	0	0	—	—	1.0	0.1
Third 25 percent	1.0	—	—	3.2	78	0	17	—	1.0	—
Highest 25 percent	0.9	—	—	2.6	0	137	46	—	0.8	0.3
Highest 10 percent	1.0	—	—	3.6	0	224	—	—	0.7	0.6
Establishment characteristic										
Goods-producing industries	1.2	—	—	2.8	0	211	—	—	1.1	0.5
Construction	1.6	7.0	0	7.1	—	—	—	—	—	—
Manufacturing	1.5	—	—	3.4	0	186	0	—	1.4	0.7
Service-providing industries	1.1	—	—	2.4	0	0	10	—	1.1	(²)
Trade, transportation, and utilities	0.8	2.8	78	—	—	—	—	—	0.8	—
Wholesale trade	0.6	—	—	5.6	0	—	—	—	—	—
Transportation and warehousing	2.6	9.6	—	8.9	94	71	0	—	—	—
Information	2.6	7.9	—	—	—	—	—	—	—	—
Financial activities	2.5	—	—	3.9	28	179	—	—	2.5	(²)
Finance and insurance	2.8	—	—	3.7	103	201	—	—	2.8	(²)
Credit intermediation and related activities	2.2	—	—	4.8	107	—	—	—	2.2	—
Insurance carriers and related activities	6.4	—	—	6.2	—	—	—	—	—	—
Professional and business services	3.8	5.8	—	5.6	—	209	—	—	—	—
Education and health services	1.6	—	—	5.5	53	93	68	—	1.6	—
Educational services	3.3	—	—	7.3	84	—	44	—	—	—
Junior colleges, colleges, and universities	1.7	—	—	5.3	39	44	44	—	1.7	—
Health care and social assistance	1.9	6.3	287	6.4	56	116	61	—	1.9	—

See footnotes at end of table.

Table 6. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2010—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	0.6	—	—	3.5	—	—	—	—	0.5	0.3
1 to 49 workers	0.9	—	—	3.9	—	\$437	—	—	—	—
50 to 99 workers	1.8	—	—	6.2	\$20	142	—	—	—	—
100 workers or more	1.3	—	—	2.1	0	152	\$35	—	1.3	—
100 to 499 workers	1.9	3.0	\$0	—	—	—	—	—	1.9	—
500 workers or more	2.0	—	—	2.5	50	110	46	—	2.0	—
Geographic area										
New England	3.3	8.9	—	11.4	—	—	—	—	—	—
Middle Atlantic	2.8	—	—	6.3	47	0	—	—	2.8	—
East North Central	1.7	—	—	2.7	0	0	75	—	1.5	0.7
West North Central	2.4	—	—	3.8	72	—	—	—	—	—
South Atlantic	1.0	—	—	3.8	138	272	—	—	1.0	—
East South Central	3.3	—	—	6.8	—	—	60	—	—	—
West South Central	0.2	—	—	3.6	—	173	—	—	0.2	—
Mountain	8.2	—	—	11.2	34	—	0	—	—	—
Pacific	1.5	8.9	—	—	—	—	—	—	1.5	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

² 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/glossary20102011.htm.

Table 7. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	94	\$200	\$300	\$500	\$1,000	\$2,000	6	(¹)
Management, professional, and related	100	95	200	300	500	1,250	2,000	5	(¹)
Management, business, and financial	100	96	200	300	500	1,250	2,100	4	(¹)
Professional and related	100	94	250	300	500	1,400	2,000	5	(¹)
Service	100	88	250	300	500	1,000	2,500	—	—
Protective service	100	100	—	—	—	—	—	—	—
Sales and office	100	95	250	300	500	1,000	2,300	—	—
Sales and related	100	98	250	350	350	1,000	2,000	—	—
Office and administrative support	100	93	250	300	500	1,200	2,500	—	—
Natural resources, construction, and maintenance	100	96	200	250	500	1,000	2,000	4	—
Construction, extraction, farming, fishing, and forestry	100	96	—	—	—	—	—	—	—
Installation, maintenance, and repair	100	95	200	250	500	750	1,500	—	—
Production, transportation, and material moving	100	94	200	300	500	1,000	2,500	6	(¹)
Production	100	93	200	250	500	1,000	2,000	7	(¹)
Transportation and material moving	100	96	—	—	—	—	—	—	—
Full time	100	94	200	300	500	1,100	2,000	6	(¹)
Part time	100	91	250	300	350	750	2,000	—	—
Union	100	88	150	200	300	500	1,000	12	—
Nonunion	100	95	250	300	500	1,200	2,500	5	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	100	93	250	350	500	1,500	2,500	—	—
Second 25 percent	100	95	250	300	500	1,000	2,000	5	(¹)
Third 25 percent	100	94	200	300	500	1,100	2,000	6	—
Highest 25 percent	100	94	200	250	500	1,000	2,000	6	(¹)
Highest 10 percent	100	94	200	250	500	1,000	2,000	5	1
Establishment characteristic									
Goods-producing industries	100	94	200	250	500	1,000	2,000	5	1
Construction	100	97	—	—	—	—	—	—	—
Manufacturing	100	93	200	250	400	1,000	1,800	6	1
Service-providing industries	100	94	250	300	500	1,200	2,500	6	(¹)
Trade, transportation, and utilities	100	97	200	300	500	1,000	2,500	3	—
Wholesale trade	100	99	—	—	—	—	—	—	—
Transportation and warehousing	100	94	—	—	—	—	—	—	—
Information	100	94	—	—	—	—	—	—	—
Financial activities	100	88	250	300	500	1,250	1,600	12	(¹)
Finance and insurance	100	89	250	300	500	1,250	1,800	11	(¹)
Credit intermediation and related activities	100	90	—	—	—	—	—	10	—
Insurance carriers and related activities	100	85	—	—	—	—	—	—	—
Professional and business services	100	96	250	300	500	1,500	2,500	—	—
Education and health services	100	93	250	300	600	1,500	2,500	7	—
Educational services	100	92	—	—	—	—	—	—	—
Junior colleges, colleges, and universities	100	92	200	250	500	1,000	1,500	8	—
Health care and social assistance	100	94	250	300	750	2,000	2,500	6	—

See footnotes at end of table.

Table 7. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010—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	\$350	\$750	\$1,500	\$2,500	3	(¹)
1 to 49 workers	100	97	250	400	750	1,500	2,500	—	—
50 to 99 workers	100	96	200	300	500	1,500	2,500	—	—
100 workers or more	100	92	200	250	400	880	1,500	8	—
100 to 499 workers	100	94	250	250	500	1,000	1,600	6	—
500 workers or more	100	91	175	250	350	750	1,500	9	—
Geographic area									
New England	100	91	250	250	—	1,000	1,500	—	—
Middle Atlantic	100	89	200	250	300	500	1,500	11	—
East North Central	100	94	200	250	500	1,000	2,000	5	1
West North Central	100	93	250	300	500	1,500	2,000	—	—
South Atlantic	100	96	250	350	600	1,250	2,500	4	—
East South Central	100	94	—	—	—	—	—	—	—
West South Central	100	98	200	350	750	1,500	2,500	2	—
Mountain	100	93	250	300	500	1,500	2,600	—	—
Pacific	100	94	250	250	350	1,000	1,500	6	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 7. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010

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	0.9	\$52	\$0	\$0	\$172	\$455	0.8	0.1
Management, professional, and related	0.7	40	45	0	313	29	0.7	0.3
Management, business, and financial	0.8	5	57	0	273	546	0.8	0.3
Professional and related	0.8	63	42	63	319	0	0.8	0.3
Service	4.5	54	65	63	69	500	—	—
Protective service	0.4	—	—	—	—	—	—	—
Sales and office	2.1	10	0	0	167	457	—	—
Sales and related	0.7	0	45	159	136	490	—	—
Office and administrative support	3.1	57	0	0	188	537	—	—
Natural resources, construction, and maintenance	1.2	0	60	0	77	620	1.2	—
Construction, extraction, farming, fishing, and forestry	1.8	—	—	—	—	—	—	—
Installation, maintenance, and repair	1.6	87	0	125	114	463	—	—
Production, transportation, and material moving	1.3	37	67	0	216	601	1.3	0.2
Production	1.8	49	60	0	0	491	1.8	0.4
Transportation and material moving	1.7	—	—	—	—	—	—	—
Full time	0.6	40	10	0	145	613	0.6	0.1
Part time	6.9	0	0	14	216	502	—	—
Union	3.4	14	0	64	0	240	3.4	—
Nonunion	0.8	0	0	0	115	469	0.8	0.1
Average wage within the following categories: ¹								
Lowest 25 percent	3.4	0	65	86	384	0	—	—
Second 25 percent	1.0	43	0	0	0	115	1.0	0.1
Third 25 percent	1.0	20	10	0	192	526	1.0	—
Highest 25 percent	0.9	0	17	0	70	130	0.8	0.3
Highest 10 percent	1.0	14	62	0	248	595	0.7	0.6
Establishment characteristic								
Goods-producing industries	1.2	0	14	0	0	78	1.1	0.5
Construction	1.6	—	—	—	—	—	—	—
Manufacturing	1.5	22	10	159	249	364	1.4	0.7
Service-providing industries	1.1	37	0	0	154	587	1.1	(²)
Trade, transportation, and utilities	0.8	45	67	0	34	615	0.8	—
Wholesale trade	0.6	—	—	—	—	—	—	—
Transportation and warehousing	2.6	—	—	—	—	—	—	—
Information	2.6	—	—	—	—	—	—	—
Financial activities	2.5	28	0	0	171	315	2.5	(²)
Finance and insurance	2.8	64	14	75	163	364	2.8	(²)
Credit intermediation and related activities	2.2	—	—	—	—	—	2.2	—
Insurance carriers and related activities	6.4	—	—	—	—	—	—	—
Professional and business services	3.8	35	34	164	86	424	—	—
Education and health services	1.6	0	14	258	709	340	1.6	—
Educational services	3.3	—	—	—	—	—	—	—
Junior colleges, colleges, and universities	1.7	64	14	123	278	416	1.7	—
Health care and social assistance	1.9	0	31	358	648	254	1.9	—

See footnotes at end of table.

Table 7. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010—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	0.6	\$0	\$57	\$146	\$488	\$62	0.5	0.3
1 to 49 workers	0.9	31	116	168	617	28	—	—
50 to 99 workers	1.8	64	60	153	519	260	—	—
100 workers or more	1.3	0	0	95	211	56	1.3	—
100 to 499 workers	1.9	69	35	133	130	180	1.9	—
500 workers or more	2.0	47	0	68	140	166	2.0	—
Geographic area								
New England	3.3	0	73	—	29	279	—	—
Middle Atlantic	2.8	0	0	42	111	377	2.8	—
East North Central	1.7	0	31	0	208	318	1.5	0.7
West North Central	2.4	66	10	0	357	115	—	—
South Atlantic	1.0	0	0	152	340	240	1.0	—
East South Central	3.3	—	—	—	—	—	—	—
West South Central	0.2	58	67	304	451	408	0.2	—
Mountain	8.2	0	45	209	612	162	—	—
Pacific	1.5	34	33	135	270	636	1.5	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

² 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/glossary20102011.htm.

Table 8. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2010

(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	90	—	—	50	\$1,200	\$2,000	—	—	10	(¹)
Management, professional, and related	100	90	—	—	54	1,000	2,000	—	—	10	(¹)
Management, business, and financial	100	92	—	—	58	1,200	2,000	—	—	8	(¹)
Professional and related	100	88	—	—	52	1,000	1,600	—	—	11	(¹)
Service	100	86	—	—	55	1,000	3,800	—	—	—	—
Protective service	100	99	—	—	80	750	—	—	—	—	—
Sales and office	100	92	—	—	46	1,400	—	—	—	—	—
Sales and related	100	96	58	\$700	—	—	—	—	—	—	—
Office and administrative support	100	91	—	—	51	—	—	—	—	—	—
Natural resources, construction, and maintenance	100	90	—	—	45	1,500	—	—	—	10	—
Construction, extraction, farming, fishing, and forestry	100	89	—	—	51	—	—	—	—	—	—
Installation, maintenance, and repair	100	91	47	1,000	—	—	—	—	—	—	—
Production, transportation, and material moving	100	89	—	—	49	1,500	—	—	—	11	(¹)
Production	100	88	—	—	50	1,500	—	—	—	12	(¹)
Transportation and material moving	100	91	—	—	47	1,500	—	—	—	9	—
Full time	100	90	—	—	50	—	2,000	\$800	—	10	(¹)
Part time	100	89	46	700	43	1,000	1,500	900	—	—	—
Union	100	82	—	—	46	750	1,000	—	—	18	—
Nonunion	100	91	—	—	51	1,500	3,000	—	—	8	(¹)
Average wage within the following categories: ²											
Lowest 25 percent	100	91	45	—	—	—	—	—	—	—	—
Second 25 percent	100	92	—	—	50	—	—	—	—	8	(¹)
Third 25 percent	100	88	—	—	49	1,500	2,500	900	—	12	—
Highest 25 percent	100	90	—	—	53	1,000	1,800	600	—	10	(¹)
Highest 10 percent	100	92	—	—	54	1,000	1,900	600	—	7	1
Establishment characteristic											
Goods-producing industries	100	91	—	—	54	—	2,000	—	—	8	1
Construction	100	91	35	—	56	2,000	—	—	—	—	—
Manufacturing	100	91	—	—	52	1,000	1,900	900	—	8	1
Service-providing industries	100	90	—	—	49	1,200	2,000	—	—	10	(¹)
Trade, transportation, and utilities	100	92	49	900	—	—	—	—	—	8	—
Wholesale trade	100	94	—	—	50	1,050	3,000	—	—	—	—
Transportation and warehousing	100	87	36	—	51	1,500	1,500	—	—	—	—
Information	100	94	48	—	—	—	—	—	—	—	—
Financial activities	100	87	—	—	48	1,200	2,000	—	—	13	(¹)
Finance and insurance	100	88	—	—	50	—	2,000	—	—	12	(¹)
Credit intermediation and related activities	100	89	—	—	49	—	2,000	—	—	11	—
Insurance carriers and related activities	100	83	—	—	45	—	3,000	—	—	—	—
Professional and business services	100	91	36	—	55	—	2,000	—	—	—	—
Education and health services	100	87	—	—	48	—	2,000	600	—	—	—
Educational services	100	91	—	—	54	—	—	800	—	—	—
Junior colleges, colleges, and universities	100	91	—	—	65	1,200	1,200	800	—	9	—
Health care and social assistance	100	86	39	—	47	—	—	600	—	—	—

See footnotes at end of table.

Table 8. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2010—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	91	—	—	53	\$1,500	—	—	—	9	(¹)
1 to 49 workers	100	91	—	—	54	1,700	\$3,800	—	—	—	—
50 to 99 workers	100	91	—	—	51	—	—	—	—	—	—
100 workers or more	100	89	—	—	48	1,000	2,000	\$600	—	11	—
100 to 499 workers	100	90	46	\$800	—	—	—	—	—	10	—
500 workers or more	100	89	—	—	53	1,000	1,600	—	—	11	—
Geographic area											
New England	100	82	38	—	44	—	—	—	—	—	—
Middle Atlantic	100	88	—	—	59	600	1,000	—	—	12	—
East North Central	100	93	—	—	51	—	2,000	600	—	7	1
West North Central	100	93	—	—	50	1,500	3,000	—	—	—	—
South Atlantic	100	93	—	—	53	1,700	3,750	—	—	7	—
East South Central	100	93	—	—	51	—	—	750	—	—	—
West South Central	100	84	—	—	52	—	—	—	—	—	—
Mountain	100	92	—	—	54	—	—	600	—	—	—
Pacific	100	90	59	900	—	—	—	—	—	10	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/nchs/ebs/glossary20102011.htm.

Table 8. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2010

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	1.3	—	—	1.9	\$318	\$232	—	—	1.2	0.1
Management, professional, and related	2.5	—	—	2.8	77	28	—	—	2.5	0.3
Management, business, and financial	1.8	—	—	3.2	329	592	—	—	1.8	0.3
Professional and related	3.1	—	—	3.7	55	329	—	—	3.1	0.3
Service	4.5	—	—	6.4	179	1,121	—	—	—	—
Protective service	1.0	—	—	9.7	170	—	—	—	—	—
Sales and office	2.1	—	—	2.9	312	—	—	—	—	—
Sales and related	1.1	3.8	\$40	—	—	—	—	—	—	—
Office and administrative support	3.0	—	—	3.6	—	—	—	—	—	—
Natural resources, construction, and maintenance	2.3	—	—	4.9	161	—	—	—	2.3	—
Construction, extraction, farming, fishing, and forestry	3.8	—	—	8.0	—	—	—	—	—	—
Installation, maintenance, and repair	2.8	5.9	103	—	—	—	—	—	—	—
Production, transportation, and material moving	2.2	—	—	4.2	0	—	—	—	2.1	0.2
Production	3.0	—	—	3.9	238	—	—	—	3.0	0.4
Transportation and material moving	2.6	—	—	7.3	0	—	—	—	2.6	—
Full time	1.2	—	—	1.8	—	567	\$222	—	1.2	0.1
Part time	6.8	6.1	118	6.2	88	326	103	—	—	—
Union	3.3	—	—	4.7	70	76	—	—	3.3	—
Nonunion	1.4	—	—	2.0	193	564	—	—	1.3	0.1
Average wage within the following categories: ¹										
Lowest 25 percent	3.5	5.4	—	—	—	—	—	—	—	—
Second 25 percent	1.1	—	—	2.9	—	—	—	—	1.1	0.1
Third 25 percent	1.7	—	—	3.1	0	737	243	—	1.7	—
Highest 25 percent	1.8	—	—	2.5	0	272	117	—	1.8	0.3
Highest 10 percent	1.7	—	—	3.6	0	319	142	—	1.5	0.6
Establishment characteristic										
Goods-producing industries	1.4	—	—	2.8	—	98	—	—	1.3	0.5
Construction	2.8	6.2	—	7.2	561	—	—	—	—	—
Manufacturing	1.7	—	—	3.5	173	211	0	—	1.5	0.7
Service-providing industries	1.6	—	—	2.3	301	508	—	—	1.6	(²)
Trade, transportation, and utilities	1.5	2.9	229	—	—	—	—	—	1.5	—
Wholesale trade	3.3	—	—	5.7	228	773	—	—	—	—
Transportation and warehousing	4.0	9.7	—	8.6	422	431	—	—	—	—
Information	2.6	7.9	—	—	—	—	—	—	—	—
Financial activities	2.5	—	—	3.9	285	65	—	—	2.5	(²)
Finance and insurance	2.9	—	—	3.6	—	147	—	—	2.9	(²)
Credit intermediation and related activities	2.4	—	—	4.8	—	166	—	—	2.4	—
Insurance carriers and related activities	6.4	—	—	6.2	—	639	—	—	—	—
Professional and business services	4.5	5.8	—	5.1	—	366	—	—	—	—
Education and health services	4.5	—	—	5.3	—	327	94	—	—	—
Educational services	3.3	—	—	7.3	—	—	0	—	—	—
Junior colleges, colleges, and universities	1.9	—	—	5.3	328	280	0	—	1.9	—
Health care and social assistance	5.3	6.0	—	6.1	—	—	99	—	—	—

See footnotes at end of table.

Table 8. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2010—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	2.3	—	—	3.3	\$203	—	—	—	2.3	0.3
1 to 49 workers	3.2	—	—	3.4	386	\$787	—	—	—	—
50 to 99 workers	2.5	—	—	6.2	—	—	—	—	—	—
100 workers or more	1.3	—	—	2.0	42	0	\$77	—	1.3	—
100 to 499 workers	2.1	3.0	\$146	—	—	—	—	—	2.1	—
500 workers or more	2.0	—	—	2.5	0	140	—	—	2.0	—
Geographic area										
New England	6.2	8.9	—	6.6	—	—	—	—	—	—
Middle Atlantic	2.6	—	—	6.0	93	216	—	—	2.6	—
East North Central	1.7	—	—	2.7	—	438	141	—	1.4	0.7
West North Central	2.4	—	—	3.8	179	347	—	—	—	—
South Atlantic	2.0	—	—	3.8	420	694	—	—	2.0	—
East South Central	3.5	—	—	6.8	—	—	172	—	—	—
West South Central	6.2	—	—	4.7	—	—	—	—	—	—
Mountain	8.4	—	—	11.2	—	—	0	—	—	—
Pacific	2.3	8.4	204	—	—	—	—	—	2.3	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

² 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/glossary20102011.htm.

Table 9. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2010

(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	90	\$500	\$700	\$1,000	\$3,000	\$5,000	10	(¹)
Management, professional, and related	100	90	500	600	1,050	3,000	4,200	10	(¹)
Management, business, and financial	100	92	450	600	1,050	3,000	4,500	8	(¹)
Professional and related	100	88	500	600	1,050	3,000	4,000	11	(¹)
Service	100	86	500	700	1,000	2,000	5,000	—	—
Protective service	100	99	—	—	—	—	—	—	—
Sales and office	100	92	500	700	1,000	3,000	5,000	—	—
Sales and related	100	96	500	700	1,000	2,300	4,500	—	—
Office and administrative support	100	91	500	600	1,250	3,000	5,000	—	—
Natural resources, construction, and maintenance	100	90	500	750	1,050	2,250	5,000	10	—
Construction, extraction, farming, fishing, and forestry	100	89	—	—	—	—	—	—	—
Installation, maintenance, and repair	100	91	500	600	1,000	2,000	3,000	—	—
Production, transportation, and material moving	100	89	450	700	1,000	3,000	5,000	11	(¹)
Production	100	88	500	700	1,000	3,000	4,800	12	(¹)
Transportation and material moving	100	91	450	700	1,500	3,000	5,000	9	—
Full time	100	90	500	650	1,050	3,000	5,000	10	(¹)
Part time	100	89	500	700	750	1,600	4,000	—	—
Union	100	82	350	500	750	1,000	2,500	18	—
Nonunion	100	91	500	700	1,250	3,000	5,000	8	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	100	91	600	700	1,400	3,750	5,000	—	—
Second 25 percent	100	92	500	700	1,000	3,000	4,500	8	(¹)
Third 25 percent	100	88	500	650	1,400	3,000	5,000	12	—
Highest 25 percent	100	90	500	600	1,000	2,250	4,200	10	(¹)
Highest 10 percent	100	92	500	600	1,000	2,400	4,200	7	1
Establishment characteristic									
Goods-producing industries	100	91	450	600	1,000	2,500	4,500	8	1
Construction	100	91	400	750	2,000	4,000	6,000	—	—
Manufacturing	100	91	450	600	1,000	2,000	4,000	8	1
Service-providing industries	100	90	500	700	1,050	3,000	5,000	10	(¹)
Trade, transportation, and utilities	100	92	500	700	1,000	3,000	5,000	8	—
Wholesale trade	100	94	500	600	1,050	3,000	5,000	—	—
Transportation and warehousing	100	87	450	500	1,500	3,600	5,000	—	—
Information	100	94	450	600	1,000	1,800	2,500	—	—
Financial activities	100	87	500	700	1,500	3,000	3,750	13	(¹)
Finance and insurance	100	88	500	700	1,500	3,000	4,000	12	(¹)
Credit intermediation and related activities	100	89	600	750	1,500	3,000	3,750	11	—
Insurance carriers and related activities	100	83	500	750	1,900	3,000	4,000	—	—
Professional and business services	100	91	500	700	1,500	3,000	7,500	—	—
Education and health services	100	87	500	600	1,500	3,000	5,150	—	—
Educational services	100	91	300	600	800	2,000	4,500	—	—
Junior colleges, colleges, and universities	100	91	500	750	1,000	2,000	4,500	9	—
Health care and social assistance	100	86	500	650	1,500	3,000	5,150	—	—

See footnotes at end of table.

Table 9. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2010—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	91	\$600	\$750	\$1,500	\$3,750	\$5,150	9	(¹)
1 to 49 workers	100	91	600	800	1,800	3,600	6,000	—	—
50 to 99 workers	100	91	500	750	1,500	4,000	5,150	—	—
100 workers or more	100	89	450	600	1,000	2,000	—	11	—
100 to 499 workers	100	90	500	700	1,000	—	4,000	10	—
500 workers or more	100	89	400	600	900	2,000	3,000	11	—
Geographic area									
New England	100	82	—	—	—	—	—	—	—
Middle Atlantic	100	88	400	600	700	1,000	3,000	12	—
East North Central	100	93	400	600	1,000	3,000	4,200	7	1
West North Central	100	93	500	600	1,100	3,000	4,000	—	—
South Atlantic	100	93	600	750	1,500	3,000	5,000	7	—
East South Central	100	93	600	600	1,000	2,250	4,000	—	—
West South Central	100	84	500	900	2,000	—	5,000	—	—
Mountain	100	92	—	—	—	—	—	—	—
Pacific	100	90	500	600	900	2,000	4,200	10	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 9. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2010

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	1.3	\$0	\$115	\$55	\$170	\$477	1.2	0.1
Management, professional, and related	2.5	0	10	295	305	445	2.5	0.3
Management, business, and financial	1.8	68	69	213	170	782	1.8	0.3
Professional and related	3.1	0	5	386	576	331	3.1	0.3
Service	4.5	17	126	128	763	1,144	—	—
Protective service	1.0	—	—	—	—	—	—	—
Sales and office	2.1	0	55	45	367	360	—	—
Sales and related	1.1	44	0	102	783	569	—	—
Office and administrative support	3.0	0	99	392	170	251	—	—
Natural resources, construction, and maintenance	2.3	44	121	491	942	1,294	2.3	—
Construction, extraction, farming, fishing, and forestry	3.8	—	—	—	—	—	—	—
Installation, maintenance, and repair	2.8	35	92	10	207	1,172	—	—
Production, transportation, and material moving	2.2	59	62	463	128	335	2.1	0.2
Production	3.0	84	77	0	621	473	3.0	0.4
Transportation and material moving	2.6	51	100	176	880	310	2.6	—
Full time	1.2	0	94	178	78	353	1.2	0.1
Part time	6.8	0	92	202	566	220	—	—
Union	3.3	46	71	77	80	699	3.3	—
Nonunion	1.4	0	0	356	0	68	1.3	0.1
Average wage within the following categories: ¹								
Lowest 25 percent	3.5	94	10	465	620	1,021	—	—
Second 25 percent	1.1	0	28	71	749	380	1.1	0.1
Third 25 percent	1.7	24	97	361	98	417	1.7	—
Highest 25 percent	1.8	80	0	0	173	412	1.8	0.3
Highest 10 percent	1.7	40	0	10	344	1,153	1.5	0.6
Establishment characteristic								
Goods-producing industries	1.4	65	81	0	522	370	1.3	0.5
Construction	2.8	115	134	597	1,517	555	—	—
Manufacturing	1.7	74	40	111	509	462	1.5	0.7
Service-providing industries	1.6	0	78	207	139	394	1.6	(²)
Trade, transportation, and utilities	1.5	33	0	26	789	542	1.5	—
Wholesale trade	3.3	67	175	362	1,096	0	—	—
Transportation and warehousing	4.0	0	68	363	1,462	707	—	—
Information	2.6	77	0	270	398	28	—	—
Financial activities	2.5	0	139	450	354	436	2.5	(²)
Finance and insurance	2.9	50	110	205	342	372	2.9	(²)
Credit intermediation and related activities	2.4	48	291	382	211	492	2.4	—
Insurance carriers and related activities	6.4	90	148	468	559	320	—	—
Professional and business services	4.5	88	138	362	812	2,574	—	—
Education and health services	4.5	0	144	145	558	1,308	—	—
Educational services	3.3	106	191	238	724	1,197	—	—
Junior colleges, colleges, and universities	1.9	59	92	190	806	952	1.9	—
Health care and social assistance	5.3	44	147	258	1,039	2,227	—	—

See footnotes at end of table.

Table 9. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2010—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	2.3	\$139	\$181	\$377	\$718	\$976	2.3	0.3
1 to 49 workers	3.2	86	225	406	700	729	—	—
50 to 99 workers	2.5	81	154	345	1,016	212	—	—
100 workers or more	1.3	64	0	98	128	—	1.3	—
100 to 499 workers	2.1	0	49	44	—	364	2.1	—
500 workers or more	2.0	70	62	136	251	319	2.0	—
Geographic area								
New England	6.2	—	—	—	—	—	—	—
Middle Atlantic	2.6	68	98	63	302	673	2.6	—
East North Central	1.7	29	76	0	583	813	1.4	0.7
West North Central	2.4	62	52	298	0	322	—	—
South Atlantic	2.0	66	96	502	204	1,618	2.0	—
East South Central	3.5	146	153	378	569	404	—	—
West South Central	6.2	111	136	654	—	899	—	—
Mountain	8.4	—	—	—	—	—	—	—
Pacific	2.3	0	86	83	356	862	2.3	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

² 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/glossary20102011.htm.

Table 10. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2010

(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	—	—	85	80	60	90	—
Management, professional, and related	100	—	—	88	80	60	100	—
Management, business, and financial	100	—	—	86	90	60	90	—
Professional and related	100	—	—	89	80	60	100	—
Service	100	—	—	76	80	60	100	—
Protective service	100	—	—	82	80	60	100	—
Sales and office	100	—	—	89	80	60	90	—
Sales and related	100	—	—	91	80	60	90	—
Office and administrative support	100	—	—	87	85	60	90	—
Natural resources, construction, and maintenance	100	—	—	84	80	60	90	—
Construction, extraction, farming, fishing, and forestry	100	—	—	85	80	60	90	—
Installation, maintenance, and repair	100	—	—	83	80	60	90	—
Production, transportation, and material moving	100	—	—	80	85	60	90	—
Production	100	—	—	79	80	60	85	—
Transportation and material moving	100	—	—	81	85	60	90	—
Full time	100	—	—	85	80	60	90	—
Part time	100	—	—	77	80	60	100	—
Union	100	—	—	75	90	70	90	—
Nonunion	100	—	—	86	80	60	90	—
Average wage within the following categories: ¹								
Lowest 25 percent	100	—	—	85	80	60	100	—
Second 25 percent	100	—	—	86	80	60	90	—
Third 25 percent	100	—	—	82	80	60	90	—
Highest 25 percent	100	—	—	86	90	60	90	—
Highest 10 percent	100	—	—	87	90	60	90	—
Establishment characteristic								
Goods-producing industries	100	—	—	82	85	60	90	—
Construction	100	—	—	89	80	60	90	—
Manufacturing	100	—	—	81	85	60	90	—
Service-providing industries	100	—	—	86	80	60	90	—
Trade, transportation, and utilities	100	—	—	90	80	60	90	—
Wholesale trade	100	—	—	90	80	60	100	—
Transportation and warehousing	100	18	80	82	90	60	90	—
Information	100	—	—	65	90	60	100	—
Financial activities	100	—	—	88	85	60	80	—
Finance and insurance	100	—	—	89	85	60	80	—
Credit intermediation and related activities	100	—	—	95	80	60	90	—
Insurance carriers and related activities	100	—	—	80	90	60	90	—
Professional and business services	100	—	—	86	90	70	100	—
Education and health services	100	—	—	83	80	60	100	—
Educational services	100	—	—	90	85	70	100	—
Junior colleges, colleges, and universities	100	—	—	85	80	70	100	—
Health care and social assistance	100	—	—	82	80	60	100	—

See footnotes at end of table.

Table 10. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2010—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	—	—	87	80	60	90	—
1 to 49 workers	100	12	80	88	80	60	80	—
50 to 99 workers	100	—	—	86	85	60	100	—
100 workers or more	100	—	—	83	80	60	90	—
100 to 499 workers	100	—	—	84	80	60	90	—
500 workers or more	100	—	—	82	85	60	90	—
Geographic area								
New England	100	—	—	85	90	70	100	—
Middle Atlantic	100	—	—	85	90	70	100	—
East North Central	100	—	—	82	80	60	90	—
West North Central	100	—	—	82	80	60	80	—
South Atlantic	100	—	—	86	80	60	100	—
East South Central	100	—	—	86	80	60	90	—
West South Central	100	6	80	94	80	60	90	—
Mountain	100	—	—	79	80	60	80	—
Pacific	100	—	—	83	80	60	90	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 10. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2010

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	—	—	1.6	0.0	0.0	1.4	—
Management, professional, and related	—	—	2.4	6.5	0.0	10.3	—
Management, business, and financial	—	—	3.7	7.0	2.0	0.0	—
Professional and related	—	—	2.4	2.4	0.0	2.0	—
Service	—	—	7.3	0.0	0.0	1.4	—
Protective service	—	—	11.1	2.8	2.8	0.0	—
Sales and office	—	—	2.7	0.0	0.0	0.0	—
Sales and related	—	—	2.2	0.0	0.0	7.3	—
Office and administrative support	—	—	3.9	7.0	0.0	0.0	—
Natural resources, construction, and maintenance	—	—	3.2	0.0	1.7	0.0	—
Construction, extraction, farming, fishing, and forestry	—	—	5.5	5.3	2.0	15.3	—
Installation, maintenance, and repair	—	—	3.8	0.0	7.0	4.4	—
Production, transportation, and material moving	—	—	2.8	6.3	0.0	4.4	—
Production	—	—	3.9	7.3	6.5	21.2	—
Transportation and material moving	—	—	3.5	8.6	0.0	0.0	—
Full time	—	—	1.5	0.0	0.0	0.0	—
Part time	—	—	9.1	0.0	3.9	0.0	—
Union	—	—	3.3	0.0	5.4	5.9	—
Nonunion	—	—	1.7	0.0	0.0	1.0	—
Average wage within the following categories: ¹							
Lowest 25 percent	—	—	4.4	0.0	0.0	4.8	—
Second 25 percent	—	—	1.8	0.0	0.0	0.0	—
Third 25 percent	—	—	3.1	0.0	0.0	4.4	—
Highest 25 percent	—	—	2.2	1.0	0.0	0.0	—
Highest 10 percent	—	—	2.9	1.7	2.0	0.0	—
Establishment characteristic							
Goods-producing industries	—	—	3.1	6.7	0.0	0.0	—
Construction	—	—	4.4	6.7	0.0	14.7	—
Manufacturing	—	—	3.8	4.9	1.7	2.0	—
Service-providing industries	—	—	2.1	0.0	0.0	5.6	—
Trade, transportation, and utilities	—	—	1.6	0.0	0.0	2.2	—
Wholesale trade	—	—	3.5	9.2	3.0	20.8	—
Transportation and warehousing	5.0	11.0	5.0	5.1	9.6	0.0	—
Information	—	—	9.5	0.0	9.5	7.6	—
Financial activities	—	—	2.3	5.4	0.0	4.8	—
Finance and insurance	—	—	2.2	5.2	0.0	11.6	—
Credit intermediation and related activities	—	—	1.6	0.0	0.0	2.8	—
Insurance carriers and related activities	—	—	5.2	2.9	6.2	0.0	—
Professional and business services	—	—	6.0	0.0	11.1	11.8	—
Education and health services	—	—	5.0	0.0	0.0	0.0	—
Educational services	—	—	2.8	9.6	2.0	7.3	—
Junior colleges, colleges, and universities	—	—	3.8	2.6	1.4	7.3	—
Health care and social assistance	—	—	5.8	0.0	8.1	0.0	—

See footnotes at end of table.

Table 10. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2010—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	—	—	2.7	5.2	0.0	11.6	—
1 to 49 workers	3.4	0.0	3.4	3.8	0.0	13.6	—
50 to 99 workers	—	—	3.3	8.6	0.0	14.9	—
100 workers or more	—	—	1.9	0.0	0.0	1.0	—
100 to 499 workers	—	—	2.2	0.0	0.0	0.0	—
500 workers or more	—	—	3.6	5.1	1.4	5.3	—
Geographic area							
New England	—	—	4.0	9.1	9.2	0.0	—
Middle Atlantic	—	—	4.3	0.0	0.0	0.0	—
East North Central	—	—	2.8	0.0	0.0	10.6	—
West North Central	—	—	5.0	0.0	0.0	0.0	—
South Atlantic	—	—	3.7	0.0	0.0	10.9	—
East South Central	—	—	5.5	6.6	0.0	0.0	—
West South Central	1.6	0.0	1.6	7.3	0.0	0.0	—
Mountain	—	—	9.3	9.9	0.0	7.6	—
Pacific	—	—	7.2	0.0	0.0	1.4	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 11. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	81	\$1,000	\$1,250	\$2,000	\$2,500	\$3,750	17	2
Management, professional, and related	100	79	1,000	1,250	1,750	2,500	3,800	16	4
Management, business, and financial	100	78	1,000	1,250	1,750	2,600	4,000	18	4
Professional and related	100	80	1,000	1,250	1,750	2,500	3,600	15	4
Service	100	78	1,000	1,500	1,750	2,650	3,600	–	–
Protective service	100	83	–	–	–	–	–	–	–
Sales and office	100	83	1,000	1,300	2,000	2,500	3,500	17	(¹)
Sales and related	100	87	1,150	1,600	2,000	2,500	4,000	12	(¹)
Office and administrative support	100	81	1,000	1,200	2,000	2,500	3,000	19	(¹)
Natural resources, construction, and maintenance	100	85	750	1,050	2,000	3,000	4,000	15	1
Construction, extraction, farming, fishing, and forestry	100	76	–	–	–	–	–	–	–
Installation, maintenance, and repair	100	92	–	–	–	–	–	8	(¹)
Production, transportation, and material moving	100	81	850	1,000	1,750	2,500	4,000	17	2
Production	100	83	750	1,000	1,700	2,000	4,000	14	3
Transportation and material moving	100	79	1,000	1,250	2,000	2,750	4,000	21	(¹)
Full time	100	81	1,000	1,200	2,000	2,500	3,825	17	2
Part time	100	80	1,000	1,500	2,000	2,400	3,000	–	–
Union	100	77	650	1,000	1,500	2,100	3,500	21	2
Nonunion	100	82	1,000	1,350	2,000	2,500	3,825	16	2
Average wage within the following categories: ²									
Lowest 25 percent	100	82	1,200	1,500	2,000	2,600	4,000	18	(¹)
Second 25 percent	100	85	1,000	1,250	2,000	2,500	3,500	14	1
Third 25 percent	100	78	1,000	1,200	2,000	2,700	4,000	20	2
Highest 25 percent	100	80	1,000	1,000	1,750	2,500	3,750	17	4
Highest 10 percent	100	80	1,000	1,050	1,750	2,500	4,000	16	3
Establishment characteristic									
Goods-producing industries	100	85	825	1,000	1,700	2,500	3,650	11	4
Construction	100	81	1,000	1,500	2,000	3,000	4,500	18	2
Manufacturing	100	85	800	1,000	1,650	2,200	3,000	10	4
Service-providing industries	100	80	1,000	1,250	2,000	2,500	3,800	19	1
Trade, transportation, and utilities	100	84	1,000	1,500	2,000	3,000	4,500	16	(¹)
Wholesale trade	100	77	–	–	–	–	–	22	(¹)
Transportation and warehousing	100	83	1,000	1,000	1,500	2,750	3,500	–	–
Information	100	80	500	1,000	1,250	2,500	3,500	–	–
Financial activities	100	80	1,000	1,200	2,000	2,500	3,500	19	1
Finance and insurance	100	80	1,000	1,250	2,000	2,500	–	20	(¹)
Credit intermediation and related activities	100	77	–	–	–	–	–	23	–
Insurance carriers and related activities	100	81	1,000	1,200	1,500	2,500	3,000	18	1
Professional and business services	100	79	1,000	1,200	1,750	2,500	4,000	21	–
Education and health services	100	77	1,000	1,250	1,700	2,400	3,000	18	5
Educational services	100	73	800	1,000	1,050	1,750	2,500	26	1
Junior colleges, colleges, and universities	100	64	750	1,000	1,500	2,000	3,000	34	2
Health care and social assistance	100	77	1,000	1,500	1,750	2,400	3,000	17	6

See footnotes at end of table.

Table 11. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2010—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	78	\$1,000	\$1,500	\$2,000	\$2,600	\$4,000	19	3
1 to 49 workers	100	75	1,000	1,500	2,000	2,650	4,000	21	3
50 to 99 workers	100	86	1,000	1,500	2,000	2,500	3,500	—	—
100 workers or more	100	83	900	1,200	2,000	2,500	3,500	16	1
100 to 499 workers	100	85	1,000	1,250	2,000	2,500	3,600	14	1
500 workers or more	100	80	750	1,000	1,700	2,500	3,500	17	2
Geographic area									
New England	100	59	1,000	1,200	2,000	3,000	—	39	2
Middle Atlantic	100	61	750	1,100	1,700	2,000	3,000	39	1
East North Central	100	83	750	1,000	1,500	2,500	3,500	13	4
West North Central	100	87	750	1,250	1,750	2,500	3,250	13	(¹)
South Atlantic	100	89	1,000	1,500	2,000	2,750	4,000	11	—
East South Central	100	95	1,000	1,350	1,750	2,700	4,800	—	—
West South Central	100	81	1,000	1,200	2,000	2,800	5,000	—	—
Mountain	100	79	1,000	1,500	2,000	2,500	3,500	—	—
Pacific	100	88	1,000	1,500	2,000	2,700	4,000	—	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 11. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2010

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	1.4	\$0	\$70	\$0	\$63	\$346	1.7	0.9
Management, professional, and related	2.6	0	114	120	233	434	1.7	2.5
Management, business, and financial	2.5	0	86	176	236	427	2.0	1.8
Professional and related	3.4	71	198	157	215	781	2.3	3.0
Service	6.9	49	240	283	273	780	—	—
Protective service	12.8	—	—	—	—	—	—	—
Sales and office	2.0	0	189	0	0	280	2.2	0.2
Sales and related	2.7	144	184	0	214	664	2.8	0.2
Office and administrative support	2.6	0	127	72	55	341	2.8	0.2
Natural resources, construction, and maintenance	3.2	131	285	0	69	387	3.2	0.4
Construction, extraction, farming, fishing, and forestry	6.9	—	—	—	—	—	—	—
Installation, maintenance, and repair	2.1	—	—	—	—	—	2.1	0.1
Production, transportation, and material moving	3.5	146	162	230	0	524	3.5	1.1
Production	3.7	80	39	59	381	917	3.6	2.0
Transportation and material moving	5.9	0	211	0	306	1,065	5.9	(¹)
Full time	1.3	22	45	56	132	318	1.6	1.0
Part time	7.0	0	0	0	287	59	—	—
Union	4.0	78	0	326	286	461	4.2	1.1
Nonunion	1.4	0	177	0	182	356	1.7	1.0
Average wage within the following categories: ²								
Lowest 25 percent	5.2	257	112	0	215	574	5.2	(¹)
Second 25 percent	1.9	0	175	0	0	153	1.9	0.3
Third 25 percent	2.6	113	42	208	207	432	2.5	1.1
Highest 25 percent	2.1	193	59	87	44	374	1.7	1.8
Highest 10 percent	2.7	207	172	128	114	626	2.3	1.6
Establishment characteristic								
Goods-producing industries	2.5	164	45	55	0	446	2.2	2.0
Construction	5.2	49	507	715	824	582	4.7	1.3
Manufacturing	3.3	72	0	167	178	309	2.7	2.6
Service-providing industries	1.8	0	131	0	164	362	2.1	1.0
Trade, transportation, and utilities	3.0	0	207	0	81	746	3.0	0.1
Wholesale trade	6.6	—	—	—	—	—	6.6	0.3
Transportation and warehousing	11.5	245	0	396	267	450	—	—
Information	7.1	168	42	164	816	380	—	—
Financial activities	2.8	102	92	103	100	653	2.6	0.9
Finance and insurance	2.9	0	156	20	53	—	2.9	(¹)
Credit intermediation and related activities	4.8	—	—	—	—	—	4.8	—
Insurance carriers and related activities	4.6	0	134	247	261	409	4.6	0.1
Professional and business services	5.1	450	260	216	258	1,255	5.1	—
Education and health services	4.6	63	306	107	102	49	3.0	4.5
Educational services	5.0	121	0	366	177	211	5.1	0.6
Junior colleges, colleges, and universities	4.2	188	0	597	190	589	4.2	1.1
Health care and social assistance	5.6	26	116	261	129	202	3.6	5.4

See footnotes at end of table.

Table 11. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2010—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	2.3	\$0	\$129	\$0	\$161	\$277	3.0	2.0
1 to 49 workers	3.2	0	339	0	322	427	4.0	2.7
50 to 99 workers	3.6	225	0	147	134	832	—	—
100 workers or more	2.0	147	41	170	34	172	2.0	0.7
100 to 499 workers	2.1	20	163	0	100	435	2.1	0.2
500 workers or more	3.1	130	0	179	28	285	2.9	1.6
Geographic area								
New England	6.8	0	84	386	499	—	6.8	1.5
Middle Atlantic	4.7	147	183	37	193	129	4.9	0.2
East North Central	2.9	10	0	164	235	261	2.9	2.5
West North Central	3.5	88	248	238	130	495	3.6	0.3
South Atlantic	2.2	0	98	0	340	392	2.2	—
East South Central	1.6	358	262	278	608	721	—	—
West South Central	2.3	371	308	0	290	1,196	—	—
Mountain	6.9	200	315	20	298	613	—	—
Pacific	6.0	0	62	0	318	1,141	—	—

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 12. Fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2010

(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	76	\$2,000	\$2,750	\$4,000	\$6,000	\$8,000	22	2
Management, professional, and related	100	77	2,000	2,500	3,500	5,500	8,000	19	4
Management, business, and financial	100	76	2,000	2,500	3,800	5,500	8,000	19	4
Professional and related	100	77	2,000	2,500	3,500	6,000	8,000	19	4
Service	100	70	2,000	3,000	4,000	5,500	9,750	—	—
Protective service	100	82	—	—	—	—	—	—	—
Sales and office	100	80	2,000	3,000	4,000	5,250	7,500	20	(¹)
Sales and related	100	83	2,300	3,500	4,000	5,000	8,500	17	(¹)
Office and administrative support	100	78	2,000	2,800	4,000	5,300	7,000	21	(¹)
Natural resources, construction, and maintenance	100	78	1,500	2,500	4,000	6,700	9,000	21	1
Construction, extraction, farming, fishing, and forestry	100	71	—	—	—	—	—	—	—
Installation, maintenance, and repair	100	84	1,100	2,250	4,000	6,000	8,000	16	(¹)
Production, transportation, and material moving	100	73	1,600	2,500	4,000	6,000	7,950	26	2
Production	100	78	1,500	2,000	3,300	5,000	7,000	19	3
Transportation and material moving	100	67	2,000	3,000	4,000	7,000	9,000	33	(¹)
Full time	100	77	2,000	2,500	4,000	6,000	8,000	21	2
Part time	100	72	2,500	3,000	4,000	5,250	6,450	28	—
Union	100	65	1,100	1,950	3,000	5,000	7,000	33	2
Nonunion	100	78	2,000	3,000	4,000	6,000	8,000	20	2
Average wage within the following categories: ²									
Lowest 25 percent	100	75	2,400	3,100	4,000	6,000	9,000	25	(¹)
Second 25 percent	100	80	2,000	3,000	4,000	5,500	7,950	19	1
Third 25 percent	100	73	1,800	2,800	4,000	6,000	8,000	25	2
Highest 25 percent	100	76	2,000	2,400	3,600	5,400	8,000	20	4
Highest 10 percent	100	79	2,000	2,400	3,750	5,400	8,000	18	3
Establishment characteristic									
Goods-producing industries	100	82	1,600	2,000	3,700	5,250	8,000	14	4
Construction	100	76	2,000	3,000	4,000	6,000	10,000	22	2
Manufacturing	100	83	1,500	2,000	3,300	5,000	7,000	12	4
Service-providing industries	100	75	2,000	3,000	4,000	6,000	8,000	24	1
Trade, transportation, and utilities	100	76	2,500	3,700	4,000	6,000	9,000	24	(¹)
Wholesale trade	100	75	—	—	—	—	—	24	(¹)
Transportation and warehousing	100	61	—	—	—	—	—	39	—
Information	100	78	—	—	—	—	—	—	—
Financial activities	100	77	1,800	3,000	3,800	5,000	6,000	22	1
Finance and insurance	100	77	2,000	3,000	4,000	5,000	6,000	23	(¹)
Credit intermediation and related activities	100	71	2,000	3,000	4,000	5,000	7,400	29	—
Insurance carriers and related activities	100	79	2,000	2,500	3,300	5,000	6,000	20	1
Professional and business services	100	76	—	—	—	—	—	24	—
Education and health services	100	72	2,000	3,000	3,400	5,100	7,500	23	5
Educational services	100	73	—	—	—	—	—	26	1
Junior colleges, colleges, and universities	100	64	1,200	2,000	3,000	4,500	7,500	35	2
Health care and social assistance	100	72	2,000	3,000	3,500	5,500	7,500	23	6

See footnotes at end of table.

Table 12. Fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2010—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	74	\$2,000	\$3,000	\$4,000	\$6,000	\$9,000	24	3
1 to 49 workers	100	71	2,000	3,000	4,000	6,000	9,000	26	3
50 to 99 workers	100	81	2,000	3,000	4,000	5,400	8,000	—	—
100 workers or more	100	78	1,800	2,500	4,000	5,500	7,500	21	1
100 to 499 workers	100	80	2,000	3,000	4,000	5,800	7,500	19	1
500 workers or more	100	75	1,500	2,000	3,400	5,250	7,650	23	2
Geographic area									
New England	100	58	2,000	3,000	4,000	6,000	8,660	40	2
Middle Atlantic	100	59	1,500	2,250	3,400	4,400	6,000	40	1
East North Central	100	78	1,500	2,000	3,000	5,000	7,000	18	4
West North Central	100	86	1,500	2,500	4,000	5,300	7,400	13	(¹)
South Atlantic	100	83	2,000	3,000	4,000	6,000	8,000	17	—
East South Central	100	94	—	—	—	—	—	—	—
West South Central	100	72	1,950	2,600	4,000	6,000	9,000	—	—
Mountain	100	76	2,000	3,400	4,000	6,000	7,500	—	—
Pacific	100	79	2,000	3,000	4,000	6,000	9,000	—	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 12. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2010

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	1.4	\$0	\$350	\$0	\$669	\$224	1.6	0.9
Management, professional, and related	2.6	0	265	444	561	466	1.7	2.5
Management, business, and financial	2.4	20	114	435	294	442	2.0	1.8
Professional and related	3.3	20	444	405	824	631	2.4	3.0
Service	7.1	116	541	566	743	1,178	—	—
Protective service	12.9	—	—	—	—	—	—	—
Sales and office	2.1	0	0	0	213	378	2.3	0.2
Sales and related	3.0	314	359	0	519	699	3.1	0.2
Office and administrative support	2.6	0	452	39	343	335	2.8	0.2
Natural resources, construction, and maintenance	3.5	333	779	151	1,069	1,043	3.5	0.4
Construction, extraction, farming, fishing, and forestry	6.7	—	—	—	—	—	—	—
Installation, maintenance, and repair	3.9	496	855	151	0	735	3.9	0.1
Production, transportation, and material moving	3.8	211	395	196	826	594	3.8	1.1
Production	4.2	310	99	249	484	972	4.2	2.0
Transportation and material moving	5.9	120	333	902	554	1,763	5.9	(¹)
Full time	1.3	84	268	20	519	323	1.6	1.0
Part time	6.8	502	487	0	332	404	6.8	—
Union	4.0	153	208	115	318	1,124	4.2	1.1
Nonunion	1.4	0	0	0	367	523	1.7	1.0
Average wage within the following categories: ²								
Lowest 25 percent	4.4	148	375	39	292	1,191	4.4	(¹)
Second 25 percent	2.0	0	78	0	603	616	2.0	0.3
Third 25 percent	2.6	256	401	179	375	336	2.5	1.1
Highest 25 percent	2.1	383	405	427	285	577	1.8	1.8
Highest 10 percent	2.7	495	403	459	355	746	2.3	1.6
Establishment characteristic								
Goods-producing industries	2.6	190	283	484	482	670	2.3	2.0
Construction	4.9	450	742	392	1,675	2,490	5.0	1.3
Manufacturing	3.4	159	267	232	110	417	2.8	2.6
Service-providing industries	1.7	0	39	0	391	285	2.0	1.0
Trade, transportation, and utilities	3.0	528	463	110	202	664	3.0	0.1
Wholesale trade	6.6	—	—	—	—	—	6.6	0.3
Transportation and warehousing	9.6	—	—	—	—	—	9.6	—
Information	7.4	—	—	—	—	—	—	—
Financial activities	3.1	339	350	316	157	754	3.0	0.9
Finance and insurance	3.5	245	396	217	194	922	3.5	(¹)
Credit intermediation and related activities	6.2	234	151	113	265	884	6.2	—
Insurance carriers and related activities	5.1	311	600	379	312	2,670	5.0	0.1
Professional and business services	5.2	—	—	—	—	—	5.2	—
Education and health services	4.5	20	513	183	361	104	3.2	4.5
Educational services	5.1	—	—	—	—	—	5.1	0.6
Junior colleges, colleges, and universities	4.2	514	697	130	364	1,520	4.2	1.1
Health care and social assistance	5.4	0	28	343	781	206	3.8	5.4

See footnotes at end of table.

Table 12. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2010—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	2.2	\$0	\$0	\$0	\$215	\$1,066	2.8	2.0
1 to 49 workers	2.9	0	0	0	0	827	3.7	2.7
50 to 99 workers	3.8	98	0	172	836	1,020	—	—
100 workers or more	2.0	236	73	66	323	399	2.0	0.7
100 to 499 workers	2.3	0	193	0	607	427	2.3	0.2
500 workers or more	3.0	237	198	264	360	424	2.9	1.6
Geographic area								
New England	7.2	166	381	391	1,190	1,195	7.2	1.5
Middle Atlantic	5.0	0	261	230	421	1,219	5.1	0.2
East North Central	3.3	290	0	484	455	236	3.4	2.5
West North Central	3.4	226	573	578	429	1,247	3.4	0.3
South Atlantic	3.0	0	0	0	172	245	3.0	—
East South Central	1.8	—	—	—	—	—	—	—
West South Central	2.7	602	544	0	826	501	—	—
Mountain	6.6	735	652	948	613	1,061	—	—
Pacific	4.4	245	55	554	421	1,438	—	—

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 13. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2010

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	44	56	—	21	79	—	56	44	—
Management, professional, and related	47	53	—	—	77	—	48	52	—
Management, business, and financial	41	59	—	14	86	—	55	45	—
Professional and related	50	50	—	—	73	—	45	55	—
Service	38	62	—	—	80	—	55	45	—
Protective service	—	—	—	—	94	—	—	—	—
Sales and office	44	56	—	17	83	—	65	35	—
Sales and related	36	64	—	19	81	—	76	24	—
Office and administrative support	46	54	—	17	83	—	61	39	—
Natural resources, construction, and maintenance	37	63	—	23	77	—	65	35	—
Construction, extraction, farming, fishing, and forestry	—	67	—	31	69	—	72	—	—
Installation, maintenance, and repair	38	62	—	—	82	—	62	38	—
Production, transportation, and material moving	44	56	—	21	79	—	59	41	—
Production	51	49	—	26	74	—	61	39	—
Transportation and material moving	35	65	—	—	85	—	58	42	—
Full time	43	57	—	20	80	—	57	43	—
Part time	45	55	—	—	67	—	50	50	—
Union	37	63	—	12	88	—	41	59	—
Nonunion	45	55	—	22	78	—	59	41	—
Average wage within the following categories: ¹									
Lowest 25 percent	57	43	—	—	68	—	53	47	—
Second 25 percent	43	57	—	23	77	—	59	41	—
Third 25 percent	41	59	—	20	80	—	63	37	—
Highest 25 percent	42	58	—	—	82	—	50	50	—
Highest 10 percent	39	61	—	—	83	—	46	54	—
Establishment characteristic									
Goods-producing industries	38	62	—	23	77	—	66	34	—
Construction	—	68	—	32	68	—	81	—	—
Manufacturing	40	60	—	22	78	—	59	41	—
Service-providing industries	45	55	—	—	80	—	54	46	—
Trade, transportation, and utilities	42	58	—	14	86	—	67	33	—
Wholesale trade	53	47	—	—	93	—	82	—	—
Transportation and warehousing	—	76	—	—	80	—	54	46	—
Information	36	64	—	—	84	—	—	68	—
Financial activities	35	65	—	14	86	—	59	41	—
Finance and insurance	32	68	—	16	84	—	47	53	—
Credit intermediation and related activities	25	75	—	24	76	—	57	43	—
Insurance carriers and related activities	65	35	—	—	91	—	28	72	—
Professional and business services	52	48	—	—	98	—	53	47	—
Education and health services	48	52	—	—	67	—	46	54	—
Educational services	46	54	—	—	93	—	53	47	—
Junior colleges, colleges, and universities	29	71	—	—	92	—	48	52	—
Health care and social assistance	49	51	—	—	62	—	—	55	—

See footnotes at end of table.

Table 13. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	38	62	—	14	86	—	66	34	—
1 to 49 workers	36	64	—	14	86	—	69	31	—
50 to 99 workers	45	55	—	—	88	—	60	40	—
100 workers or more	48	52	—	—	74	—	48	52	—
100 to 499 workers	54	46	—	24	76	—	61	39	—
500 workers or more	44	56	—	—	72	—	40	60	—
Geographic area									
New England	51	—	—	—	96	—	—	59	—
Middle Atlantic	43	57	—	8	92	—	42	58	—
East North Central	57	—	—	—	—	—	—	65	—
West North Central	50	50	—	33	67	—	58	42	—
South Atlantic	61	39	—	23	77	—	69	31	—
East South Central	65	—	—	—	92	—	56	44	—
West South Central	46	54	—	—	96	—	72	—	—
Mountain	32	68	—	23	77	—	65	35	—
Pacific	17	83	—	15	85	—	83	17	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 13. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2010

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	4.1	4.1	–	4.9	4.9	–	4.6	4.6	–
Management, professional, and related	6.9	6.9	–	–	9.0	–	6.4	6.4	–
Management, business, and financial	6.2	6.2	–	3.1	3.1	–	6.8	6.8	–
Professional and related	9.0	9.0	–	–	12.1	–	8.1	8.1	–
Service	9.1	9.1	–	–	7.1	–	12.5	12.5	–
Protective service	–	–	–	–	3.0	–	–	–	–
Sales and office	4.1	4.1	–	3.6	3.6	–	3.9	3.9	–
Sales and related	6.7	6.7	–	4.8	4.8	–	5.1	5.1	–
Office and administrative support	5.4	5.4	–	4.7	4.7	–	4.6	4.6	–
Natural resources, construction, and maintenance	6.6	6.6	–	5.8	5.8	–	7.9	7.9	–
Construction, extraction, farming, fishing, and forestry	–	12.2	–	7.4	7.4	–	12.2	–	–
Installation, maintenance, and repair	9.3	9.3	–	–	7.4	–	8.4	8.4	–
Production, transportation, and material moving	5.8	5.8	–	4.0	4.0	–	4.6	4.6	–
Production	6.6	6.6	–	6.5	6.5	–	6.2	6.2	–
Transportation and material moving	7.4	7.4	–	–	5.8	–	8.6	8.6	–
Full time	3.9	3.9	–	4.5	4.5	–	4.4	4.4	–
Part time	12.1	12.1	–	–	14.6	–	11.9	11.9	–
Union	7.8	7.8	–	3.6	3.6	–	4.6	4.6	–
Nonunion	4.6	4.6	–	5.4	5.4	–	5.6	5.6	–
Average wage within the following categories: ¹									
Lowest 25 percent	7.9	7.9	–	–	10.2	–	9.5	9.5	–
Second 25 percent	7.0	7.0	–	6.0	6.0	–	7.4	7.4	–
Third 25 percent	4.4	4.4	–	3.3	3.3	–	5.6	5.6	–
Highest 25 percent	4.8	4.8	–	–	5.9	–	4.8	4.8	–
Highest 10 percent	5.4	5.4	–	–	5.2	–	4.9	4.9	–
Establishment characteristic									
Goods-producing industries	5.0	5.0	–	4.2	4.2	–	4.8	4.8	–
Construction	–	9.6	–	8.6	8.6	–	7.9	–	–
Manufacturing	5.6	5.6	–	5.2	5.2	–	5.1	5.1	–
Service-providing industries	4.9	4.9	–	–	6.2	–	5.6	5.6	–
Trade, transportation, and utilities	5.6	5.6	–	3.9	3.9	–	6.4	6.4	–
Wholesale trade	10.6	10.6	–	–	4.3	–	6.4	–	–
Transportation and warehousing	–	10.4	–	–	11.1	–	10.5	10.5	–
Information	9.7	9.7	–	–	11.4	–	–	12.7	–
Financial activities	8.0	8.0	–	3.9	3.9	–	6.4	6.4	–
Finance and insurance	4.9	4.9	–	3.7	3.7	–	6.2	6.2	–
Credit intermediation and related activities	5.9	5.9	–	7.3	7.3	–	8.4	8.4	–
Insurance carriers and related activities	7.9	7.9	–	–	3.2	–	6.7	6.7	–
Professional and business services	13.1	13.1	–	–	1.2	–	8.1	8.1	–
Education and health services	11.8	11.8	–	–	14.6	–	11.8	11.8	–
Educational services	8.7	8.7	–	–	2.4	–	8.5	8.5	–
Junior colleges, colleges, and universities	3.9	3.9	–	–	2.7	–	4.7	4.7	–
Health care and social assistance	13.7	13.7	–	–	16.1	–	–	13.9	–

See footnotes at end of table.

Table 13. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	5.0	5.0	—	2.8	2.8	—	6.0	6.0	—
1 to 49 workers	6.6	6.6	—	3.4	3.4	—	5.8	5.8	—
50 to 99 workers	6.9	6.9	—	—	4.6	—	10.5	10.5	—
100 workers or more	6.0	6.0	—	—	8.4	—	5.6	5.6	—
100 to 499 workers	4.2	4.2	—	5.6	5.6	—	5.7	5.7	—
500 workers or more	10.2	10.2	—	—	13.0	—	8.0	8.0	—
Geographic area									
New England	15.0	—	—	—	2.8	—	—	12.5	—
Middle Atlantic	4.3	4.3	—	1.4	1.4	—	10.5	10.5	—
East North Central	16.7	—	—	—	—	—	—	14.1	—
West North Central	8.6	8.6	—	6.4	6.4	—	7.1	7.1	—
South Atlantic	3.8	3.8	—	5.9	5.9	—	5.0	5.0	—
East South Central	14.9	—	—	—	6.1	—	7.6	7.6	—
West South Central	10.4	10.4	—	—	3.2	—	11.1	—	—
Mountain	4.1	4.1	—	5.0	5.0	—	6.7	6.7	—
Pacific	4.3	4.3	—	3.2	3.2	—	2.4	2.4	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

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Table 14. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	56	\$1,000	\$1,500	\$2,000	\$3,000	\$4,000	44	—
Management, professional, and related	100	48	1,000	1,500	1,500	2,500	3,500	52	—
Management, business, and financial	100	55	1,000	1,500	1,500	2,500	4,000	45	—
Professional and related	100	45	—	—	—	—	—	55	—
Service	100	55	1,500	1,500	2,500	3,500	5,000	45	—
Protective service	100	—	—	—	—	—	—	—	—
Sales and office	100	65	1,000	1,500	2,000	3,000	3,500	35	—
Sales and related	100	76	1,250	1,500	2,000	2,500	3,000	24	—
Office and administrative support	100	61	1,000	1,500	2,000	3,000	3,500	39	—
Natural resources, construction, and maintenance	100	65	—	—	—	—	—	35	—
Construction, extraction, farming, fishing, and forestry	100	72	—	—	—	—	—	—	—
Installation, maintenance, and repair	100	62	1,500	2,000	2,500	3,000	3,500	38	—
Production, transportation, and material moving	100	59	1,500	1,500	1,700	3,000	4,000	41	—
Production	100	61	1,500	1,500	1,500	2,000	3,500	39	—
Transportation and material moving	100	58	1,500	1,500	3,000	3,500	5,000	42	—
Full time	100	57	1,000	1,500	2,000	3,000	4,000	43	—
Part time	100	50	1,250	1,500	1,500	3,000	3,500	50	—
Union	100	41	1,500	1,500	1,500	3,000	3,500	59	—
Nonunion	100	59	1,000	1,500	2,000	3,000	4,000	41	—
Average wage within the following categories: ¹									
Lowest 25 percent	100	53	1,000	1,500	2,000	3,000	3,500	47	—
Second 25 percent	100	59	1,000	1,500	2,000	3,000	3,500	41	—
Third 25 percent	100	63	1,000	1,500	2,000	3,500	5,000	37	—
Highest 25 percent	100	50	1,000	1,500	1,500	2,500	3,500	50	—
Highest 10 percent	100	46	800	1,500	1,500	2,000	3,000	54	—
Establishment characteristic									
Goods-producing industries	100	66	1,000	1,500	1,500	2,500	4,000	34	—
Construction	100	81	—	—	—	—	—	—	—
Manufacturing	100	59	1,500	1,500	1,500	2,000	3,500	41	—
Service-providing industries	100	54	1,000	1,500	2,000	3,000	4,000	46	—
Trade, transportation, and utilities	100	67	1,000	1,500	2,000	3,000	3,500	33	—
Wholesale trade	100	82	—	—	—	—	—	—	—
Transportation and warehousing	100	54	—	—	—	—	—	46	—
Information	100	—	—	—	—	—	—	68	—
Financial activities	100	59	1,150	1,500	2,000	2,500	3,500	41	—
Finance and insurance	100	47	—	—	—	—	—	53	—
Credit intermediation and related activities	100	57	1,000	1,500	1,800	2,000	3,500	43	—
Insurance carriers and related activities	100	28	—	—	—	—	—	72	—
Professional and business services	100	53	1,500	1,500	2,500	3,000	3,250	47	—
Education and health services	100	46	1,200	1,500	2,000	5,000	5,000	54	—
Educational services	100	53	1,000	1,200	1,500	2,000	3,000	47	—
Junior colleges, colleges, and universities	100	48	—	—	—	—	—	52	—
Health care and social assistance	100	—	—	—	—	—	—	55	—

See footnotes at end of table.

Table 14. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	66	\$1,250	\$1,500	\$2,500	\$3,000	\$5,000	34	—
1 to 49 workers	100	69	1,200	1,500	2,000	3,500	5,000	31	—
50 to 99 workers	100	60	1,500	1,500	2,500	3,000	3,000	40	—
100 workers or more	100	48	1,000	1,500	1,500	2,650	3,500	52	—
100 to 499 workers	100	61	1,000	1,500	1,500	3,000	4,000	39	—
500 workers or more	100	40	1,000	1,500	1,500	2,000	3,000	60	—
Geographic area									
New England	100	—	—	—	—	—	—	59	—
Middle Atlantic	100	42	1,250	1,500	2,500	5,000	5,000	58	—
East North Central	100	—	—	—	—	—	—	65	—
West North Central	100	58	1,500	1,500	1,700	2,000	2,000	42	—
South Atlantic	100	69	1,000	1,500	2,000	3,000	3,500	31	—
East South Central	100	56	—	—	—	—	—	44	—
West South Central	100	72	1,000	1,250	1,500	2,000	3,000	—	—
Mountain	100	65	—	—	—	—	—	35	—
Pacific	100	83	1,500	1,500	2,000	3,000	3,500	17	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 14. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2010

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	4.6	\$78	\$0	\$0	\$84	\$1,062	4.6	—
Management, professional, and related	6.4	0	225	184	439	1,551	6.4	—
Management, business, and financial	6.8	260	0	240	907	1,422	6.8	—
Professional and related	8.1	—	—	—	—	—	8.1	—
Service	12.5	0	392	383	1,468	0	12.5	—
Protective service	—	—	—	—	—	—	—	—
Sales and office	3.9	293	0	0	650	354	3.9	—
Sales and related	5.1	216	49	49	384	0	5.1	—
Office and administrative support	4.6	339	0	100	432	0	4.6	—
Natural resources, construction, and maintenance	7.9	—	—	—	—	—	7.9	—
Construction, extraction, farming, fishing, and forestry	12.2	—	—	—	—	—	—	—
Installation, maintenance, and repair	8.4	0	629	428	310	537	8.4	—
Production, transportation, and material moving	4.6	380	0	409	613	977	4.6	—
Production	6.2	665	0	147	114	931	6.2	—
Transportation and material moving	8.6	139	139	881	733	537	8.6	—
Full time	4.4	63	0	0	120	1,151	4.4	—
Part time	11.9	69	0	537	643	450	11.9	—
Union	4.6	681	0	517	475	572	4.6	—
Nonunion	5.6	77	0	0	126	1,226	5.6	—
Average wage within the following categories: ¹								
Lowest 25 percent	9.5	310	49	646	219	1,423	9.5	—
Second 25 percent	7.4	90	0	49	207	392	7.4	—
Third 25 percent	5.6	206	0	541	643	996	5.6	—
Highest 25 percent	4.8	228	0	495	242	519	4.8	—
Highest 10 percent	4.9	292	196	0	59	0	4.9	—
Establishment characteristic								
Goods-producing industries	4.8	230	0	177	546	673	4.8	—
Construction	7.9	—	—	—	—	—	—	—
Manufacturing	5.1	219	0	0	150	991	5.1	—
Service-providing industries	5.6	197	0	100	0	1,534	5.6	—
Trade, transportation, and utilities	6.4	0	322	460	0	0	6.4	—
Wholesale trade	6.4	—	—	—	—	—	—	—
Transportation and warehousing	10.5	—	—	—	—	—	10.5	—
Information	—	—	—	—	—	—	—	12.7
Financial activities	6.4	349	329	0	616	1,659	6.4	—
Finance and insurance	6.2	—	—	—	—	—	—	6.2
Credit intermediation and related activities	8.4	433	69	319	249	933	8.4	—
Insurance carriers and related activities	6.7	—	—	—	—	—	—	6.7
Professional and business services	8.1	0	0	941	325	290	8.1	—
Education and health services	11.8	217	0	495	1,796	0	11.8	—
Educational services	8.5	254	159	110	39	452	8.5	—
Junior colleges, colleges, and universities	4.7	—	—	—	—	—	—	4.7
Health care and social assistance	—	—	—	—	—	—	—	13.9

See footnotes at end of table.

Table 14. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2010—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	6.0	\$121	\$0	\$653	\$537	\$1,144	6.0	—
1 to 49 workers	5.8	157	0	582	613	519	5.8	—
50 to 99 workers	10.5	0	0	481	481	996	10.5	—
100 workers or more	5.6	55	0	205	379	240	5.6	—
100 to 499 workers	5.7	269	98	444	49	854	5.7	—
500 workers or more	8.0	0	0	114	295	658	8.0	—
Geographic area								
New England	—	—	—	—	—	—	12.5	—
Middle Atlantic	10.5	500	0	416	2,102	0	10.5	—
East North Central	—	—	—	—	—	—	14.1	—
West North Central	7.1	0	0	40	334	527	7.1	—
South Atlantic	5.0	245	85	109	129	177	5.0	—
East South Central	7.6	—	—	—	—	—	7.6	—
West South Central	11.1	0	486	0	971	310	—	—
Mountain	6.7	—	—	—	—	—	6.7	—
Pacific	2.4	404	0	130	572	1,560	2.4	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 15. Health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	54	\$2,000	\$3,000	\$4,000	\$6,000	\$7,500	46	—
Management, professional, and related	100	44	2,000	3,000	3,000	5,000	6,000	56	—
Management, business, and financial	100	52	2,000	3,000	3,000	4,000	6,000	48	—
Professional and related	100	41	2,000	2,500	3,000	5,000	6,000	59	—
Service	100	52	3,000	3,000	5,000	6,500	15,000	48	—
Protective service	100	—	—	—	—	—	—	—	—
Sales and office	100	63	2,250	3,000	4,000	6,000	7,000	37	—
Sales and related	100	76	2,250	3,000	4,000	6,000	7,500	24	—
Office and administrative support	100	59	2,000	3,000	4,000	6,000	7,000	41	—
Natural resources, construction, and maintenance	100	65	2,000	3,000	6,000	7,500	9,000	35	—
Construction, extraction, farming, fishing, and forestry	100	72	—	—	—	—	—	—	—
Installation, maintenance, and repair	100	62	3,000	4,000	6,000	7,500	9,000	38	—
Production, transportation, and material moving	100	58	3,000	3,000	4,000	6,000	9,400	42	—
Production	100	59	2,500	3,000	3,000	4,350	5,000	41	—
Transportation and material moving	100	56	3,000	3,000	6,000	8,000	10,000	44	—
Full time	100	54	2,000	3,000	4,000	6,000	7,500	46	—
Part time	100	50	2,250	3,000	3,000	6,000	7,000	50	—
Union	100	41	2,500	3,000	3,000	6,000	8,000	59	—
Nonunion	100	56	2,000	3,000	4,000	6,000	7,500	44	—
Average wage within the following categories: ¹									
Lowest 25 percent	100	52	2,000	3,000	5,000	6,500	9,000	48	—
Second 25 percent	100	56	2,000	3,000	4,000	6,000	7,500	44	—
Third 25 percent	100	60	2,000	3,000	4,500	7,000	9,000	40	—
Highest 25 percent	100	48	2,000	3,000	3,000	5,000	6,500	52	—
Highest 10 percent	100	46	1,600	3,000	3,000	4,000	6,000	54	—
Establishment characteristic									
Goods-producing industries	100	64	2,000	3,000	3,000	6,000	7,500	36	—
Construction	100	81	—	—	—	—	—	—	—
Manufacturing	100	56	2,500	3,000	3,000	4,350	6,000	44	—
Service-providing industries	100	51	2,000	3,000	4,000	6,000	7,500	49	—
Trade, transportation, and utilities	100	67	2,000	3,000	4,000	7,000	7,500	33	—
Wholesale trade	100	82	—	—	—	—	—	—	—
Transportation and warehousing	100	54	2,000	3,000	6,000	7,000	7,500	46	—
Information	100	—	—	—	—	—	—	68	—
Financial activities	100	58	2,500	3,000	4,000	6,000	9,400	42	—
Finance and insurance	100	46	—	—	—	—	—	54	—
Credit intermediation and related activities	100	56	2,000	3,000	4,000	6,000	7,000	44	—
Insurance carriers and related activities	100	28	—	—	—	—	—	72	—
Professional and business services	100	53	3,000	3,000	5,000	6,000	6,500	47	—
Education and health services	100	39	—	—	—	—	—	61	—
Educational services	100	53	2,400	2,400	3,000	4,500	6,000	47	—
Junior colleges, colleges, and universities	100	48	—	—	—	—	—	52	—
Health care and social assistance	100	37	2,500	3,000	4,000	6,000	15,000	63	—

See footnotes at end of table.

Table 15. Health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	61	\$2,400	\$3,000	\$4,500	\$6,000	\$7,500	39	—
1 to 49 workers	100	62	2,400	3,000	4,000	7,000	9,000	38	—
50 to 99 workers	100	60	2,500	3,000	5,000	6,000	7,000	40	—
100 workers or more	100	48	2,000	3,000	3,000	6,000	7,500	52	—
100 to 499 workers	100	60	2,000	3,000	3,500	6,000	9,000	40	—
500 workers or more	100	40	2,000	3,000	3,000	4,800	7,000	60	—
Geographic area									
New England	100	—	—	—	—	—	—	60	—
Middle Atlantic	100	32	2,000	3,000	5,000	6,000	9,000	68	—
East North Central	100	—	—	—	—	—	—	65	—
West North Central	100	58	3,000	3,000	4,000	4,350	4,350	42	—
South Atlantic	100	69	2,250	3,000	4,400	6,000	9,000	31	—
East South Central	100	56	—	—	—	—	—	44	—
West South Central	100	72	2,000	2,500	3,000	6,000	7,500	—	—
Mountain	100	65	—	—	—	—	—	35	—
Pacific	100	83	2,500	3,000	4,000	7,000	9,000	17	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 15. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2010

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	4.0	\$186	\$0	\$0	\$0	\$821	4.0	—
Management, professional, and related	5.9	0	608	0	245	0	5.9	—
Management, business, and financial	5.0	491	310	98	1,090	1,320	5.0	—
Professional and related	7.6	0	592	59	471	0	7.6	—
Service	10.2	196	963	754	2,263	5,909	10.2	—
Protective service	—	—	—	—	—	—	—	—
Sales and office	4.0	309	0	98	277	721	4.0	—
Sales and related	5.1	0	0	0	1,478	1,843	5.1	—
Office and administrative support	4.9	626	0	440	339	0	4.9	—
Natural resources, construction, and maintenance	7.9	643	460	620	580	0	7.9	—
Construction, extraction, farming, fishing, and forestry	12.2	—	—	—	—	—	—	—
Installation, maintenance, and repair	8.4	0	1,613	439	589	951	8.4	—
Production, transportation, and material moving	4.5	636	0	580	1,316	1,428	4.5	—
Production	6.5	728	0	481	459	1,308	6.5	—
Transportation and material moving	8.3	0	687	1,373	1,642	589	8.3	—
Full time	3.8	140	0	0	0	1,144	3.8	—
Part time	11.9	182	0	1,165	680	219	11.9	—
Union	4.6	869	0	1,057	961	1,529	4.6	—
Nonunion	4.7	131	0	69	0	1,052	4.7	—
Average wage within the following categories: ¹								
Lowest 25 percent	9.4	578	147	766	651	2,612	9.4	—
Second 25 percent	7.2	205	0	554	0	481	7.2	—
Third 25 percent	4.4	595	0	819	1,088	1,102	4.4	—
Highest 25 percent	5.4	360	0	528	277	976	5.4	—
Highest 10 percent	4.9	583	407	0	284	139	4.9	—
Establishment characteristic								
Goods-producing industries	5.5	277	0	701	1,005	1,165	5.5	—
Construction	7.9	—	—	—	—	—	—	—
Manufacturing	5.8	528	0	0	547	1,194	5.8	—
Service-providing industries	4.7	414	0	260	0	1,106	4.7	—
Trade, transportation, and utilities	6.4	196	354	1,173	1,092	340	6.4	—
Wholesale trade	6.4	—	—	—	—	—	—	—
Transportation and warehousing	10.5	877	687	2,425	0	687	10.5	—
Information	—	—	—	—	—	—	—	12.7
Financial activities	6.4	659	869	0	2,009	909	6.4	—
Finance and insurance	6.3	—	—	—	—	—	—	6.3
Credit intermediation and related activities	8.3	812	651	620	2,191	1,075	8.3	—
Insurance carriers and related activities	6.6	—	—	—	—	—	—	6.6
Professional and business services	8.1	0	0	1,892	294	564	8.1	—
Education and health services	8.9	—	—	—	—	—	—	8.9
Educational services	8.5	549	397	392	1,501	1,798	8.5	—
Junior colleges, colleges, and universities	4.7	—	—	—	—	—	—	4.7
Health care and social assistance	9.8	765	0	1,169	2,327	6,552	9.8	—

See footnotes at end of table.

Table 15. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2010—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	3.8	\$168	\$0	\$835	\$1,075	\$1,249	3.8	—
1 to 49 workers	4.5	207	0	874	1,287	2,104	4.5	—
50 to 99 workers	10.6	680	0	855	481	1,061	10.6	—
100 workers or more	5.6	126	0	510	618	1,079	5.6	—
100 to 499 workers	5.7	471	196	981	0	1,210	5.7	—
500 workers or more	8.0	0	0	277	445	340	8.0	—
Geographic area								
New England	—	—	—	—	—	—	12.4	—
Middle Atlantic	4.6	855	450	1,000	1,127	1,531	4.6	—
East North Central	—	—	—	—	—	—	14.0	—
West North Central	7.1	0	166	260	97	1,088	7.1	—
South Atlantic	5.0	164	0	1,859	636	1,494	5.0	—
East South Central	7.6	—	—	—	—	—	7.6	—
West South Central	11.1	0	971	537	2,222	2,052	—	—
Mountain	6.7	—	—	—	—	—	6.7	—
Pacific	2.3	620	0	310	1,034	3,821	2.3	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 16. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	With deductible	Amount of annual deductible				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic							
All workers	100	100	\$1,000	\$1,000	\$1,500	\$2,500	\$3,000
Management, professional, and related	100	100	1,000	1,000	1,500	2,000	2,600
Management, business, and financial	100	100	1,000	1,000	1,500	2,500	2,750
Professional and related	100	100	1,000	1,000	1,500	2,000	2,600
Service	100	100	1,000	1,100	2,000	2,500	4,000
Sales and office	100	100	1,000	1,000	1,500	2,500	2,850
Sales and related	100	100	1,000	1,500	1,600	2,500	3,000
Office and administrative support	100	100	1,000	1,000	1,500	2,500	2,600
Natural resources, construction, and maintenance	100	100	1,000	1,000	2,000	2,500	4,000
Construction, extraction, farming, fishing, and forestry	100	100	—	—	—	—	—
Installation, maintenance, and repair	100	100	1,000	1,000	1,500	2,000	2,500
Production, transportation, and material moving	100	100	1,000	1,140	1,500	2,500	3,000
Production	100	100	1,000	1,000	1,500	2,500	3,000
Transportation and material moving	100	100	1,000	1,250	1,500	2,500	2,500
Full time	100	100	1,000	1,000	1,500	2,500	3,000
Part time	100	100	—	—	—	—	—
Union	100	100	1,000	1,250	1,500	2,000	2,500
Nonunion	100	100	1,000	1,000	1,500	2,500	3,000
Average wage within the following categories: ²							
Lowest 25 percent	100	100	1,000	1,250	2,000	2,500	3,000
Second 25 percent	100	100	1,000	1,000	1,500	2,500	3,000
Third 25 percent	100	100	1,000	1,000	1,500	2,500	3,000
Highest 25 percent	100	100	1,000	1,150	1,500	2,000	2,600
Highest 10 percent	100	100	1,000	1,150	1,500	2,500	2,600
Establishment characteristic							
Goods-producing industries	100	100	1,000	1,000	1,500	2,250	3,000
Construction	100	100	1,000	1,000	2,000	2,500	3,000
Manufacturing	100	100	1,000	1,000	1,500	2,250	3,000
Service-providing industries	100	100	1,000	1,100	1,500	2,500	2,750
Trade, transportation, and utilities	100	100	1,000	1,140	1,500	2,500	2,500
Wholesale trade	100	100	1,000	1,500	2,000	2,500	2,500
Information	100	100	1,000	1,000	1,200	1,250	2,000
Financial activities	100	100	1,000	1,100	1,500	2,000	2,250
Finance and insurance	100	100	1,000	1,000	1,500	1,600	2,500
Credit intermediation and related activities	100	100	1,000	1,150	1,500	1,600	2,250
Insurance carriers and related activities	100	100	1,000	1,000	1,250	1,600	2,000
Professional and business services	100	100	—	—	—	—	—
Education and health services	100	100	1,000	1,000	2,000	2,500	2,600
Educational services	100	100	1,000	1,000	1,500	2,000	2,500
Junior colleges, colleges, and universities	100	100	1,000	1,000	1,500	2,500	5,000
Health care and social assistance	100	100	1,000	1,000	2,000	2,500	2,600

See footnotes at end of table.

Table 16. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	With deductible	Amount of annual deductible				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	100	100	\$1,000	\$1,140	\$2,000	\$2,500	\$3,000
1 to 49 workers	100	100	1,000	1,100	2,000	2,500	3,000
50 to 99 workers	100	100	1,000	1,250	2,000	2,500	2,600
100 workers or more	100	100	1,000	1,000	1,500	2,000	2,500
100 to 499 workers	100	100	1,000	1,000	1,500	2,000	3,000
500 workers or more	100	100	1,000	1,000	1,400	2,000	2,500
Geographic area							
New England	100	100	1,000	1,000	1,250	2,000	2,000
Middle Atlantic	100	100	1,000	1,250	2,000	2,500	2,850
East North Central	100	100	1,000	1,150	1,500	2,500	2,500
West North Central	100	100	1,000	1,300	1,500	2,000	2,500
South Atlantic	100	100	—	—	—	—	—
East South Central	100	100	1,000	1,500	2,000	2,000	3,000
West South Central	100	100	1,000	1,000	2,000	2,500	2,500
Mountain	100	100	1,000	1,000	1,500	2,600	5,000
Pacific	100	100	1,000	1,100	1,500	2,500	2,600

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,000 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses. The estimates for HDHP plans should not be compared with data from previous years due to changes in the definition.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 16. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010

Characteristics	With deductible	Amount of annual deductible				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic						
All workers	(²)	\$0	\$130	\$0	\$55	\$354
Management, professional, and related	(²)	0	240	65	55	136
Management, business, and financial	(²)	0	196	65	341	329
Professional and related	(²)	0	280	174	0	220
Service	(²)	0	299	357	98	1,309
Sales and office	(²)	0	103	0	168	336
Sales and related	(²)	0	247	276	0	242
Office and administrative support	(²)	0	35	39	486	415
Natural resources, construction, and maintenance	(²)	0	44	709	417	1,797
Construction, extraction, farming, fishing, and forestry	(²)	—	—	—	—	—
Installation, maintenance, and repair	(²)	0	93	514	291	628
Production, transportation, and material moving	(²)	0	183	337	0	139
Production	(²)	0	20	553	110	402
Transportation and material moving	(²)	148	212	719	0	196
Full time	(²)	0	81	0	49	341
Part time	(²)	—	—	—	—	—
Union	(²)	20	132	170	414	39
Nonunion	(²)	0	105	34	0	271
Average wage within the following categories: ³						
Lowest 25 percent	(²)	0	92	292	0	666
Second 25 percent	(²)	0	0	0	273	497
Third 25 percent	(²)	0	28	0	199	261
Highest 25 percent	(²)	0	118	86	456	88
Highest 10 percent	(²)	0	177	182	623	20
Establishment characteristic						
Goods-producing industries	(²)	0	0	163	344	129
Construction	(²)	0	0	741	260	450
Manufacturing	(²)	0	78	252	248	170
Service-providing industries	(²)	0	121	0	44	329
Trade, transportation, and utilities	(²)	0	123	139	0	69
Wholesale trade	(²)	235	316	555	0	0
Information	(²)	0	123	42	302	196
Financial activities	(²)	0	161	0	193	345
Finance and insurance	(²)	0	122	105	434	384
Credit intermediation and related activities	(²)	0	227	78	526	342
Insurance carriers and related activities	(²)	0	78	29	154	475
Professional and business services	(²)	—	—	—	—	—
Education and health services	(²)	0	39	533	523	145
Educational services	(²)	0	281	339	448	1,187
Junior colleges, colleges, and universities	(²)	0	286	0	1,110	1,241
Health care and social assistance	(²)	0	98	349	387	121

See footnotes at end of table.

Table 16. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	With deductible	Amount of annual deductible				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	(²)	\$0	\$142	\$271	\$0	\$93
1 to 49 workers	(²)	0	186	347	0	42
50 to 99 workers	(²)	0	214	394	53	208
100 workers or more	(²)	0	0	0	92	144
100 to 499 workers	(²)	0	98	0	198	554
500 workers or more	(²)	0	0	195	395	0
Geographic area						
New England	(²)	0	0	294	142	0
Middle Atlantic	(²)	0	423	605	0	434
East North Central	(²)	0	177	39	543	0
West North Central	(²)	0	339	0	201	388
South Atlantic	(²)	—	—	—	—	—
East South Central	(²)	130	167	396	439	832
West South Central	(²)	0	275	420	363	0
Mountain	(²)	0	453	680	199	2,308
Pacific	(²)	0	130	181	446	549

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,000 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses. The estimates for HDHP plans should not be compared with data from previous years due to changes in the definition.

² Less than 0.05.

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

surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 17. Consumer-driven health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010

(All workers participating in consumer-driven health plans = 100 percent)

Characteristics	Total	With deductible	Amount of annual deductible				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic							
All workers	100	100	\$1,100	\$1,250	\$1,650	\$2,500	\$2,600
Management, professional, and related	100	100	1,100	1,200	1,500	2,500	2,600
Management, business, and financial	100	100	1,000	1,250	1,700	2,500	2,850
Professional and related	100	100	1,100	1,200	1,500	2,000	2,600
Sales and office	100	100	1,000	1,250	1,500	2,500	2,600
Sales and related	100	100	950	1,500	2,000	2,500	2,850
Office and administrative support	100	100	1,000	1,250	1,500	2,500	2,600
Natural resources, construction, and maintenance	100	100	1,400	1,500	2,500	2,500	4,000
Production, transportation, and material moving	100	100	1,250	1,500	2,250	2,500	2,500
Production	100	100	1,200	1,500	2,000	2,500	3,000
Full time	100	100	1,100	1,300	1,800	2,500	2,600
Part time	100	100	1,200	1,250	1,500	2,300	2,500
Union	100	100	1,000	1,250	1,500	2,500	2,500
Nonunion	100	100	1,100	1,500	1,800	2,500	2,600
Average wage within the following categories: ²							
Lowest 25 percent	100	100	1,200	1,250	2,300	2,500	2,500
Second 25 percent	100	100	1,200	1,500	1,600	2,500	3,000
Third 25 percent	100	100	1,000	1,250	1,600	2,500	2,600
Highest 25 percent	100	100	1,000	1,250	1,600	2,500	2,600
Highest 10 percent	100	100	1,150	1,250	1,800	2,600	2,600
Establishment characteristic							
Goods-producing industries	100	100	1,200	1,500	2,000	2,500	3,000
Manufacturing	100	100	1,200	1,500	1,800	2,000	2,500
Service-providing industries	100	100	1,000	1,250	1,600	2,500	2,600
Trade, transportation, and utilities	100	100	1,200	1,250	2,500	2,500	2,500
Financial activities	100	100	1,000	1,250	1,500	2,000	2,500
Finance and insurance	100	100	—	—	—	—	—
Credit intermediation and related activities	100	100	—	—	—	—	—
Insurance carriers and related activities	100	100	1,000	1,200	1,300	1,600	2,500
Professional and business services	100	100	1,200	1,500	1,500	2,500	2,850
Education and health services	100	100	1,000	1,200	2,000	2,600	2,600
Educational services:							
Junior colleges, colleges, and universities	100	100	—	—	—	—	—
Health care and social assistance	100	100	1,000	1,250	2,000	2,600	2,600

See footnotes at end of table.

Table 17. Consumer-driven health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010—Continued

(All workers participating in consumer-driven health plans = 100 percent)

Characteristics	Total	With deductible	Amount of annual deductible				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	100	100	\$1,200	\$1,500	\$2,250	\$2,500	\$2,600
1 to 49 workers	100	100	1,200	1,500	2,000	2,500	2,600
50 to 99 workers	100	100	1,250	1,500	2,500	2,600	2,600
100 workers or more	100	100	1,000	1,250	1,500	2,000	2,500
100 to 499 workers	100	100	1,150	1,250	1,600	2,150	2,500
500 workers or more	100	100	1,000	1,200	1,500	1,800	2,500
Geographic area							
New England	100	100	1,100	1,250	1,500	—	2,000
East North Central	100	100	1,200	1,300	1,600	2,500	2,500
West North Central	100	100	1,000	1,500	1,600	2,500	2,750
South Atlantic	100	100	1,000	1,200	1,500	2,100	3,000
East South Central	100	100	1,200	1,500	1,500	—	2,500
Pacific	100	100	1,100	1,250	2,000	2,600	2,600

¹ A consumer-driven health plan (CDHP) is a health plan that combines a major-medical health policy that provides protection from catastrophic medical expenses with a tax-favored account to pay routine health care expenses such as prescriptions and doctor's visits.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 17. Standard errors for consumer-driven health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010

Characteristics	With deductible	Amount of annual deductible				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic						
All workers	(²)	\$138	\$239	\$263	\$0	\$49
Management, professional, and related	(²)	126	69	90	562	0
Management, business, and financial	(²)	118	88	270	232	186
Professional and related	(²)	151	71	39	749	34
Sales and office	(²)	20	57	127	229	44
Sales and related	(²)	471	53	337	90	481
Office and administrative support	(²)	53	46	28	525	20
Natural resources, construction, and maintenance	(²)	299	525	200	615	1,189
Production, transportation, and material moving	(²)	147	143	423	0	658
Production	(²)	101	0	0	196	461
Full time	(²)	140	230	287	0	90
Part time	(²)	304	66	0	760	0
Union	(²)	111	0	222	615	981
Nonunion	(²)	135	284	298	0	75
Average wage within the following categories: ³						
Lowest 25 percent	(²)	75	217	325	0	647
Second 25 percent	(²)	65	63	510	49	623
Third 25 percent	(²)	126	280	166	0	320
Highest 25 percent	(²)	121	113	275	568	55
Highest 10 percent	(²)	174	264	485	166	0
Establishment characteristic						
Goods-producing industries	(²)	29	0	150	282	449
Manufacturing	(²)	67	235	283	203	507
Service-providing industries	(²)	117	71	234	0	48
Trade, transportation, and utilities	(²)	138	139	470	0	0
Financial activities	(²)	382	130	114	58	303
Finance and insurance	(²)	—	—	—	—	—
Credit intermediation and related activities	(²)	—	—	—	—	—
Insurance carriers and related activities	(²)	68	126	212	147	577
Professional and business services	(²)	320	0	286	320	266
Education and health services	(²)	73	276	808	62	0
Educational services:						
Junior colleges, colleges, and universities	(²)	—	—	—	—	—
Health care and social assistance	(²)	39	384	858	0	0

See footnotes at end of table.

Table 17. Standard errors for consumer-driven health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	With deductible	Amount of annual deductible				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	(²)	\$44	\$0	\$411	\$71	\$337
1 to 49 workers	(²)	236	208	326	28	337
50 to 99 workers	(²)	130	507	219	130	503
100 workers or more	(²)	35	48	0	34	0
100 to 499 workers	(²)	58	257	86	327	79
500 workers or more	(²)	0	136	39	190	319
Geographic area						
New England	(²)	237	0	120	—	827
East North Central	(²)	44	301	309	39	0
West North Central	(²)	90	0	488	560	366
South Atlantic	(²)	0	89	0	381	546
East South Central	(²)	103	256	0	—	460
Pacific	(²)	129	356	583	100	555

¹ A consumer-driven health plan (CDHP) is a health plan that combines a major-medical health policy that provides protection from catastrophic medical expenses with a tax-favored account to pay routine health care expenses such as prescriptions and doctor's visits.

² Less than 0.05.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 18. Outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2010

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

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Higher reimbursement for formulary drugs
Worker characteristic				
All workers	100	99	82	78
Management, professional, and related	100	100	80	79
Management, business, and financial	100	100	83	81
Professional and related	100	100	79	78
Service	100	96	78	74
Protective service	100	100	88	84
Sales and office	100	99	83	79
Sales and related	100	98	89	81
Office and administrative support	100	99	80	78
Natural resources, construction, and maintenance	100	99	79	80
Construction, extraction, farming, fishing, and forestry	100	99	78	79
Installation, maintenance, and repair	100	99	79	81
Production, transportation, and material moving	100	99	85	78
Production	100	100	85	73
Transportation and material moving	100	99	86	84
Full time	100	99	82	79
Part time	100	100	77	78
Union	100	100	86	75
Nonunion	100	99	81	79
Average wage within the following categories: ²				
Lowest 25 percent	100	99	84	77
Second 25 percent	100	99	80	79
Third 25 percent	100	98	79	78
Highest 25 percent	100	100	84	79
Highest 10 percent	100	100	86	80
Establishment characteristic				
Goods-producing industries	100	99	86	78
Construction	100	99	78	80
Manufacturing	100	99	88	77
Service-providing industries	100	99	80	79
Trade, transportation, and utilities	100	99	89	83
Wholesale trade	100	99	95	84
Transportation and warehousing	100	100	88	79
Information	100	100	79	63
Financial activities	100	98	76	79
Finance and insurance	99	99	79	77
Credit intermediation and related activities	100	100	69	79
Insurance carriers and related activities	100	100	86	74
Professional and business services	100	100	82	80
Education and health services	100	97	75	73
Educational services	100	99	85	84
Junior colleges, colleges, and universities	100	100	80	78
Health care and social assistance	100	96	74	71

See footnotes at end of table.

Table 18. Outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2010—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 to 99 workers	100	98	77	75
1 to 49 workers	100	97	74	77
50 to 99 workers	100	99	87	69
100 workers or more	100	100	84	81
100 to 499 workers	100	100	84	83
500 workers or more	100	99	85	79
Geographic area				
New England	100	100	95	93
Middle Atlantic	100	98	77	79
East North Central	100	100	87	78
West North Central	100	100	75	70
South Atlantic	100	100	84	83
East South Central	100	100	77	81
West South Central	100	100	77	79
Mountain	100	99	79	70
Pacific	100	96	84	74

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

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Table 18. Standard errors for outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2010

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Higher reimbursement for formulary drugs
Worker characteristic				
All workers	(²)	0.5	1.5	1.6
Management, professional, and related	0.1	0.2	2.4	2.4
Management, business, and financial	0.1	0.2	2.7	3.1
Professional and related	0.1	0.2	3.0	3.3
Service	(²)	3.8	5.7	4.9
Protective service	(²)	0.3	10.3	10.4
Sales and office	0.1	0.3	2.4	2.6
Sales and related	(²)	0.8	2.5	2.7
Office and administrative support	0.1	0.2	3.3	3.2
Natural resources, construction, and maintenance	(²)	0.5	2.7	2.7
Construction, extraction, farming, fishing, and forestry	(²)	1.1	5.2	5.1
Installation, maintenance, and repair	(²)	0.5	3.9	2.6
Production, transportation, and material moving	(²)	0.5	2.7	2.5
Production	(²)	0.3	3.1	3.6
Transportation and material moving	(²)	0.8	3.6	2.7
Full time	(²)	0.5	1.5	1.5
Part time	(²)	0.2	6.6	6.6
Union	(²)	0.3	3.6	2.1
Nonunion	(²)	0.6	1.6	1.8
Average wage within the following categories: ³				
Lowest 25 percent	(²)	0.7	3.9	3.7
Second 25 percent	0.1	0.3	2.1	2.1
Third 25 percent	(²)	1.4	2.0	2.2
Highest 25 percent	0.1	0.2	1.8	2.1
Highest 10 percent	(²)	0.1	2.7	3.0
Establishment characteristic				
Goods-producing industries	(²)	0.4	2.0	2.3
Construction	(²)	1.2	4.8	4.2
Manufacturing	(²)	0.5	2.1	2.7
Service-providing industries	(²)	0.6	1.9	1.8
Trade, transportation, and utilities	(²)	0.3	1.7	1.9
Wholesale trade	(²)	0.6	1.5	3.9
Transportation and warehousing	(²)	(²)	4.8	3.9
Information	(²)	(²)	5.7	6.6
Financial activities	0.3	1.0	3.2	3.6
Finance and insurance	0.4	0.4	3.2	3.7
Credit intermediation and related activities	(²)	(²)	5.5	4.5
Insurance carriers and related activities	(²)	(²)	5.8	6.4
Professional and business services	(²)	(²)	5.1	4.3
Education and health services	(²)	2.2	4.5	5.4
Educational services	(²)	0.5	3.3	3.0
Junior colleges, colleges, and universities	(²)	(²)	4.1	4.1
Health care and social assistance	(²)	2.5	5.4	6.3

See footnotes at end of table.

Table 18. Standard errors for outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Higher reimbursement for formulary drugs
1 to 99 workers	(²)	1.1	2.7	2.6
1 to 49 workers	(²)	1.6	3.2	3.4
50 to 99 workers	(²)	0.5	2.7	4.8
100 workers or more	(²)	0.2	1.9	1.7
100 to 499 workers	(²)	0.3	2.5	2.2
500 workers or more	0.1	0.2	2.5	2.7
Geographic area				
New England	(²)	(²)	1.5	1.8
Middle Atlantic	(²)	0.9	3.8	2.2
East North Central	(²)	0.1	2.0	3.3
West North Central	(²)	0.3	4.1	3.0
South Atlantic	(²)	0.2	2.6	3.0
East South Central	(²)	0.2	5.6	4.2
West South Central	0.2	0.2	7.4	4.6
Mountain	(²)	1.3	5.8	6.9
Pacific	(²)	2.8	3.5	6.5

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

² Less than 0.05.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

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Table 19. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2010

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

Characteristics	Generic drugs ²				Brand-name drugs ³			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristic								
All workers	84	14	3	\$10	83	14	3	\$25
Management, professional, and related	81	15	4	10	81	14	4	25
Management, business, and financial	80	14	6	10	82	12	6	25
Professional and related	81	16	3	10	81	15	3	25
Service	88	11	1	10	87	11	2	30
Protective service	99	—	—	—	99	—	—	30
Sales and office	83	14	3	10	81	15	4	30
Sales and related	86	13	(⁴)	10	83	15	2	30
Office and administrative support	81	14	4	10	80	15	5	25
Natural resources, construction, and maintenance	85	14	1	10	85	14	1	25
Construction, extraction, farming, fishing, and forestry	82	—	—	10	81	—	—	25
Installation, maintenance, and repair	87	11	2	10	87	11	2	25
Production, transportation, and material moving	86	12	2	10	85	13	2	25
Production	82	17	2	10	82	16	2	30
Transportation and material moving	92	—	—	10	89	9	2	25
Full time	84	14	3	10	83	14	3	25
Part time	83	15	2	—	83	15	2	30
Union	81	17	2	10	82	16	2	20
Nonunion	84	13	3	10	83	13	3	30
Average wage within the following categories: ⁵								
Lowest 25 percent	84	15	1	10	84	15	2	30
Second 25 percent	88	10	2	10	86	11	3	30
Third 25 percent	84	14	3	10	83	14	3	25
Highest 25 percent	80	16	4	10	81	15	4	25
Highest 10 percent	81	14	5	10	81	14	5	25
Establishment characteristic								
Goods-producing industries	82	16	2	10	83	14	3	25
Construction	80	19	1	10	83	16	1	30
Manufacturing	82	15	3	10	82	15	3	25
Service-providing industries	84	13	3	10	83	14	3	25
Trade, transportation, and utilities	90	10	1	10	87	12	1	30
Wholesale trade	91	—	—	10	92	—	—	30
Transportation and warehousing	87	—	—	10	83	14	3	25
Information	78	14	9	10	80	11	9	25
Financial activities	79	14	7	10	76	17	7	25
Finance and insurance	75	17	9	10	72	19	9	25
Credit intermediation and related activities	73	12	15	10	71	14	15	25
Insurance carriers and related activities	76	21	2	10	74	24	2	25
Professional and business services	79	16	6	10	80	14	6	30
Education and health services	82	17	2	10	80	18	2	25
Educational services	88	—	—	10	90	—	—	25
Junior colleges, colleges, and universities	91	9	(⁴)	10	91	9	(⁴)	25
Health care and social assistance	80	17	2	10	78	19	2	25

See footnotes at end of table.

Table 19. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Generic drugs ²				Brand-name drugs ³			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
1 to 99 workers	82	16	2	\$10	80	17	3	\$30
1 to 49 workers	83	15	2	10	81	17	2	30
50 to 99 workers	80	16	4	10	78	18	4	30
100 workers or more	84	12	3	10	85	12	4	25
100 to 499 workers	85	14	2	10	85	13	2	30
500 workers or more	84	11	5	10	85	10	5	25
Geographic area								
New England	95	—	—	10	95	—	—	30
Middle Atlantic	90	8	2	10	91	7	2	25
East North Central	82	15	3	10	81	16	3	25
West North Central	67	28	5	10	65	30	5	25
South Atlantic	84	14	2	10	85	13	2	30
East South Central	78	—	—	10	77	—	—	30
West South Central	80	18	2	10	78	20	2	30
Mountain	81	—	—	10	79	—	—	25
Pacific	87	10	2	10	88	9	4	25

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

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

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

⁴ Less than 0.5.

⁵ The categories are based on the average wage for each occupation surveyed, which may include

workers with earnings 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, 2009." See Technical Note for more details.

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Table 19. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2010

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	1.2	1.2	0.5	\$0	1.2	1.2	0.5	\$2
Management, professional, and related	2.8	2.6	1.2	0	2.7	2.4	1.2	0
Management, business, and financial	2.5	1.9	1.7	0	2.3	1.9	1.7	7
Professional and related	3.4	3.2	1.3	0	3.3	3.1	1.3	0
Service	2.4	2.4	0.5	0	2.5	2.4	0.7	6
Protective service	0.9	—	—	—	0.8	—	—	1
Sales and office	1.6	1.5	0.7	0	1.5	1.5	0.7	0
Sales and related	2.5	2.4	0.2	0	2.7	2.5	1.2	0
Office and administrative support	1.9	1.8	1.0	0	1.9	1.9	1.0	5
Natural resources, construction, and maintenance	2.8	2.9	0.6	0	3.0	3.0	0.6	0
Construction, extraction, farming, fishing, and forestry	5.8	—	—	0	6.0	—	—	3
Installation, maintenance, and repair	2.6	2.6	1.0	0	2.7	2.6	1.0	0
Production, transportation, and material moving	2.3	2.2	0.8	0	2.4	2.3	0.8	2
Production	3.4	3.3	1.0	0	3.3	3.3	1.0	5
Transportation and material moving	2.3	—	—	0	2.9	2.7	0.9	0
Full time	1.2	1.2	0.5	0	1.3	1.2	0.5	1
Part time	3.5	3.5	0.5	—	3.5	3.5	0.5	6
Union	2.4	2.7	0.9	0	2.3	2.5	0.9	(²)
Nonunion	1.3	1.3	0.6	0	1.4	1.4	0.6	3
Average wage within the following categories: ³								
Lowest 25 percent	2.4	2.4	0.4	0	2.6	2.4	0.6	0
Second 25 percent	1.6	1.5	0.6	0	1.7	1.6	0.7	3
Third 25 percent	1.7	1.7	0.6	0	1.9	1.8	0.6	7
Highest 25 percent	2.3	2.1	1.1	0	2.1	1.9	1.1	0
Highest 10 percent	3.2	2.7	1.9	0	3.1	2.6	1.9	0
Establishment characteristic								
Goods-producing industries	2.3	2.2	0.9	0	2.3	2.2	1.1	2
Construction	5.3	5.2	0.8	0	4.5	4.4	0.8	4
Manufacturing	2.5	2.4	1.2	0	2.6	2.4	1.4	0
Service-providing industries	1.4	1.3	0.6	0	1.5	1.4	0.6	3
Trade, transportation, and utilities	1.6	1.5	0.3	0	1.4	1.3	0.4	0
Wholesale trade	2.8	—	—	0	2.7	—	—	0
Transportation and warehousing	3.2	—	—	1	2.7	2.6	1.4	0
Information	4.4	3.1	3.9	0	4.5	2.6	3.9	0
Financial activities	3.1	2.7	1.8	0	3.0	2.6	1.8	0
Finance and insurance	3.2	2.9	2.0	0	2.9	2.8	2.0	0
Credit intermediation and related activities	4.1	2.8	4.0	0	4.1	2.9	4.0	6
Insurance carriers and related activities	6.0	5.8	1.7	0	5.7	5.6	1.7	0
Professional and business services	4.0	3.2	2.4	0	4.0	3.2	2.4	4
Education and health services	4.2	4.1	0.6	0	4.5	4.3	0.7	0
Educational services	4.6	—	—	0	2.9	—	—	0
Junior colleges, colleges, and universities	2.2	2.2	0.3	0	2.2	2.2	0.3	0
Health care and social assistance	4.9	4.8	0.7	0	5.3	5.1	0.8	1

See footnotes at end of table.

Table 19. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2010—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	2.2	2.1	0.7	\$0	2.3	2.2	0.7	\$0
1 to 49 workers	2.7	2.6	0.4	0	2.8	2.8	0.5	0
50 to 99 workers	4.5	4.1	2.4	0	4.4	4.0	2.5	0
100 workers or more	1.2	1.1	0.6	0	1.2	1.1	0.6	0
100 to 499 workers	1.7	1.7	0.7	0	1.9	1.8	0.8	1
500 workers or more	1.9	1.4	1.1	0	1.8	1.2	1.1	4
Geographic area								
New England	1.5	—	—	0	1.5	—	—	5
Middle Atlantic	1.3	1.3	0.2	0	1.6	1.5	0.3	1
East North Central	2.8	2.6	0.6	0	2.5	2.4	0.6	(²)
West North Central	5.7	5.5	2.1	0	5.6	5.2	2.1	0
South Atlantic	2.2	2.4	0.8	0	1.8	1.7	0.7	0
East South Central	8.6	—	—	0	8.6	—	—	0
West South Central	4.5	4.4	0.8	0	4.8	4.7	0.8	3
Mountain	4.9	—	—	0	5.0	—	—	0
Pacific	2.6	2.0	1.0	0	2.6	2.1	0.9	1

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

² Less than 0.5.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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,

2009." See Technical Note for more details.

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Table 20. Defined contribution plans: Type of plan,¹ private industry workers, National Compensation Survey, 2010

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

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
Worker characteristic							
All workers	68	25	4	19	-	2	-
Management, professional, and related	75	16	-	18	-	-	-
Management, business, and financial	80	14	-	16	-	-	-
Professional and related	71	17	-	19	-	-	-
Service	70	22	-	18	-	-	-
Protective service	85	-	-	-	-	-	-
Sales and office	62	36	5	22	-	-	-
Sales and related	57	43	-	28	-	-	-
Office and administrative support	65	31	4	19	-	-	-
Natural resources, construction, and maintenance	54	26	-	19	-	-	-
Construction, extraction, farming, fishing, and forestry	41	-	-	-	-	-	-
Installation, maintenance, and repair	65	27	-	16	-	-	-
Production, transportation, and material moving	72	24	-	16	-	3	-
Production	70	23	-	21	-	-	-
Transportation and material moving	74	26	-	7	-	-	-
Full time	69	24	4	19	-	2	-
Part time	59	30	-	22	-	-	-
Union	61	-	-	31	-	-	-
Nonunion	69	26	4	18	-	3	-
Average wage within the following categories: ²							
Lowest 25 percent	67	29	-	15	-	-	-
Lowest 10 percent	74	-	-	-	-	-	-
Second 25 percent	63	31	-	24	-	4	-
Third 25 percent	69	24	5	15	-	4	-
Highest 25 percent	71	19	-	19	-	-	-
Highest 10 percent	74	16	-	17	-	-	-
Establishment characteristic							
Goods-producing industries	69	20	-	18	-	-	-
Construction	46	28	-	-	-	-	-
Manufacturing	77	19	-	17	-	-	-
Service-providing industries	68	26	4	19	-	2	-
Trade, transportation, and utilities	57	40	7	24	-	-	-
Wholesale trade	64	27	-	-	-	-	-
Retail trade	47	56	-	-	-	-	-
Transportation and warehousing	77	-	-	-	-	-	-
Information	84	-	-	-	-	-	-
Financial activities	82	21	-	12	-	-	-
Finance and insurance	84	19	-	11	-	-	-
Credit intermediation and related activities	83	23	-	-	-	-	-
Insurance carriers and related activities	85	17	-	-	-	-	-
Professional and business services	78	25	-	-	-	-	-
Professional and technical services	70	30	-	-	-	-	-
Education and health services	58	16	-	30	-	-	-
Educational services	30	-	-	69	-	-	-
Junior colleges, colleges, and universities	36	-	-	68	-	-	-
Health care and social assistance	64	19	-	22	-	-	-

See footnotes at end of table.

Table 20. Defined contribution plans: Type of plan,¹ private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
1 to 99 workers	64	25	3	9	—	7	—
1 to 49 workers	63	23	—	10	—	8	—
50 to 99 workers	67	30	—	—	—	—	—
100 workers or more	71	25	4	25	—	—	—
100 to 499 workers	67	31	—	24	—	—	—
500 workers or more	75	17	—	25	—	—	—
Geographic area							
New England	74	—	—	14	—	—	—
Middle Atlantic	64	25	—	22	—	—	—
East North Central	71	25	—	23	—	—	—
West North Central	69	—	—	18	—	—	—
South Atlantic	69	26	—	17	—	—	—
East South Central	64	31	—	—	—	—	—
West South Central	64	24	—	24	—	—	—
Mountain	75	25	—	11	—	—	—
Pacific	68	26	—	13	—	—	—

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 20. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2010

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
Worker characteristic							
All workers	1.9	1.7	0.8	1.2	-	0.4	-
Management, professional, and related	3.5	2.3	-	1.8	-	-	-
Management, business, and financial	3.9	2.3	-	2.6	-	-	-
Professional and related	3.8	2.8	-	2.3	-	-	-
Service	4.3	4.4	-	3.0	-	-	-
Protective service	5.5	-	-	-	-	-	-
Sales and office	2.3	2.8	1.3	2.0	-	-	-
Sales and related	3.7	4.2	-	3.5	-	-	-
Office and administrative support	2.8	3.3	1.2	2.1	-	-	-
Natural resources, construction, and maintenance	3.9	4.5	-	3.7	-	-	-
Construction, extraction, farming, fishing, and forestry	5.9	-	-	-	-	-	-
Installation, maintenance, and repair	5.2	4.7	-	3.5	-	-	-
Production, transportation, and material moving	2.7	3.1	-	2.7	-	0.9	-
Production	4.0	4.1	-	4.1	-	-	-
Transportation and material moving	3.9	4.1	-	1.9	-	-	-
Full time	2.0	1.7	0.8	1.2	-	0.3	-
Part time	4.0	3.7	-	3.5	-	-	-
Union	5.0	-	-	4.1	-	-	-
Nonunion	1.8	1.7	0.8	1.2	-	0.5	-
Average wage within the following categories: ¹							
Lowest 25 percent	3.6	3.5	-	2.2	-	-	-
Lowest 10 percent	8.8	-	-	-	-	-	-
Second 25 percent	2.6	2.6	-	2.4	-	1.0	-
Third 25 percent	2.3	2.4	1.2	1.5	-	1.1	-
Highest 25 percent	3.5	2.8	-	1.8	-	-	-
Highest 10 percent	4.0	2.9	-	2.5	-	-	-
Establishment characteristic							
Goods-producing industries	2.8	3.2	-	2.5	-	-	-
Construction	6.1	7.7	-	-	-	-	-
Manufacturing	2.9	3.3	-	3.3	-	-	-
Service-providing industries	2.3	2.3	0.9	1.4	-	0.6	-
Trade, transportation, and utilities	3.0	3.2	1.9	2.4	-	-	-
Wholesale trade	6.2	5.7	-	-	-	-	-
Retail trade	4.0	4.4	-	-	-	-	-
Transportation and warehousing	6.0	-	-	-	-	-	-
Information	6.1	-	-	-	-	-	-
Financial activities	3.3	3.7	-	3.0	-	-	-
Finance and insurance	2.4	2.6	-	2.4	-	-	-
Credit intermediation and related activities	3.5	3.9	-	-	-	-	-
Insurance carriers and related activities	3.8	4.1	-	-	-	-	-
Professional and business services	6.8	4.9	-	-	-	-	-
Professional and technical services	8.4	7.2	-	-	-	-	-
Education and health services	5.3	4.4	-	3.9	-	-	-
Educational services	3.5	-	-	4.5	-	-	-
Junior colleges, colleges, and universities	3.7	-	-	4.2	-	-	-
Health care and social assistance	6.2	5.2	-	4.2	-	-	-

See footnotes at end of table.

Table 20. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
1 to 99 workers	3.6	3.3	0.9	2.2	—	1.2	—
1 to 49 workers	4.8	4.4	—	2.8	—	1.6	—
50 to 99 workers	5.8	5.7	—	—	—	—	—
100 workers or more	1.9	1.9	1.1	1.6	—	—	—
100 to 499 workers	2.7	2.7	—	2.7	—	—	—
500 workers or more	2.8	2.6	—	2.4	—	—	—
Geographic area							
New England	6.0	—	—	3.4	—	—	—
Middle Atlantic	6.8	5.5	—	1.9	—	—	—
East North Central	3.4	3.4	—	3.2	—	—	—
West North Central	5.1	—	—	4.1	—	—	—
South Atlantic	4.4	5.9	—	3.0	—	—	—
East South Central	8.8	6.8	—	—	—	—	—
West South Central	5.2	3.2	—	4.2	—	—	—
Mountain	6.5	5.4	—	3.2	—	—	—
Pacific	4.5	3.6	—	3.1	—	—	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 21. Defined contribution plans: Method of contribution and availability of annuity, private industry workers, National Compensation Survey, 2010

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

Characteristics	Method of contribution ¹		Annuity available ³
	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) ²	
Worker characteristic			
All workers	86	23	18
Management, professional, and related	89	28	22
Management, business, and financial	93	31	20
Professional and related	86	26	23
Service	85	14	16
Protective service	92	—	—
Sales and office	88	22	15
Sales and related	91	16	12
Office and administrative support	86	25	16
Natural resources, construction, and maintenance	69	19	28
Construction, extraction, farming, fishing, and forestry	55	—	30
Installation, maintenance, and repair	82	30	26
Production, transportation, and material moving	87	23	11
Production	85	27	12
Transportation and material moving	90	17	9
Full time	87	25	18
Part time	83	10	15
Union	76	25	35
Nonunion	87	23	16
Average wage within the following categories: ⁴			
Lowest 25 percent	87	17	12
Lowest 10 percent	81	—	—
Second 25 percent	89	18	12
Third 25 percent	84	22	17
Highest 25 percent	86	30	24
Highest 10 percent	89	33	24
Establishment characteristic			
Goods-producing industries	81	23	17
Construction	58	—	22
Manufacturing	88	29	15
Service-providing industries	88	23	18
Trade, transportation, and utilities	89	18	14
Wholesale trade	87	28	23
Retail trade	89	9	9
Transportation and warehousing	93	—	—
Information	87	47	27
Financial activities	94	37	12
Finance and insurance	93	38	11
Credit intermediation and related activities	95	31	—
Insurance carriers and related activities	91	46	15
Professional and business services	87	34	18
Professional and technical services	83	—	—
Education and health services	83	11	24
Educational services	76	10	57
Junior colleges, colleges, and universities	79	11	65
Health care and social assistance	84	11	17

See footnotes at end of table.

Table 21. Defined contribution plans: Method of contribution and availability of annuity, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Method of contribution ¹		Annuity available ³
	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) ²	
1 to 99 workers	79	18	14
1 to 49 workers	77	16	13
50 to 99 workers	84	23	—
100 workers or more	91	26	20
100 to 499 workers	91	22	15
500 workers or more	91	32	26
Geographic area			
New England	84	19	31
Middle Atlantic	82	25	20
East North Central	87	25	20
West North Central	87	24	24
South Atlantic	89	21	15
East South Central	93	29	10
West South Central	88	20	—
Mountain	90	24	19
Pacific	81	25	18

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

² Plans that combine features of traditional Roth IRA plans and 401(k) plans in savings and thrift 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 remaining workers include both workers not having an annuity available as well as those workers where the availability is not determinable. For example, 18 percent of all workers have an annuity provision available. The remaining 82 percent either do not have the provision or information on the

provision is not available.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 21. Standard errors for defined contribution plans: Method of contribution and availability of annuity, private industry workers, National Compensation Survey, 2010

Characteristics	Method of contribution		Annuity available ²
	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) ¹	
Worker characteristic			
All workers	1.3	1.4	1.4
Management, professional, and related	1.9	2.6	2.3
Management, business, and financial	1.4	3.3	3.2
Professional and related	2.5	2.9	2.5
Service	3.1	3.0	3.1
Protective service	3.7	–	–
Sales and office	1.5	1.9	1.9
Sales and related	2.0	2.6	2.7
Office and administrative support	1.8	2.5	2.2
Natural resources, construction, and maintenance	4.1	3.1	4.0
Construction, extraction, farming, fishing, and forestry	7.1	–	8.0
Installation, maintenance, and repair	4.2	4.7	4.4
Production, transportation, and material moving	1.9	3.5	2.4
Production	3.1	5.0	3.2
Transportation and material moving	2.5	3.3	2.2
Full time	1.3	1.5	1.5
Part time	3.5	2.2	3.8
Union	5.2	4.3	5.4
Nonunion	1.1	1.4	1.3
Average wage within the following categories: ³			
Lowest 25 percent	2.9	3.3	3.4
Lowest 10 percent	6.9	–	–
Second 25 percent	1.5	2.2	1.4
Third 25 percent	2.0	1.6	1.8
Highest 25 percent	2.1	2.4	2.6
Highest 10 percent	2.3	3.3	3.4
Establishment characteristic			
Goods-producing industries	2.6	3.1	2.9
Construction	6.5	–	6.1
Manufacturing	2.0	3.9	3.0
Service-providing industries	1.4	1.6	1.5
Trade, transportation, and utilities	1.8	2.2	2.5
Wholesale trade	3.8	6.4	5.6
Retail trade	2.5	2.0	2.6
Transportation and warehousing	3.3	–	–
Information	6.1	8.3	6.3
Financial activities	1.1	3.7	2.1
Finance and insurance	1.4	3.3	1.9
Credit intermediation and related activities	1.7	4.7	–
Insurance carriers and related activities	3.2	5.6	3.7
Professional and business services	4.7	5.4	4.8
Professional and technical services	5.4	–	–
Education and health services	3.2	2.7	3.4
Educational services	5.1	2.1	5.6
Junior colleges, colleges, and universities	3.8	1.9	4.5
Health care and social assistance	3.6	3.2	3.3

See footnotes at end of table.

Table 21. Standard errors for defined contribution plans: Method of contribution and availability of annuity, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Method of contribution		Annuity available ²
	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) ¹	
1 to 99 workers	2.7	2.2	2.2
1 to 49 workers	3.4	2.6	2.4
50 to 99 workers	4.0	3.8	—
100 workers or more	1.0	1.9	1.6
100 to 499 workers	1.7	2.7	1.7
500 workers or more	1.4	2.7	3.0
Geographic area			
New England	5.4	5.3	8.2
Middle Atlantic	5.7	4.4	4.7
East North Central	2.5	3.2	2.4
West North Central	3.1	3.4	4.0
South Atlantic	2.1	3.4	2.6
East South Central	3.0	6.7	2.8
West South Central	1.9	3.2	—
Mountain	4.0	4.2	5.4
Pacific	3.7	4.0	4.9

¹ Plans that combine features of traditional Roth IRA plans and 401(k) plans in savings and thrift 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 remaining workers include both workers not having an annuity available as well as those workers where the availability is not determinable. For example, 18 percent of all workers have an annuity provision available. The remaining 82 percent either do not have the provision or information on the provision is not available.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 22. Savings and thrift plans: Summary of provisions,¹ private industry workers, National Compensation Survey, 2010

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

Characteristics	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) ²	Annuity available	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
Worker characteristic							
All workers	100	31	15	21	6	84	78
Management, professional, and related	100	35	18	20	7	86	80
Management, business, and financial	100	37	—	17	5	87	81
Professional and related	100	33	17	23	8	85	79
Service	100	17	—	—	—	83	79
Protective service	100	—	—	—	—	93	83
Sales and office	100	30	16	22	4	85	78
Sales and related	100	25	17	20	—	90	84
Office and administrative support	100	33	—	23	6	82	75
Natural resources, construction, and maintenance	100	29	17	19	—	78	70
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	66	60
Installation, maintenance, and repair	100	37	20	24	—	84	76
Production, transportation, and material moving	100	28	—	24	8	81	76
Production	100	32	—	27	12	86	81
Transportation and material moving	100	22	—	21	—	74	69
Full time	100	32	15	21	6	84	78
Part time	100	16	—	16	—	87	78
Union	100	36	—	33	13	81	68
Nonunion	100	30	14	20	5	84	79
Average wage within the following categories: ⁴							
Lowest 25 percent	100	24	—	—	—	84	77
Lowest 10 percent	100	—	—	—	—	97	88
Second 25 percent	100	25	—	22	4	79	74
Third 25 percent	100	26	—	24	6	82	76
Highest 25 percent	100	39	19	21	8	88	82
Highest 10 percent	100	42	20	20	8	91	85
Establishment characteristic							
Goods-producing industries	100	30	10	25	9	85	78
Construction	100	—	—	—	—	67	59
Manufacturing	100	34	11	28	11	88	83
Service-providing industries	100	31	—	19	5	84	78
Trade, transportation, and utilities	100	27	16	20	—	82	77
Wholesale trade	100	35	—	—	—	76	75
Retail trade	100	20	—	24	—	87	76
Information	100	52	—	25	—	73	56
Financial activities	100	39	—	25	6	92	78
Finance and insurance	100	42	—	24	7	93	78
Credit intermediation and related activities	100	33	—	—	—	95	75
Insurance carriers and related activities	100	53	—	42	13	89	78
Professional and business services	100	41	—	19	—	89	87
Professional and technical services	100	31	—	—	—	91	91
Education and health services	100	—	—	—	—	75	72
Educational services	100	17	59	—	—	82	77
Junior colleges, colleges, and universities	100	19	62	—	—	84	81
Health care and social assistance	100	—	—	—	—	74	71

See footnotes at end of table.

Table 22. Savings and thrift plans: Summary of provisions,¹ private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) ²	Annuity available	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers	100	23	12	16	—	81	75
1 to 49 workers	100	20	—	14	—	80	76
50 to 99 workers	100	31	—	21	—	81	73
100 workers or more	100	34	17	23	7	86	79
100 to 499 workers	100	30	11	21	—	79	74
500 workers or more	100	39	22	25	11	92	84
Geographic area							
New England	100	24	—	14	—	74	67
Middle Atlantic	100	36	—	21	—	86	78
East North Central	100	33	—	20	—	85	77
West North Central	100	31	—	23	13	78	67
South Atlantic	100	25	13	21	—	85	81
East South Central	100	29	—	30	—	88	85
West South Central	100	28	—	13	—	76	73
Mountain	100	28	—	30	—	85	77
Pacific	100	34	17	21	—	90	86

¹ The remaining workers include both workers not receiving the benefit as well as those workers where the availability of the benefit is not determinable. For example, 15 percent of all workers have an annuity provision available. The remaining 85 percent either do not have the provision or information on the provision is not available.

² Plans that combine features of traditional Roth IRA plans and 401(k) plans in savings and thrift 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 employer 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.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 22. Standard errors for savings and thrift plans: Summary of provisions,¹ private industry workers, National Compensation Survey, 2010

Characteristics	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) ²	Annuity available	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
Worker characteristic							
All workers	0.0	1.8	1.5	1.5	0.8	1.8	1.9
Management, professional, and related	(⁴)	2.9	2.6	2.5	1.7	3.2	3.4
Management, business, and financial	0.0	3.9	—	2.1	1.1	3.1	3.1
Professional and related	(⁴)	3.5	2.4	3.7	2.4	4.0	4.2
Service	0.0	4.1	—	—	—	5.2	5.2
Protective service	0.0	—	—	—	—	5.1	8.0
Sales and office	0.0	2.4	2.5	2.4	1.0	1.9	2.1
Sales and related	0.0	4.0	4.3	3.6	—	3.3	3.6
Office and administrative support	(⁴)	3.0	—	3.2	1.5	2.1	2.5
Natural resources, construction, and maintenance	(⁴)	4.9	4.3	3.6	—	4.4	5.3
Construction, extraction, farming, fishing, and forestry	0.0	—	—	—	—	9.8	10.4
Installation, maintenance, and repair	0.0	6.3	5.8	4.8	—	3.9	5.9
Production, transportation, and material moving	0.0	4.5	—	3.8	2.1	3.9	4.0
Production	(⁴)	6.2	—	5.1	3.4	3.4	3.9
Transportation and material moving	0.0	4.7	—	5.0	—	6.8	6.7
Full time	0.0	1.9	1.6	1.5	0.9	1.9	2.1
Part time	0.0	3.1	—	4.2	—	3.9	3.8
Union	0.0	5.0	—	3.6	3.3	3.0	4.8
Nonunion	0.0	1.8	1.5	1.6	0.8	2.0	2.1
Average wage within the following categories: ⁵							
Lowest 25 percent	0.0	4.6	—	—	—	4.2	4.2
Lowest 10 percent	0.0	—	—	—	—	1.8	6.1
Second 25 percent	0.0	3.1	—	2.5	0.9	2.7	2.8
Third 25 percent	(⁴)	1.9	—	2.6	1.2	2.0	2.2
Highest 25 percent	(⁴)	2.7	2.6	2.2	1.7	2.3	2.7
Highest 10 percent	(⁴)	3.7	3.8	2.8	2.0	2.6	3.1
Establishment characteristic							
Goods-producing industries	(⁴)	4.0	2.5	3.6	2.0	2.3	2.9
Construction	(⁴)	—	—	—	—	7.3	8.2
Manufacturing	(⁴)	4.5	3.0	4.3	2.4	2.6	3.1
Service-providing industries	(⁴)	2.0	—	1.9	0.9	2.4	2.6
Trade, transportation, and utilities	(⁴)	3.4	3.4	3.0	—	3.1	3.1
Wholesale trade	0.0	8.5	—	—	—	7.2	7.3
Retail trade	0.0	3.7	—	4.9	—	3.9	4.8
Information	0.0	8.3	—	5.8	—	7.1	8.7
Financial activities	0.0	3.9	—	3.4	1.4	2.1	2.9
Finance and insurance	0.0	3.6	—	3.2	1.6	2.2	3.3
Credit intermediation and related activities	0.0	5.2	—	—	—	2.2	4.7
Insurance carriers and related activities	0.0	6.5	—	7.2	3.6	4.2	5.4
Professional and business services	0.0	5.4	—	4.4	—	3.8	4.0
Professional and technical services	0.0	8.7	—	—	—	6.0	6.0
Education and health services	0.0	—	—	—	—	8.3	8.2
Educational services	0.0	4.3	8.7	—	—	6.6	6.7
Junior colleges, colleges, and universities	0.0	4.7	7.9	—	—	5.3	5.8
Health care and social assistance	(⁴)	—	—	—	—	9.1	9.0

See footnotes at end of table.

Table 22. Standard errors for savings and thrift plans: Summary of provisions,¹ private industry workers, National Compensation Survey, 2010—Continued

Characteristics	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) ²	Annuity available	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers	0.0	3.0	2.3	3.0	—	4.6	4.6
1 to 49 workers	0.0	3.5	—	3.1	—	6.3	6.3
50 to 99 workers	0.0	4.7	—	6.0	—	3.9	4.9
100 workers or more	(⁴)	2.4	2.0	2.0	1.0	1.6	1.8
100 to 499 workers	(⁴)	3.5	2.0	2.7	—	2.4	2.7
500 workers or more	0.0	3.5	3.4	3.1	2.1	1.4	2.3
Geographic area							
New England	0.0	7.0	—	3.0	—	4.0	5.0
Middle Atlantic	0.0	5.1	—	4.1	—	2.3	3.2
East North Central	0.0	4.4	—	3.1	—	3.6	4.7
West North Central	0.0	5.3	—	6.1	3.2	3.6	6.9
South Atlantic	0.0	4.3	3.6	3.6	—	2.4	2.9
East South Central	(⁴)	3.6	—	7.8	—	2.4	2.6
West South Central	0.0	4.2	—	2.9	—	10.4	10.1
Mountain	0.0	5.4	—	8.5	—	5.1	4.8
Pacific	(⁴)	5.2	3.8	3.4	—	4.8	4.9

¹ The remaining workers include both workers not receiving the benefit as well as those workers where the availability of the benefit is not determinable. For example, 15 percent of all workers have an annuity provision available. The remaining 85 percent either do not have the provision or information on the provision is not available.

² Plans that combine features of traditional Roth IRA plans and 401(k) plans in savings and thrift 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 employer 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.

⁴ Less than 0.05.

⁵ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 23. Savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Automatic enrollment available	With automatic enrollment							Automatic enrollment not 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			
Worker characteristic											
All workers	100	21	20	—	—	—	—	—	(²)	76	3
Management, professional, and related	100	20	20	2.0	2.0	3.0	3.0	3.0	(²)	78	1
Management, business, and financial	100	17	16	2.0	3.0	3.0	3.0	4.0	(²)	82	1
Professional and related	100	23	23	2.0	2.0	3.0	3.0	3.0	(²)	75	2
Service	100	—	—	—	—	—	—	—	—	88	—
Protective service	100	—	—	—	—	—	—	—	—	77	—
Sales and office	100	22	21	—	—	—	—	—	1	74	4
Sales and related	100	20	20	—	—	—	—	—	—	79	1
Office and administrative support	100	23	22	—	—	—	—	—	1	72	5
Natural resources, construction, and maintenance	100	19	18	2.0	2.0	2.0	3.0	3.0	1	79	1
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	—	—	88	—
Installation, maintenance, and repair	100	24	22	2.0	2.0	3.0	3.0	3.0	2	75	1
Production, transportation, and material moving	100	24	24	1.0	2.0	3.0	3.0	3.0	—	69	7
Production	100	27	27	1.0	2.0	3.0	3.0	3.0	—	70	3
Transportation and material moving	100	21	21	—	—	—	—	—	—	67	11
Full time	100	21	21	2.0	2.0	3.0	3.0	3.0	(²)	76	3
Part time	100	16	16	—	—	—	—	—	—	81	3
Union	100	33	33	2.0	2.0	3.0	3.0	3.0	—	65	2
Nonunion	100	20	19	—	—	—	—	—	(²)	77	3
Average wage within the following categories: ³											
Lowest 25 percent	100	—	—	—	—	—	—	—	—	86	—
Lowest 10 percent	100	—	—	—	—	—	—	—	—	95	—
Second 25 percent	100	22	22	1.0	2.0	3.0	3.0	3.0	(²)	73	5
Third 25 percent	100	24	23	2.0	2.0	3.0	3.0	3.0	1	74	3
Highest 25 percent	100	21	21	2.0	2.0	3.0	3.0	4.0	(²)	77	2
Highest 10 percent	100	20	20	2.0	2.0	3.0	3.0	4.0	(²)	78	2
Establishment characteristic											
Goods-producing industries	100	25	25	1.0	2.0	3.0	3.0	3.0	(²)	72	3
Construction	100	—	—	—	—	—	—	—	—	81	—
Manufacturing	100	28	28	1.0	2.0	3.0	3.0	3.0	(²)	70	2
Service-providing industries	100	19	19	2.0	2.0	3.0	3.0	3.0	(²)	78	3
Trade, transportation, and utilities	100	20	20	1.0	2.0	3.0	3.0	3.0	—	78	3
Wholesale trade	100	—	—	—	—	—	—	—	—	79	—
Retail trade	100	24	24	—	—	—	—	—	—	73	2
Information	100	25	19	2.0	2.0	3.0	3.0	3.0	6	70	5
Financial activities	100	25	25	—	—	—	—	—	—	74	1
Finance and insurance	100	24	24	2.0	3.0	3.0	3.0	5.0	—	75	1
Credit intermediation and related activities	100	—	—	—	—	—	—	—	—	88	—
Insurance carriers and related activities	100	42	42	3.0	3.0	3.0	3.0	5.0	—	57	1
Professional and business services	100	19	19	2.0	2.0	3.0	3.0	3.0	(²)	76	5
Professional and technical services	100	—	—	—	—	—	—	—	—	82	—
Education and health services	100	—	—	—	—	—	—	—	—	82	—
Educational services	100	—	—	—	—	—	—	—	—	86	—
Junior colleges, colleges, and universities	100	—	—	—	—	—	—	—	—	85	—
Health care and social assistance	100	—	—	—	—	—	—	—	—	81	—

See footnotes at end of table.

Table 23. Savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	Automatic enrollment available	With automatic enrollment							Automatic enrollment not 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	100	16	16	2.0	2.0	3.0	3.0	3.0	—	83	1
1 to 49 workers	100	14	14	—	—	—	—	—	—	85	1
50 to 99 workers	100	21	21	—	—	—	—	—	—	79	1
100 workers or more	100	23	23	—	—	—	—	—	1	73	4
100 to 499 workers	100	21	21	1.0	2.0	3.0	3.0	3.0	(²)	74	5
500 workers or more	100	25	25	2.0	3.0	3.0	3.0	3.0	1	72	3
Geographic area											
New England	100	14	14	—	—	—	—	—	—	85	2
Middle Atlantic	100	21	21	2.0	3.0	3.0	3.0	3.0	(²)	76	4
East North Central	100	20	20	—	—	—	—	—	(²)	79	1
West North Central	100	23	23	—	—	—	—	—	—	74	3
South Atlantic	100	21	21	2.0	2.0	3.0	3.0	3.0	—	75	4
East South Central	100	30	30	—	—	—	—	—	—	68	3
West South Central	100	13	13	—	—	—	—	—	—	82	5
Mountain	100	30	30	—	—	—	—	—	—	65	5
Pacific	100	21	18	2.0	2.0	3.0	3.0	3.0	2	79	1

¹ The employer 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.

Technical Note for more details.

² Less than 0.5.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See

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/glossary20102011.htm.

Table 23. Standard errors for savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2010

Characteristics	Automatic enrollment available	With automatic enrollment							Automatic enrollment not 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			
Worker characteristic										
All workers	1.5	1.5	—	—	—	—	—	0.2	1.5	0.6
Management, professional, and related	2.5	2.5	0.0	0.0	0.0	0.0	0.2	0.1	2.6	0.4
Management, business, and financial	2.1	2.1	0.0	0.3	0.0	0.0	1.2	0.1	2.2	0.5
Professional and related	3.7	3.7	0.0	0.0	0.3	0.0	0.0	0.1	3.8	0.6
Service	—	—	—	—	—	—	—	—	3.1	—
Protective service	—	—	—	—	—	—	—	—	10.4	—
Sales and office	2.4	2.3	—	—	—	—	—	0.5	2.5	1.0
Sales and related	3.6	3.6	—	—	—	—	—	—	3.6	0.9
Office and administrative support	3.2	3.0	—	—	—	—	—	0.7	3.4	1.5
Natural resources, construction, and maintenance	3.6	3.5	0.0	0.0	0.8	0.0	0.0	1.0	3.7	0.5
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	—	—	6.1	—
Installation, maintenance, and repair	4.8	4.6	0.0	0.0	1.4	0.0	0.0	1.5	4.8	0.7
Production, transportation, and material moving	3.8	3.8	0.0	0.9	0.0	0.0	0.8	—	4.2	3.0
Production	5.1	5.1	0.4	0.2	0.0	0.0	0.0	—	5.3	1.7
Transportation and material moving	5.0	5.0	—	—	—	—	—	—	6.8	6.5
Full time	1.5	1.5	0.7	0.0	0.0	0.0	0.0	0.2	1.5	0.7
Part time	4.2	4.2	—	—	—	—	—	—	4.0	1.8
Union	3.6	3.6	0.0	0.0	0.3	0.0	0.0	—	3.6	1.1
Nonunion	1.6	1.6	—	—	—	—	—	0.2	1.7	0.7
Average wage within the following categories: ²										
Lowest 25 percent	—	—	—	—	—	—	—	—	3.9	—
Lowest 10 percent	—	—	—	—	—	—	—	—	3.0	—
Second 25 percent	2.5	2.5	0.0	0.4	0.0	0.0	0.0	0.3	2.7	1.6
Third 25 percent	2.6	2.6	0.6	0.0	0.0	0.0	0.0	0.3	2.6	0.6
Highest 25 percent	2.2	2.2	0.0	0.0	0.0	0.0	1.4	0.2	2.2	0.5
Highest 10 percent	2.8	2.8	0.0	0.0	0.0	0.0	1.2	(³)	2.8	0.7
Establishment characteristic										
Goods-producing industries	3.6	3.6	0.4	0.0	0.0	0.0	0.9	(³)	3.6	1.1
Construction	—	—	—	—	—	—	—	—	7.3	—
Manufacturing	4.3	4.3	0.2	0.2	0.0	0.0	1.3	0.1	4.4	1.2
Service-providing industries	1.9	1.8	0.2	0.0	0.0	0.0	0.0	0.2	2.0	0.8
Trade, transportation, and utilities	3.0	3.0	0.0	0.3	0.3	0.0	1.0	—	3.1	1.0
Wholesale trade	—	—	—	—	—	—	—	—	6.9	—
Retail trade	4.9	4.9	—	—	—	—	—	—	4.9	1.2
Information	5.8	5.7	0.0	0.3	0.9	0.0	0.0	3.0	6.1	4.0
Financial activities	3.4	3.4	—	—	—	—	—	—	3.2	0.5
Finance and insurance	3.2	3.2	0.7	0.0	0.0	0.0	0.9	—	3.2	0.6
Credit intermediation and related activities	—	—	—	—	—	—	—	—	3.8	—
Insurance carriers and related activities	7.2	7.2	1.1	0.0	0.0	0.0	0.4	—	7.2	0.8
Professional and business services	4.4	4.4	0.0	0.0	1.3	0.0	0.0	0.3	4.6	2.6
Professional and technical services	—	—	—	—	—	—	—	—	6.3	—
Education and health services	—	—	—	—	—	—	—	—	5.2	—
Educational services	—	—	—	—	—	—	—	—	3.9	—
Junior colleges, colleges, and universities	—	—	—	—	—	—	—	—	4.8	—
Health care and social assistance	—	—	—	—	—	—	—	—	5.8	—

See footnotes at end of table.

Table 23. Standard errors for savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Automatic enrollment available	With automatic enrollment							Automatic enrollment not 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	3.0	3.0	0.3	0.0	0.7	0.0	1.4	—	2.9	0.6
1 to 49 workers	3.1	3.1	—	—	—	—	—	—	3.0	0.8
50 to 99 workers	6.0	6.0	—	—	—	—	—	—	6.0	0.5
100 workers or more	2.0	1.9	—	—	—	—	—	0.3	1.9	1.0
100 to 499 workers	2.7	2.7	0.0	0.6	0.6	0.0	0.0	0.3	2.9	1.8
500 workers or more	3.1	3.1	0.0	1.4	0.0	0.0	0.5	0.4	3.3	0.9
Geographic area										
New England	3.0	3.0	—	—	—	—	—	—	2.5	1.6
Middle Atlantic	4.1	4.1	0.0	1.4	0.0	0.0	0.0	0.1	4.0	1.6
East North Central	3.1	3.1	—	—	—	—	—	0.3	3.1	0.5
West North Central	6.1	6.1	—	—	—	—	—	—	5.4	1.8
South Atlantic	3.6	3.6	0.3	0.0	0.8	0.0	0.0	—	3.7	1.5
East South Central	7.8	7.8	—	—	—	—	—	—	7.8	1.6
West South Central	2.9	2.9	—	—	—	—	—	—	4.0	3.6
Mountain	8.5	8.5	—	—	—	—	—	—	8.4	2.6
Pacific	3.4	3.1	0.0	0.0	0.7	0.0	0.0	1.1	3.4	0.3

¹ The employer 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 with earnings 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, 2009." 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/glossary20102011.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, 2010

(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					Automatic enrollment not available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	21	33	50	50	67	100	76	3
Management, professional, and related	100	20	33	50	50	67	100	78	1
Management, business, and financial	100	17	50	50	50	71	100	82	1
Professional and related	100	23	33	50	60	67	100	75	2
Service	100	—	—	—	—	—	—	88	—
Protective service	100	—	—	—	—	—	—	77	—
Sales and office	100	22	33	50	50	67	100	74	4
Sales and related	100	20	40	50	50	67	100	79	1
Office and administrative support	100	23	33	40	50	71	100	72	5
Natural resources, construction, and maintenance	100	19	33	33	50	67	75	79	1
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	88	—
Installation, maintenance, and repair	100	24	33	50	50	67	75	75	1
Production, transportation, and material moving	100	24	—	—	—	—	—	69	7
Production	100	27	—	—	—	—	—	70	3
Transportation and material moving	100	21	—	—	—	—	—	67	11
Full time	100	21	33	50	50	67	100	76	3
Part time	100	16	—	—	—	—	—	81	3
Union	100	33	33	33	50	75	100	65	2
Nonunion	100	20	33	50	50	67	100	77	3
Average wage within the following categories: ²									
Lowest 25 percent	100	—	—	—	—	—	—	86	—
Lowest 10 percent	100	—	—	—	—	—	—	95	—
Second 25 percent	100	22	25	40	50	60	100	73	5
Third 25 percent	100	24	33	50	50	67	100	74	3
Highest 25 percent	100	21	33	50	50	75	100	77	2
Highest 10 percent	100	20	33	50	50	75	100	78	2
Establishment characteristic									
Goods-producing industries	100	25	—	—	—	—	—	72	3
Construction	100	—	—	—	—	—	—	81	—
Manufacturing	100	28	—	—	—	—	—	70	2
Service-providing industries	100	19	33	50	50	67	100	78	3
Trade, transportation, and utilities	100	20	—	—	—	—	—	78	3
Wholesale trade	100	—	—	—	—	—	—	79	—
Retail trade	100	24	—	—	—	—	—	73	2
Information	100	25	—	—	—	—	—	70	5
Financial activities	100	25	43	50	50	71	100	74	1
Finance and insurance	100	24	43	50	50	100	100	75	1
Credit intermediation and related activities	100	—	—	—	—	—	—	88	—
Insurance carriers and related activities	100	42	33	50	60	71	100	57	1
Professional and business services	100	19	—	—	—	—	—	76	5
Professional and technical services	100	—	—	—	—	—	—	82	—
Education and health services	100	—	—	—	—	—	—	82	—
Educational services	100	—	—	—	—	—	—	86	—
Junior colleges, colleges, and universities	100	—	—	—	—	—	—	85	—
Health care and social assistance	100	—	—	—	—	—	—	81	—

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, 2010—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					Automatic enrollment not available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	16	—	—	—	—	—	83	1
1 to 49 workers	100	14	—	—	—	—	—	85	1
50 to 99 workers	100	21	—	—	—	—	—	79	1
100 workers or more	100	23	33	38	50	67	100	73	4
100 to 499 workers	100	21	33	33	50	60	100	74	5
500 workers or more	100	25	33	50	50	75	100	72	3
Geographic area									
New England	100	14	—	—	—	—	—	85	2
Middle Atlantic	100	21	33	33	50	67	100	76	4
East North Central	100	20	—	—	—	—	—	79	1
West North Central	100	23	50	50	50	75	100	74	3
South Atlantic	100	21	—	—	—	—	—	75	4
East South Central	100	30	—	—	—	—	—	68	3
West South Central	100	13	—	—	—	—	—	82	5
Mountain	100	30	25	50	67	67	67	65	5
Pacific	100	21	—	—	—	—	—	79	1

¹ The percentage is determined by the ratio of the default enrollment amount to 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 with earnings 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, 2009." 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/glossary20102011.htm.

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, 2010

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.5	0.0	12.5	0.0	5.9	0.0	1.5	0.6
Management, professional, and related	2.5	4.0	0.0	7.6	8.7	0.0	2.6	0.4
Management, business, and financial	2.1	7.8	0.0	0.0	31.5	0.0	2.2	0.5
Professional and related	3.7	0.0	9.0	14.3	8.8	32.9	3.8	0.6
Service	—	—	—	—	—	—	3.1	—
Protective service	—	—	—	—	—	—	10.4	—
Sales and office	2.4	0.8	11.2	0.0	10.2	0.0	2.5	1.0
Sales and related	3.6	11.7	0.0	5.7	24.8	6.5	3.6	0.9
Office and administrative support	3.2	0.0	10.8	0.0	8.3	0.0	3.4	1.5
Natural resources, construction, and maintenance	3.6	0.0	12.7	3.3	8.7	35.2	3.7	0.5
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	6.1	—
Installation, maintenance, and repair	4.8	9.2	6.5	12.2	4.6	12.9	4.8	0.7
Production, transportation, and material moving	3.8	—	—	—	—	—	4.2	3.0
Production	5.1	—	—	—	—	—	5.3	1.7
Transportation and material moving	5.0	—	—	—	—	—	6.8	6.5
Full time	1.5	0.0	10.6	0.0	2.5	0.0	1.5	0.7
Part time	4.2	—	—	—	—	—	4.0	1.8
Union	3.6	0.0	0.8	9.7	20.8	6.9	3.6	1.1
Nonunion	1.6	0.0	2.0	0.0	3.6	0.0	1.7	0.7
Average wage within the following categories: ²								
Lowest 25 percent	—	—	—	—	—	—	3.9	—
Lowest 10 percent	—	—	—	—	—	—	3.0	—
Second 25 percent	2.5	9.8	7.9	0.0	12.1	34.3	2.7	1.6
Third 25 percent	2.6	0.0	15.4	4.7	4.6	0.0	2.6	0.6
Highest 25 percent	2.2	0.0	0.0	2.8	8.3	0.0	2.2	0.5
Highest 10 percent	2.8	6.1	0.0	3.9	32.7	0.0	2.8	0.7
Establishment characteristic								
Goods-producing industries	3.6	—	—	—	—	—	3.6	1.1
Construction	—	—	—	—	—	—	7.3	—
Manufacturing	4.3	—	—	—	—	—	4.4	1.2
Service-providing industries	1.9	0.0	6.1	0.0	4.4	0.0	2.0	0.8
Trade, transportation, and utilities	3.0	—	—	—	—	—	3.1	1.0
Wholesale trade	—	—	—	—	—	—	6.9	—
Retail trade	4.9	—	—	—	—	—	4.9	1.2
Information	5.8	—	—	—	—	—	6.1	4.0
Financial activities	3.4	8.4	0.0	9.8	12.8	0.0	3.2	0.5
Finance and insurance	3.2	9.6	0.0	11.1	38.0	0.0	3.2	0.6
Credit intermediation and related activities	—	—	—	—	—	—	3.8	—
Insurance carriers and related activities	7.2	13.5	0.0	9.1	25.2	0.0	7.2	0.8
Professional and business services	4.4	—	—	—	—	—	4.6	2.6
Professional and technical services	—	—	—	—	—	—	6.3	—
Education and health services	—	—	—	—	—	—	5.2	—
Educational services	—	—	—	—	—	—	3.9	—
Junior colleges, colleges, and universities	—	—	—	—	—	—	4.8	—
Health care and social assistance	—	—	—	—	—	—	5.8	—

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, 2010—Continued

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	3.0	—	—	—	—	—	2.9	0.6
1 to 49 workers	3.1	—	—	—	—	—	3.0	0.8
50 to 99 workers	6.0	—	—	—	—	—	6.0	0.5
100 workers or more	2.0	0.0	7.7	0.0	6.9	0.0	1.9	1.0
100 to 499 workers	2.7	11.3	4.1	0.0	13.7	28.2	2.9	1.8
500 workers or more	3.1	0.0	9.8	0.0	6.4	0.0	3.3	0.9
Geographic area								
New England	3.0	—	—	—	—	—	2.5	1.6
Middle Atlantic	4.1	0.0	8.1	0.0	22.0	32.6	4.0	1.6
East North Central	3.1	—	—	—	—	—	3.1	0.5
West North Central	6.1	0.0	0.0	0.0	0.0	17.7	5.4	1.8
South Atlantic	3.6	—	—	—	—	—	3.7	1.5
East South Central	7.8	—	—	—	—	—	7.8	1.6
West South Central	2.9	—	—	—	—	—	4.0	3.6
Mountain	8.5	11.8	17.2	22.2	0.0	0.0	8.4	2.6
Pacific	3.4	—	—	—	—	—	3.4	0.3

¹ The percentage is determined by the ratio of the default enrollment amount to 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 with earnings 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, 2009." 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/glossary20102011.htm.

Table 25. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					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	47	15	25	50	60	75	51	—	—
Management, professional, and related	100	47	—	—	—	—	—	49	—	—
Management, business, and financial	100	47	20	25	50	60	75	49	—	—
Professional and related	100	48	15	25	50	75	75	49	—	—
Service	100	37	—	—	—	—	—	63	—	—
Protective service	100	—	—	—	—	—	—	52	—	—
Sales and office	100	49	20	25	50	60	75	51	—	—
Sales and related	100	47	25	25	50	50	75	52	—	—
Office and administrative support	100	50	15	25	50	60	80	50	—	—
Natural resources, construction, and maintenance	100	54	15	25	30	50	75	46	—	—
Construction, extraction, farming, fishing, and forestry	100	37	—	—	—	—	—	63	—	—
Installation, maintenance, and repair	100	63	—	—	—	—	—	36	—	—
Production, transportation, and material moving	100	46	15	20	50	50	75	54	—	—
Production	100	48	15	20	40	50	75	52	—	—
Transportation and material moving	100	42	15	20	50	60	80	58	—	—
Full time	100	47	16	25	50	60	75	52	—	—
Part time	100	51	15	25	50	75	80	49	—	—
Union	100	45	16	25	30	50	70	54	—	—
Nonunion	100	47	15	25	50	60	75	51	—	—
Average wage within the following categories: ¹										
Lowest 25 percent	100	46	15	25	50	75	90	54	—	—
Lowest 10 percent	100	36	—	—	—	—	—	64	—	—
Second 25 percent	100	45	15	25	50	75	80	55	—	—
Third 25 percent	100	45	15	25	50	50	75	54	—	—
Highest 25 percent	100	50	20	25	50	60	75	47	—	—
Highest 10 percent	100	51	—	—	—	—	—	45	—	—
Establishment characteristic										
Goods-producing industries	100	47	15	20	40	50	75	51	—	—
Construction	100	48	—	—	—	—	—	52	—	—
Manufacturing	100	46	15	20	35	50	75	51	—	—
Service-providing industries	100	47	17	25	50	60	75	52	—	—
Trade, transportation, and utilities	100	40	15	30	50	60	80	60	—	—
Wholesale trade	100	36	—	—	—	—	—	64	—	—
Retail trade	100	45	—	—	—	—	—	55	—	—
Information	100	73	—	—	—	—	—	27	—	—
Financial activities	100	60	15	25	30	50	60	39	—	—
Finance and insurance	100	62	15	25	30	50	50	37	—	—
Credit intermediation and related activities	100	61	15	20	25	50	50	39	—	—
Insurance carriers and related activities	100	55	25	25	50	50	50	43	—	—
Professional and business services	100	51	—	—	—	—	—	43	—	—
Professional and technical services	100	50	50	60	60	75	75	44	—	—
Education and health services	100	39	—	—	—	—	—	61	—	—
Educational services	100	—	—	—	—	—	—	96	—	(²)
Junior colleges, colleges, and universities	100	—	—	—	—	—	—	95	—	(²)
Health care and social assistance	100	42	—	—	—	—	—	58	—	—

See footnotes at end of table.

Table 25. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2010—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					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	50	15	25	50	75	75	49	—	—
1 to 49 workers	100	50	15	25	60	75	75	50	—	—
50 to 99 workers	100	52	15	25	50	75	75	48	—	—
100 workers or more	100	45	16	25	50	50	75	52	—	—
100 to 499 workers	100	45	15	25	50	50	80	53	—	—
500 workers or more	100	46	20	25	50	70	75	51	—	—
Geographic area										
New England	100	33	—	—	—	—	—	67	—	—
Middle Atlantic	100	48	20	25	50	60	75	48	—	—
East North Central	100	37	20	25	30	50	60	63	—	—
West North Central	100	42	—	—	—	—	—	57	—	—
South Atlantic	100	58	15	25	50	75	75	41	—	—
East South Central	100	52	15	25	30	50	75	48	—	—
West South Central	100	50	—	—	—	—	—	45	—	—
Mountain	100	58	—	—	—	—	—	42	—	—
Pacific	100	43	20	25	50	75	80	57	—	(²)

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

² Less than 0.5.

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/glossary20102011.htm.

Table 25. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2010

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					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	2.4	1.2	0.0	0.0	13.3	0.0	2.3	—	—
Management, professional, and related	4.0	—	—	—	—	—	3.8	—	—
Management, business, and financial	4.7	3.4	0.0	0.0	12.0	0.0	4.5	—	—
Professional and related	4.9	3.7	5.3	2.0	9.7	0.0	4.7	—	—
Service	5.4	—	—	—	—	—	5.4	—	—
Protective service	—	—	—	—	—	—	15.6	—	—
Sales and office	3.2	5.3	0.0	0.0	10.9	7.1	3.2	—	—
Sales and related	4.5	1.7	0.0	2.0	12.9	0.0	4.6	—	—
Office and administrative support	3.7	3.5	1.0	0.0	10.2	5.5	3.7	—	—
Natural resources, construction, and maintenance	5.5	0.3	10.0	8.4	12.6	18.4	5.5	—	—
Construction, extraction, farming, fishing, and forestry	9.8	—	—	—	—	—	9.8	—	—
Installation, maintenance, and repair	5.7	—	—	—	—	—	5.7	—	—
Production, transportation, and material moving	4.4	0.6	2.2	12.7	10.7	1.0	4.4	—	—
Production	4.8	0.6	1.4	16.2	6.9	0.0	4.8	—	—
Transportation and material moving	7.2	2.9	7.4	3.9	5.2	10.3	7.2	—	—
Full time	2.5	1.6	0.0	0.0	11.3	0.0	2.4	—	—
Part time	5.9	0.0	9.8	0.0	8.6	6.5	5.9	—	—
Union	5.1	1.8	4.5	14.1	0.0	18.4	5.1	—	—
Nonunion	2.5	1.1	0.0	0.0	20.3	0.0	2.4	—	—
Average wage within the following categories: ¹									
Lowest 25 percent	4.6	1.8	0.0	3.4	5.7	15.1	4.7	—	—
Lowest 10 percent	9.8	—	—	—	—	—	9.8	—	—
Second 25 percent	3.3	3.1	0.0	0.0	13.5	6.6	3.3	—	—
Third 25 percent	2.6	0.0	1.4	2.2	13.7	0.0	2.6	—	—
Highest 25 percent	3.6	4.9	0.0	0.0	9.5	0.0	3.5	—	—
Highest 10 percent	4.6	—	—	—	—	—	4.6	—	—
Establishment characteristic									
Goods-producing industries	3.2	0.0	3.6	10.4	8.0	0.0	3.2	—	—
Construction	8.8	—	—	—	—	—	8.8	—	—
Manufacturing	3.6	0.0	2.6	8.3	0.0	0.0	3.6	—	—
Service-providing industries	2.8	3.3	0.0	0.0	20.1	1.7	2.8	—	—
Trade, transportation, and utilities	3.9	4.9	14.5	2.0	18.4	10.4	3.9	—	—
Wholesale trade	7.3	—	—	—	—	—	7.3	—	—
Retail trade	5.7	—	—	—	—	—	5.7	—	—
Information	7.8	—	—	—	—	—	7.8	—	—
Financial activities	3.6	3.0	0.0	7.1	0.0	13.6	3.8	—	—
Finance and insurance	3.1	2.4	0.0	6.2	0.0	2.8	3.1	—	—
Credit intermediation and related activities	4.9	0.0	5.2	7.1	0.0	0.0	4.9	—	—
Insurance carriers and related activities	6.4	0.0	0.0	8.8	0.0	14.0	6.4	—	—
Professional and business services	6.7	—	—	—	—	—	6.3	—	—
Professional and technical services	10.4	13.3	10.2	2.9	9.8	0.0	10.1	—	—
Education and health services	8.6	—	—	—	—	—	8.6	—	—
Educational services	—	—	—	—	—	—	1.5	—	0.1
Junior colleges, colleges, and universities	—	—	—	—	—	—	1.7	—	0.1
Health care and social assistance	9.4	—	—	—	—	—	9.4	—	—

See footnotes at end of table.

Table 25. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					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	4.0	0.7	0.0	9.8	19.1	0.0	3.9	—	—
1 to 49 workers	5.3	3.2	0.0	9.8	21.2	0.0	5.3	—	—
50 to 99 workers	6.5	1.4	6.7	5.9	10.6	12.6	6.5	—	—
100 workers or more	2.9	3.1	0.0	0.0	13.0	6.9	2.8	—	—
100 to 499 workers	3.5	0.8	2.2	7.2	3.4	1.4	3.6	—	—
500 workers or more	4.4	1.4	1.7	0.0	20.0	0.0	4.5	—	—
Geographic area									
New England	6.0	—	—	—	—	—	6.0	—	—
Middle Atlantic	3.5	3.5	5.4	0.0	13.5	5.1	3.6	—	—
East North Central	5.9	2.5	0.0	9.4	0.0	19.5	5.9	—	—
West North Central	5.9	—	—	—	—	—	5.1	—	—
South Atlantic	5.0	1.1	7.7	0.0	2.9	0.0	5.3	—	—
East South Central	7.4	4.8	0.0	8.8	2.0	16.8	7.4	—	—
West South Central	9.7	—	—	—	—	—	7.7	—	—
Mountain	6.1	—	—	—	—	—	6.1	—	—
Pacific	6.1	7.0	9.5	0.0	16.9	1.0	6.1	—	(²)

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

² 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/glossary20102011.htm.

Table 26. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2010

(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	69	3	4	5	6	6	29	2
Management, professional, and related	100	73	3	4	5	6	6	25	2
Management, business, and financial	100	68	3	4	5	6	6	32	1
Professional and related	100	77	3	4	5	6	6	20	3
Service	100	75	3	4	5	6	6	25	(²)
Protective service	100	61	4	5	5	5	5	—	—
Sales and office	100	68	3	4	5	6	6	30	3
Sales and related	100	71	3	4	5	6	6	28	2
Office and administrative support	100	66	3	4	5	6	6	31	3
Natural resources, construction, and maintenance	100	74	3	4	6	6	7	24	2
Construction, extraction, farming, fishing, and forestry	100	65	3	4	5	6	7	—	—
Installation, maintenance, and repair	100	79	3	4	6	6	7	21	1
Production, transportation, and material moving	100	57	3	4	6	6	6	42	1
Production	100	56	4	4	6	6	6	41	2
Transportation and material moving	100	58	3	4	5	6	6	42	—
Full time	100	69	3	4	5	6	6	29	2
Part time	100	73	3	4	5	6	6	26	1
Union	100	62	3	4	6	6	6	37	2
Nonunion	100	70	3	4	5	6	6	28	2
Average wage within the following categories: ³									
Lowest 25 percent	100	74	3	4	5	6	6	26	—
Lowest 10 percent	100	61	4	5	5	6	6	—	—
Second 25 percent	100	64	3	4	5	6	6	33	3
Third 25 percent	100	66	3	4	5	6	6	32	2
Highest 25 percent	100	72	3	4	5	6	6	25	2
Highest 10 percent	100	72	3	4	5	6	6	25	2
Establishment characteristic									
Goods-producing industries	100	63	4	4	6	6	8	34	3
Construction	100	72	3	4	6	6	6	—	—
Manufacturing	100	62	4	4	6	6	8	35	3
Service-providing industries	100	71	3	4	5	6	6	27	2
Trade, transportation, and utilities	100	62	3	4	5	6	7	37	1
Wholesale trade	100	72	3	5	6	6	7	28	—
Retail trade	100	59	—	—	—	—	—	39	2
Information	100	88	4	5	6	6	6	—	—
Financial activities	100	78	4	4	5	6	6	22	(²)
Finance and insurance	100	75	4	5	6	6	6	25	(²)
Credit intermediation and related activities	100	81	4	5	5	6	6	19	—
Insurance carriers and related activities	100	63	3	4	5	6	7	37	(²)
Professional and business services	100	64	3	3	5	5	6	36	—
Professional and technical services	100	72	3	3	5	5	6	—	—
Education and health services	100	77	3	3	4	6	6	18	5
Educational services	100	79	—	—	—	—	—	18	2
Junior colleges, colleges, and universities	100	76	—	—	—	—	—	22	3
Health care and social assistance	100	77	3	3	4	6	6	17	5

See footnotes at end of table.

Table 26. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2010—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	74	3	4	5	6	6	22	4
1 to 49 workers	100	76	3	3	5	6	6	20	4
50 to 99 workers	100	70	3	4	5	6	6	28	2
100 workers or more	100	66	3	4	5	6	6	32	1
100 to 499 workers	100	66	3	4	5	6	6	33	(²)
500 workers or more	100	66	3	4	5	6	6	32	2
Geographic area									
New England	100	78	4	5	6	6	6	21	1
Middle Atlantic	100	70	3	4	5	6	6	25	5
East North Central	100	64	3	4	6	6	6	34	1
West North Central	100	72	3	4	6	6	6	28	—
South Atlantic	100	72	3	4	5	6	6	28	(²)
East South Central	100	60	4	5	6	6	6	37	2
West South Central	100	64	3	3	5	6	6	35	1
Mountain	100	79	3	4	5	6	6	—	—
Pacific	100	68	4	5	5	6	6	27	5

¹ Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

² Less than 0.5.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 26. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2010

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	2.1	0.0	0.0	0.0	0.0	0.0	2.0	0.9
Management, professional, and related	2.7	0.0	0.0	0.0	0.0	0.0	2.6	1.1
Management, business, and financial	3.3	0.0	0.0	0.3	0.0	0.0	3.2	0.6
Professional and related	3.4	0.0	0.1	0.0	0.0	0.0	3.1	1.8
Service	5.3	0.0	0.4	1.1	0.0	0.0	5.3	0.2
Protective service	11.7	0.3	0.6	0.0	0.0	1.1	–	–
Sales and office	3.2	0.0	0.0	0.0	0.0	0.0	2.9	1.4
Sales and related	4.1	0.0	0.0	0.0	0.0	0.0	3.9	1.9
Office and administrative support	3.8	0.0	0.0	0.7	0.0	0.9	3.4	1.8
Natural resources, construction, and maintenance	5.2	0.0	0.0	0.4	0.0	1.0	4.9	2.1
Construction, extraction, farming, fishing, and forestry	10.8	0.0	0.9	1.6	0.0	1.4	–	–
Installation, maintenance, and repair	5.6	0.7	0.1	0.0	0.0	1.3	5.5	0.4
Production, transportation, and material moving	4.7	0.5	0.5	0.9	0.0	0.0	4.6	1.2
Production	5.4	1.4	0.3	0.0	0.0	0.7	5.2	2.1
Transportation and material moving	8.2	0.3	1.4	0.0	0.0	0.0	8.2	–
Full time	2.2	0.0	0.0	0.0	0.0	0.0	2.1	0.9
Part time	4.5	0.6	0.0	0.0	0.0	0.0	4.5	0.4
Union	5.6	1.4	0.6	0.8	0.0	0.0	5.4	0.7
Nonunion	2.2	0.0	0.0	0.0	0.0	0.0	2.1	0.9
Average wage within the following categories: ²								
Lowest 25 percent	4.8	0.5	0.0	0.0	0.0	0.0	4.8	–
Lowest 10 percent	13.0	0.2	0.4	0.8	0.0	0.8	–	–
Second 25 percent	3.4	0.0	0.0	0.2	0.0	0.0	3.1	1.7
Third 25 percent	2.8	0.0	0.0	0.0	0.0	0.0	2.7	0.9
Highest 25 percent	2.4	0.0	0.0	0.5	0.0	0.0	2.4	1.0
Highest 10 percent	3.1	0.7	0.3	0.2	0.0	0.3	3.1	1.2
Establishment characteristic								
Goods-producing industries	3.6	0.8	1.0	0.0	0.0	0.9	3.4	2.0
Construction	8.4	0.5	0.2	0.8	0.0	2.1	–	–
Manufacturing	4.2	0.5	1.3	0.0	0.0	0.8	3.9	2.4
Service-providing industries	2.6	0.0	0.0	0.0	0.0	0.0	2.4	0.9
Trade, transportation, and utilities	3.7	0.0	0.4	0.1	0.0	0.8	3.7	0.9
Wholesale trade	6.3	0.7	0.9	1.0	0.0	1.3	6.3	–
Retail trade	4.5	–	–	–	–	–	4.4	2.0
Information	4.2	0.8	0.8	0.0	0.0	0.0	–	–
Financial activities	3.4	1.1	0.3	0.6	0.0	0.0	3.4	0.2
Finance and insurance	3.8	0.0	0.5	0.9	0.0	0.0	3.8	0.2
Credit intermediation and related activities	4.1	0.2	0.2	0.6	0.0	0.0	4.1	–
Insurance carriers and related activities	7.3	1.3	0.0	1.0	0.0	1.3	7.3	0.2
Professional and business services	6.6	0.0	1.1	0.3	1.4	0.0	6.6	–
Professional and technical services	9.6	0.0	1.0	1.1	0.7	0.0	–	–
Education and health services	5.7	0.0	0.7	1.1	0.0	0.0	4.1	4.0
Educational services	4.5	–	–	–	–	–	4.3	0.6
Junior colleges, colleges, and universities	5.0	–	–	–	–	–	4.8	0.7
Health care and social assistance	6.3	0.0	0.6	1.1	0.0	0.0	4.5	4.4

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, 2010—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	3.6	0.0	0.9	0.0	0.0	0.0	2.8	2.1
1 to 49 workers	4.3	0.0	1.4	0.3	0.0	0.0	3.5	2.9
50 to 99 workers	5.6	1.0	0.0	0.7	0.0	0.0	5.5	1.5
100 workers or more	2.5	0.0	0.0	0.6	0.0	0.0	2.4	0.8
100 to 499 workers	3.2	0.0	0.6	0.8	0.0	0.7	3.2	0.3
500 workers or more	3.1	0.0	0.0	1.2	0.0	0.0	2.9	1.5
Geographic area								
New England	4.4	0.0	0.7	0.0	0.0	1.1	4.4	0.3
Middle Atlantic	6.4	0.0	0.0	0.0	0.0	2.3	4.1	4.4
East North Central	5.8	0.0	0.0	1.4	0.0	0.3	5.7	0.9
West North Central	3.4	0.3	0.5	0.0	0.0	0.0	3.4	—
South Atlantic	4.8	0.0	0.0	0.1	0.0	0.0	4.9	0.2
East South Central	9.5	0.2	0.0	0.0	0.0	0.0	10.8	2.1
West South Central	8.5	0.0	0.4	1.3	0.0	1.2	8.6	1.1
Mountain	5.8	0.0	1.6	0.2	0.0	0.0	—	—
Pacific	5.0	0.0	0.6	0.0	0.0	0.0	4.3	4.0

¹ Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 27. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2010

(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	69	25	50	50	100	100	29	2
Management, professional, and related	100	73	25	50	66	100	100	25	2
Management, business, and financial	100	68	—	—	—	—	—	32	1
Professional and related	100	77	25	50	50	100	100	20	3
Service	100	75	—	—	—	—	—	25	(²)
Protective service	100	61	—	—	—	—	—	—	—
Sales and office	100	68	30	50	100	100	100	30	3
Sales and related	100	71	40	50	100	100	100	28	2
Office and administrative support	100	66	25	50	75	100	100	31	3
Natural resources, construction, and maintenance	100	74	—	—	—	—	—	24	2
Construction, extraction, farming, fishing, and forestry	100	65	—	—	—	—	—	—	—
Installation, maintenance, and repair	100	79	50	50	50	100	100	21	1
Production, transportation, and material moving	100	57	—	—	—	—	—	42	1
Production	100	56	—	—	—	—	—	41	2
Transportation and material moving	100	58	—	—	—	—	—	42	—
Full time	100	69	25	50	50	100	100	29	2
Part time	100	73	—	—	—	—	—	26	1
Union	100	62	50	50	66	100	100	37	2
Nonunion	100	70	25	50	50	100	100	28	2
Average wage within the following categories: ³									
Lowest 25 percent	100	74	25	50	50	100	100	26	—
Lowest 10 percent	100	61	—	—	—	—	—	—	—
Second 25 percent	100	64	25	50	50	100	100	33	3
Third 25 percent	100	66	25	50	50	100	100	32	2
Highest 25 percent	100	72	25	50	75	100	100	25	2
Highest 10 percent	100	72	—	—	—	—	—	25	2
Establishment characteristic									
Goods-producing industries	100	63	25	50	50	100	100	34	3
Construction	100	72	—	—	—	—	—	—	—
Manufacturing	100	62	25	50	50	100	100	35	3
Service-providing industries	100	71	25	50	75	100	100	27	2
Trade, transportation, and utilities	100	62	25	50	70	100	100	37	1
Wholesale trade	100	72	—	—	—	—	—	28	—
Retail trade	100	59	40	50	100	100	100	39	2
Information	100	88	50	50	80	100	100	—	—
Financial activities	100	78	50	50	100	100	100	22	(²)
Finance and insurance	100	75	50	65	100	100	100	25	(²)
Credit intermediation and related activities	100	81	50	100	100	100	100	19	—
Insurance carriers and related activities	100	63	50	50	100	100	100	37	(²)
Professional and business services	100	64	25	50	100	100	100	36	—
Professional and technical services	100	72	—	—	—	—	—	—	—
Education and health services	100	77	—	—	—	—	—	18	5
Educational services	100	79	—	—	—	—	—	18	2
Junior colleges, colleges, and universities	100	76	—	—	—	—	—	22	3
Health care and social assistance	100	77	—	—	—	—	—	17	5

See footnotes at end of table.

Table 27. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2010—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	74	25	50	50	100	100	22	4
1 to 49 workers	100	76	25	50	50	100	100	20	4
50 to 99 workers	100	70	25	25	50	100	100	28	2
100 workers or more	100	66	35	50	66	100	100	32	1
100 to 499 workers	100	66	—	—	—	—	—	33	(²)
500 workers or more	100	66	35	50	75	100	100	32	2
Geographic area									
New England	100	78	—	—	—	—	—	21	1
Middle Atlantic	100	70	—	—	—	—	—	25	5
East North Central	100	64	25	35	50	100	100	34	1
West North Central	100	72	—	—	—	—	—	28	—
South Atlantic	100	72	—	—	—	—	—	28	(²)
East South Central	100	60	25	50	50	100	100	37	2
West South Central	100	64	50	50	50	100	100	35	1
Mountain	100	79	—	—	—	—	—	—	—
Pacific	100	68	25	50	100	100	100	27	5

¹ Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

² Less than 0.5.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 27. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2010

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	2.1	0.0	0.0	8.0	0.0	0.0	2.0	0.9
Management, professional, and related	2.7	2.0	0.0	16.7	0.0	0.0	2.6	1.1
Management, business, and financial	3.3	—	—	—	—	—	3.2	0.6
Professional and related	3.4	2.0	4.2	6.5	0.0	0.0	3.1	1.8
Service	5.3	—	—	—	—	—	5.3	0.2
Protective service	11.7	—	—	—	—	—	—	—
Sales and office	3.2	8.8	0.0	28.7	0.0	0.0	2.9	1.4
Sales and related	4.1	16.3	0.0	0.0	0.0	0.0	3.9	1.9
Office and administrative support	3.8	8.7	0.0	21.0	0.0	0.0	3.4	1.8
Natural resources, construction, and maintenance	5.2	—	—	—	—	—	4.9	2.1
Construction, extraction, farming, fishing, and forestry	10.8	—	—	—	—	—	—	—
Installation, maintenance, and repair	5.6	5.9	0.0	22.6	3.5	0.0	5.5	0.4
Production, transportation, and material moving	4.7	—	—	—	—	—	4.6	1.2
Production	5.4	—	—	—	—	—	5.2	2.1
Transportation and material moving	8.2	—	—	—	—	—	8.2	—
Full time	2.2	0.0	0.0	9.4	0.0	0.0	2.1	0.9
Part time	4.5	—	—	—	—	—	4.5	0.4
Union	5.6	21.3	0.0	18.2	17.1	0.0	5.4	0.7
Nonunion	2.2	0.0	0.0	7.9	0.0	0.0	2.1	0.9
Average wage within the following categories: ²								
Lowest 25 percent	4.8	10.0	0.0	9.8	0.0	0.0	4.8	—
Lowest 10 percent	13.0	—	—	—	—	—	—	—
Second 25 percent	3.4	0.0	3.5	0.0	0.0	0.0	3.1	1.7
Third 25 percent	2.8	0.0	0.0	4.8	0.0	0.0	2.7	0.9
Highest 25 percent	2.4	7.0	0.0	9.9	0.0	0.0	2.4	1.0
Highest 10 percent	3.1	—	—	—	—	—	3.1	1.2
Establishment characteristic								
Goods-producing industries	3.6	0.0	0.0	0.0	22.5	0.0	3.4	2.0
Construction	8.4	—	—	—	—	—	—	—
Manufacturing	4.2	0.0	0.0	0.0	33.4	0.0	3.9	2.4
Service-providing industries	2.6	2.8	0.0	18.3	0.0	0.0	2.4	0.9
Trade, transportation, and utilities	3.7	3.8	0.0	34.1	0.0	0.0	3.7	0.9
Wholesale trade	6.3	—	—	—	—	—	6.3	—
Retail trade	4.5	16.8	0.0	0.0	0.0	19.6	4.4	2.0
Information	4.2	0.0	7.0	5.3	0.0	0.0	—	—
Financial activities	3.4	2.9	2.9	0.0	0.0	0.0	3.4	0.2
Finance and insurance	3.8	0.0	24.2	0.0	0.0	0.0	3.8	0.2
Credit intermediation and related activities	4.1	0.0	47.3	0.0	0.0	0.0	4.1	—
Insurance carriers and related activities	7.3	0.0	0.0	19.5	0.0	0.0	7.3	0.2
Professional and business services	6.6	9.8	0.0	4.9	0.0	0.0	6.6	—
Professional and technical services	9.6	—	—	—	—	—	—	—
Education and health services	5.7	—	—	—	—	—	4.1	4.0
Educational services	4.5	—	—	—	—	—	4.3	0.6
Junior colleges, colleges, and universities	5.0	—	—	—	—	—	4.8	0.7
Health care and social assistance	6.3	—	—	—	—	—	4.5	4.4

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, 2010—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	3.6	0.0	10.1	0.0	0.0	0.0	2.8	2.1
1 to 49 workers	4.3	0.0	0.0	6.2	0.0	0.0	3.5	2.9
50 to 99 workers	5.6	0.0	4.9	0.0	9.6	0.0	5.5	1.5
100 workers or more	2.5	3.6	0.0	15.5	0.0	0.0	2.4	0.8
100 to 499 workers	3.2	—	—	—	—	—	3.2	0.3
500 workers or more	3.1	7.2	0.0	20.7	0.0	0.0	2.9	1.5
Geographic area								
New England	4.4	—	—	—	—	—	4.4	0.3
Middle Atlantic	6.4	—	—	—	—	—	4.1	4.4
East North Central	5.8	5.9	16.4	0.0	6.8	0.0	5.7	0.9
West North Central	3.4	—	—	—	—	—	3.4	—
South Atlantic	4.8	—	—	—	—	—	4.9	0.2
East South Central	9.5	4.8	13.9	19.8	0.0	0.0	10.8	2.1
West South Central	8.5	0.0	0.0	0.0	0.0	0.0	8.6	1.1
Mountain	5.8	—	—	—	—	—	—	—
Pacific	5.0	0.0	0.0	8.8	0.0	0.0	4.3	4.0

¹ Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 28. Savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2010

(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	2.0	3.0	4.8	6.0
Management, professional, and related	1.5	2.0	3.0	5.0	6.0
Management, business, and financial	1.5	3.0	4.0	5.0	6.0
Professional and related	1.3	2.0	3.0	4.8	6.0
Service	1.5	1.5	2.5	4.0	5.0
Protective service	2.5	3.0	5.0	5.0	5.0
Sales and office	1.5	2.5	3.0	5.0	6.0
Sales and related	1.5	2.5	4.0	5.0	6.0
Office and administrative support	1.5	2.5	3.0	5.0	6.0
Natural resources, construction, and maintenance	1.5	2.0	3.0	4.0	5.0
Construction, extraction, farming, fishing, and forestry	1.5	2.0	3.0	4.0	4.0
Installation, maintenance, and repair	1.5	3.0	3.0	4.5	6.0
Production, transportation, and material moving	1.3	2.0	3.0	3.5	5.0
Production	1.3	2.0	3.0	3.0	5.0
Transportation and material moving	1.3	2.0	3.0	4.0	5.0
Full time	1.5	2.0	3.0	4.8	6.0
Part time	2.0	2.1	3.0	5.0	5.0
Union	1.5	2.0	3.0	4.5	5.0
Nonunion	1.5	2.0	3.0	5.0	6.0
Average wage within the following categories: ²					
Lowest 25 percent	1.5	2.0	3.0	4.0	5.0
Lowest 10 percent	1.5	2.5	4.0	5.0	6.0
Second 25 percent	1.5	2.0	3.0	4.0	5.0
Third 25 percent	1.3	2.0	3.0	4.0	5.1
Highest 25 percent	1.5	2.5	3.5	5.0	6.0
Highest 10 percent	1.5	3.0	4.0	5.0	6.0
Establishment characteristic					
Goods-producing industries	1.5	2.0	3.0	4.0	6.0
Construction	1.5	2.0	3.0	4.0	4.0
Manufacturing	1.3	2.0	3.0	4.0	6.0
Service-providing industries	1.5	2.1	3.0	5.0	6.0
Trade, transportation, and utilities	1.5	2.5	3.5	5.0	5.0
Wholesale trade	1.5	2.0	3.0	4.0	5.0
Financial activities	2.0	3.0	4.0	5.0	6.0
Finance and insurance	3.0	3.0	5.0	6.0	6.0
Credit intermediation and related activities	3.0	3.0	5.0	6.0	6.0
Insurance carriers and related activities	2.5	3.0	3.9	5.0	6.0
Professional and business services	1.3	3.0	3.0	4.8	5.0
Education and health services	1.5	1.5	2.1	3.0	4.0
Health care and social assistance	1.5	1.5	2.0	3.0	3.0

See footnotes at end of table.

Table 28. Savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2010—Continued

(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
1 to 99 workers	1.3	1.5	3.0	4.0	5.0
1 to 49 workers	1.3	1.5	3.0	4.0	6.0
50 to 99 workers	1.0	1.5	3.0	4.0	5.0
100 workers or more	1.5	2.1	3.0	5.0	6.0
100 to 499 workers	1.5	2.5	3.0	5.0	5.0
500 workers or more	2.0	2.1	3.5	5.0	6.0
Geographic area					
New England	1.5	3.0	3.6	5.0	6.0
Middle Atlantic	1.0	2.5	3.6	5.0	6.0
East North Central	1.5	2.1	3.0	4.0	5.0
South Atlantic	1.5	2.0	3.0	4.0	5.0
East South Central	1.5	3.0	3.0	5.0	6.0
Mountain	1.3	2.0	3.0	4.0	6.0
Pacific	1.3	3.0	4.0	5.0	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 with earnings 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, 2009." 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/glossary20102011.htm.

Table 28. Standard errors for savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2010

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic					
All workers	0.1	0.1	0.0	0.3	0.4
Management, professional, and related	0.3	0.2	0.0	0.1	0.1
Management, business, and financial	0.0	0.0	0.6	0.0	0.0
Professional and related	0.3	0.3	0.0	0.8	1.3
Service	0.4	0.5	0.7	0.6	0.3
Protective service	0.3	1.5	0.7	0.0	0.0
Sales and office	0.1	0.6	0.5	0.0	0.0
Sales and related	0.3	0.7	0.0	0.0	0.0
Office and administrative support	0.4	0.7	0.1	0.3	0.2
Natural resources, construction, and maintenance	0.0	0.9	0.2	0.3	0.8
Construction, extraction, farming, fishing, and forestry	0.0	0.8	0.3	0.5	1.1
Installation, maintenance, and repair	0.5	0.4	0.5	0.7	1.3
Production, transportation, and material moving	0.2	0.1	0.0	0.7	0.4
Production	0.3	0.2	0.0	0.5	1.3
Transportation and material moving	0.3	0.8	0.1	0.7	0.3
Full time	0.2	0.1	0.0	0.3	0.2
Part time	(²)	0.6	0.0	1.5	0.2
Union	0.2	0.2	0.0	0.7	0.1
Nonunion	0.2	0.1	0.0	0.4	0.2
Average wage within the following categories: ³					
Lowest 25 percent	0.0	0.4	0.0	0.3	0.0
Lowest 10 percent	0.3	0.5	1.2	0.9	0.8
Second 25 percent	0.2	0.0	0.0	0.1	0.3
Third 25 percent	0.2	0.1	0.0	(²)	0.9
Highest 25 percent	0.1	0.7	0.7	(²)	0.0
Highest 10 percent	0.0	0.2	(²)	0.0	0.0
Establishment characteristic					
Goods-producing industries	0.4	0.1	0.0	0.2	1.1
Construction	0.3	0.8	0.0	1.0	1.1
Manufacturing	0.3	0.4	0.0	0.9	0.3
Service-providing industries	0.1	0.2	0.0	0.2	0.4
Trade, transportation, and utilities	0.0	0.3	0.3	0.7	0.4
Wholesale trade	0.1	0.8	0.1	1.1	1.2
Financial activities	0.3	0.0	0.5	1.5	0.0
Finance and insurance	0.2	0.1	0.4	0.3	0.0
Credit intermediation and related activities	0.0	0.5	0.0	1.0	0.0
Insurance carriers and related activities	0.3	0.0	0.5	0.6	0.0
Professional and business services	0.1	0.6	0.0	1.1	0.3
Education and health services	0.1	0.4	0.1	0.0	1.2
Health care and social assistance	(²)	0.3	0.1	0.4	0.5

See footnotes at end of table.

Table 28. Standard errors for savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	0.3	0.1	0.0	0.3	1.1
1 to 49 workers	0.1	0.5	0.0	0.5	0.6
50 to 99 workers	0.0	0.2	0.0	0.5	0.0
100 workers or more	0.3	0.5	0.0	0.1	0.2
100 to 499 workers	0.0	0.4	0.0	0.4	0.3
500 workers or more	0.5	0.4	0.8	0.1	0.0
Geographic area					
New England	0.0	0.0	0.7	0.8	0.5
Middle Atlantic	0.2	0.8	0.8	0.0	0.0
East North Central	0.5	0.1	0.3	0.8	0.0
South Atlantic	0.0	0.6	0.0	0.0	0.5
East South Central	0.0	1.5	0.3	0.6	0.7
Mountain	0.1	0.4	0.0	1.0	0.3
Pacific	0.2	1.2	0.6	0.0	0.8

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 with earnings 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, 2009." 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/glossary20102011.htm.

Table 29. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2010

(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	81	69	21	12	11	1	19	(¹)
Management, professional, and related	100	73	61	21	12	10	1	27	–
Management, business, and financial	100	69	60	21	12	–	–	31	–
Professional and related	100	74	62	21	12	11	1	26	–
Service	100	93	79	21	–	–	–	–	–
Sales and office	100	88	81	21	12	7	1	12	(¹)
Sales and related	100	91	88	21	12	–	–	–	–
Office and administrative support	100	87	79	21	12	8	1	12	(¹)
Natural resources, construction, and maintenance	100	87	64	21	12	23	1	–	–
Construction, extraction, farming, fishing, and forestry	100	97	74	21	12	–	–	–	–
Production, transportation, and material moving	100	79	65	21	12	13	(¹)	21	–
Transportation and material moving	100	97	82	21	12	–	–	–	–
Full time	100	79	67	21	12	12	1	21	(¹)
Part time	100	94	87	21	12	7	(¹)	–	–
Union	100	90	74	21	12	15	1	10	(¹)
Nonunion	100	76	66	21	12	9	1	24	–
Average wage within the following categories: ²									
Lowest 25 percent	100	91	84	21	12	–	–	–	–
Second 25 percent	100	87	78	21	12	9	1	13	–
Third 25 percent	100	85	72	21	12	13	(¹)	15	(¹)
Highest 25 percent	100	74	61	21	12	12	1	26	(¹)
Highest 10 percent	100	68	56	21	12	10	1	32	–
Establishment characteristic									
Goods-producing industries	100	68	54	21	12	13	1	32	–
Construction	100	100	82	–	12	–	–	–	–
Manufacturing	100	63	50	21	12	12	1	37	–
Service-providing industries	100	85	73	21	12	11	1	15	(¹)
Trade, transportation, and utilities	100	93	82	21	12	12	–	–	–
Information	100	63	45	–	12	–	–	37	1
Financial activities	100	93	88	21	12	–	–	7	–
Finance and insurance	100	94	89	21	12	–	–	6	–
Credit intermediation and related activities	100	95	94	21	12	–	–	–	–
Insurance carriers and related activities	100	90	79	21	12	–	–	–	–
Professional and business services	100	53	38	21	12	–	–	47	–
Education and health services	100	91	80	21	12	–	–	–	–
Educational services	100	98	64	21	–	34	–	–	–
Junior colleges, colleges, and universities	100	96	56	21	–	41	–	–	–
Health care and social assistance	100	91	82	21	12	–	–	–	–

See footnotes at end of table.

Table 29. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2010—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	88	78	21	12	—	—	—	
1 to 49 workers	100	88	82	21	12	—	—	—	
50 to 99 workers	100	87	72	21	12	—	—	—	
100 workers or more	100	79	66	21	12	12	1	21	
100 to 499 workers	100	83	72	21	12	10	2	17	
500 workers or more	100	77	63	21	12	13	1	23	
Geographic area									
New England	100	67	58	21	12	—	—	33	—
Middle Atlantic	100	89	72	21	12	17	(¹)	11	—
East North Central	100	82	73	21	12	7	2	18	—
West North Central	100	89	74	21	12	—	—	—	—
South Atlantic	100	80	71	21	12	9	(¹)	—	—
West South Central	100	82	61	21	12	—	—	—	—
Mountain	100	79	65	21	12	—	—	21	(¹)
Pacific	100	80	71	21	12	—	—	—	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 29. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2010

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	2.3	2.5	0.0	0.0	1.6	0.4	2.3	(¹)
Management, professional, and related	4.3	4.5	0.0	0.0	2.5	0.8	4.3	–
Management, business, and financial	5.2	5.0	0.0	0.0	–	–	5.2	–
Professional and related	4.9	5.7	0.0	0.0	3.1	0.5	4.9	–
Service	3.3	5.9	0.0	–	–	–	–	–
Sales and office	2.0	2.5	0.0	0.0	1.4	0.3	2.0	0.1
Sales and related	4.7	5.0	0.0	0.0	–	–	–	–
Office and administrative support	2.1	2.6	0.0	0.0	1.7	0.4	2.1	0.1
Natural resources, construction, and maintenance	5.8	7.3	0.0	0.0	6.3	0.8	–	–
Construction, extraction, farming, fishing, and forestry	1.7	9.7	1.0	0.0	–	–	–	–
Production, transportation, and material moving	3.5	3.8	0.0	0.0	2.8	0.1	3.5	–
Transportation and material moving	1.3	4.6	0.0	0.0	–	–	–	–
Full time	2.4	2.7	0.0	0.0	1.8	0.5	2.4	(¹)
Part time	2.1	2.8	0.0	0.0	2.0	0.3	–	–
Union	1.8	3.7	0.0	0.0	3.3	0.8	1.8	0.1
Nonunion	3.4	3.8	0.0	0.0	1.6	0.3	3.4	–
Average wage within the following categories: ²								
Lowest 25 percent	6.5	6.9	0.0	0.0	–	–	–	–
Second 25 percent	3.0	3.4	0.0	0.0	1.8	0.4	3.0	–
Third 25 percent	2.5	3.3	0.0	0.0	3.3	0.2	2.5	0.1
Highest 25 percent	3.5	3.6	0.0	0.0	2.3	0.8	3.5	(¹)
Highest 10 percent	5.0	4.6	0.0	0.0	2.5	0.5	5.0	–
Establishment characteristic								
Goods-producing industries	4.3	4.2	0.0	0.0	2.3	0.4	4.3	–
Construction	0.0	8.6	–	1.2	–	–	–	–
Manufacturing	5.2	5.0	0.0	0.0	2.4	0.5	5.2	–
Service-providing industries	2.7	3.3	0.0	0.0	2.1	0.6	2.7	(¹)
Trade, transportation, and utilities	3.0	4.2	0.0	0.0	3.4	–	–	–
Information	9.9	10.3	–	0.0	–	–	9.8	0.4
Financial activities	2.0	2.2	0.0	0.0	–	–	2.0	–
Finance and insurance	1.6	2.2	0.0	0.0	–	–	1.6	–
Credit intermediation and related activities	2.2	2.1	0.0	0.0	–	–	–	–
Insurance carriers and related activities	3.4	5.5	0.0	0.0	–	–	–	–
Professional and business services	10.5	9.4	0.0	0.0	–	–	10.5	–
Education and health services	3.2	5.3	0.0	0.0	–	–	–	–
Educational services	0.6	10.2	0.0	–	10.0	–	–	–
Junior colleges, colleges, and universities	0.9	7.5	1.4	–	7.3	–	–	–
Health care and social assistance	3.6	5.7	0.0	0.0	–	–	–	–

See footnotes at end of table.

Table 29. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2010—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	4.8	6.1	0.0	0.0	—	—	—	—
1 to 49 workers	5.6	6.6	0.0	2.9	—	—	—	—
50 to 99 workers	8.6	10.2	0.0	0.0	—	—	—	—
100 workers or more	2.4	2.6	0.0	0.0	1.9	0.6	2.4	(¹)
100 to 499 workers	4.7	4.3	0.0	0.0	2.4	1.5	4.7	—
500 workers or more	2.8	3.4	0.0	0.0	2.4	0.2	2.8	(¹)
Geographic area								
New England	9.5	7.9	0.0	0.0	—	—	9.5	—
Middle Atlantic	2.9	4.3	0.0	0.0	4.6	0.3	2.9	—
East North Central	3.6	4.3	0.0	0.0	1.5	1.7	3.6	—
West North Central	4.9	6.5	0.0	0.0	—	—	—	—
South Atlantic	6.7	6.9	0.0	0.0	2.4	0.1	—	—
West South Central	8.0	8.4	0.0	0.0	—	—	—	—
Mountain	6.5	10.8	0.0	0.0	—	—	6.2	0.4
Pacific	8.1	9.4	0.0	0.0	—	—	—	—

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 30. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Single employer	Multi-employer ¹	Other
Worker characteristic				
All workers	100	82	—	—
Management, professional, and related	100	96	—	—
Management, business, and financial	100	98	—	—
Professional and related	100	94	—	—
Service	100	60	—	—
Sales and office	100	87	—	—
Sales and related	100	79	—	—
Office and administrative support	100	89	—	—
Natural resources, construction, and maintenance	100	54	—	—
Construction, extraction, farming, fishing, and forestry	100	—	75	—
Production, transportation, and material moving	100	72	—	—
Transportation and material moving	100	67	—	—
Full time	100	82	—	—
Part time	100	77	23	—
Union	100	59	—	—
Nonunion	100	94	—	—
Average wage within the following categories: ²				
Lowest 25 percent	100	74	26	—
Second 25 percent	100	83	—	—
Third 25 percent	100	73	—	—
Highest 25 percent	100	88	—	—
Highest 10 percent	100	94	—	—
Establishment characteristic				
Goods-producing industries	100	75	25	—
Construction	100	—	99	—
Manufacturing	100	86	14	—
Service-providing industries	100	84	—	—
Trade, transportation, and utilities	100	66	—	—
Information	100	91	—	—
Financial activities	100	99	—	—
Finance and insurance	100	99	—	—
Credit intermediation and related activities	100	99	—	—
Insurance carriers and related activities	100	100	—	—
Professional and business services	100	99	—	—
Education and health services	100	82	—	—
Educational services	100	83	—	—
Junior colleges, colleges, and universities	100	86	—	—
Health care and social assistance	100	82	—	—

See footnotes at end of table.

Table 30. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	Single employer	Multi-employer ¹	Other
1 to 99 workers	100	64	—	—
1 to 49 workers	100	64	—	—
50 to 99 workers	100	63	—	—
100 workers or more	100	86	—	—
100 to 499 workers	100	74	—	—
500 workers or more	100	93	—	—
Geographic area				
New England	100	91	—	—
Middle Atlantic	100	71	29	—
East North Central	100	85	—	—
West North Central	100	83	—	—
South Atlantic	100	91	—	—
West South Central	100	92	—	—
Mountain	100	94	—	—
Pacific	100	65	—	—

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 30. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2010

Characteristics	Single employer	Multi-employer ¹	Other
Worker characteristic			
All workers	2.8	—	—
Management, professional, and related	0.8	—	—
Management, business, and financial	0.7	—	—
Professional and related	1.3	—	—
Service	11.9	—	—
Sales and office	3.3	—	—
Sales and related	5.7	—	—
Office and administrative support	3.5	—	—
Natural resources, construction, and maintenance	6.3	—	—
Construction, extraction, farming, fishing, and forestry	—	8.2	—
Production, transportation, and material moving	4.3	—	—
Transportation and material moving	6.5	—	—
Full time	2.7	—	—
Part time	6.2	6.2	—
Union	3.4	—	—
Nonunion	3.3	—	—
Average wage within the following categories: ²			
Lowest 25 percent	5.9	5.9	—
Second 25 percent	3.1	—	—
Third 25 percent	6.3	—	—
Highest 25 percent	1.9	—	—
Highest 10 percent	1.7	—	—
Establishment characteristic			
Goods-producing industries	3.7	3.7	—
Construction	—	1.1	—
Manufacturing	3.7	3.7	—
Service-providing industries	3.5	—	—
Trade, transportation, and utilities	5.3	—	—
Information	4.9	—	—
Financial activities	0.5	—	—
Finance and insurance	0.6	—	—
Credit intermediation and related activities	1.2	—	—
Insurance carriers and related activities	0.0	—	—
Professional and business services	1.0	—	—
Education and health services	9.7	—	—
Educational services	10.1	—	—
Junior colleges, colleges, and universities	7.3	—	—
Health care and social assistance	10.8	—	—

See footnotes at end of table.

Table 30. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Single employer	Multi-employer ¹	Other
1 to 99 workers	8.2	—	—
1 to 49 workers	11.3	—	—
50 to 99 workers	8.6	—	—
100 workers or more	1.7	—	—
100 to 499 workers	3.3	—	—
500 workers or more	1.5	—	—
Geographic area			
New England	4.5	—	—
Middle Atlantic	3.1	3.1	—
East North Central	3.4	—	—
West North Central	4.7	—	—
South Atlantic	3.6	—	—
West South Central	1.9	—	—
Mountain	3.2	—	—
Pacific	14.1	—	—

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

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Table 31. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2010

(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	64	32	11	18	3	36	31	5	—
Management, professional, and related	100	50	34	11	—	—	50	42	—	—
Management, business, and financial	100	52	35	—	—	—	48	40	—	—
Professional and related	100	48	34	10	—	—	52	44	—	—
Service	100	—	52	—	—	—	—	—	—	—
Sales and office	100	59	30	—	15	—	41	40	—	—
Sales and related	100	59	28	—	—	—	41	38	—	—
Office and administrative support	100	58	31	14	—	—	42	41	—	—
Natural resources, construction, and maintenance	100	75	24	—	31	—	25	—	—	—
Construction, extraction, farming, fishing, and forestry	100	—	—	—	42	—	—	—	—	—
Production, transportation, and material moving	100	86	25	—	42	—	14	10	—	—
Transportation and material moving	100	—	21	25	43	—	—	—	—	—
Full time	100	63	33	11	16	3	37	31	6	—
Part time	100	77	25	—	38	—	23	23	—	—
Union	100	84	22	10	45	7	16	11	—	—
Nonunion	100	54	38	12	—	—	46	41	—	—
Average wage within the following categories: ¹										
Lowest 25 percent	100	72	21	—	42	—	28	—	—	—
Second 25 percent	100	68	33	—	23	—	32	30	—	—
Third 25 percent	100	73	36	12	21	4	27	23	—	—
Highest 25 percent	100	57	31	12	—	—	43	36	7	—
Highest 10 percent	100	52	33	—	7	—	48	37	11	—
Establishment characteristic										
Goods-producing industries	100	78	27	—	40	—	22	19	—	—
Construction	100	—	—	—	46	—	—	—	—	—
Manufacturing	100	78	29	—	42	—	22	21	—	—
Service-providing industries	100	60	34	13	—	—	40	34	6	—
Trade, transportation, and utilities	100	84	35	—	32	—	16	9	—	—
Information	100	—	—	—	—	—	—	66	—	—
Financial activities	100	37	27	10	—	—	63	62	—	—
Finance and insurance	100	35	25	11	—	—	65	63	—	—
Credit intermediation and related activities	100	19	—	—	—	—	81	79	—	—
Insurance carriers and related activities	100	62	47	—	—	—	38	38	—	—
Professional and business services	100	63	39	—	—	—	37	27	—	—
Education and health services	100	58	42	—	—	—	42	—	—	—
Educational services	100	—	—	56	—	—	—	—	—	—
Junior colleges, colleges, and universities	100	—	28	55	—	—	—	—	—	—
Health care and social assistance	100	54	43	—	—	—	46	44	—	—

See footnotes at end of table.

Table 31. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2010—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
1 to 99 workers	100	67	38	—	—	—	33	30	—	—
1 to 49 workers	100	63	—	—	—	—	37	36	—	—
50 to 99 workers	100	—	39	—	—	—	—	—	—	—
100 workers or more	100	64	30	—	20	—	36	31	6	—
100 to 499 workers	100	76	29	—	32	—	24	20	—	—
500 workers or more	100	57	31	—	13	—	43	37	7	—
Geographic area										
New England	100	50	—	13	—	—	50	40	—	—
Middle Atlantic	100	67	—	16	—	—	33	25	—	—
East North Central	100	63	22	—	27	—	37	—	—	—
West North Central	100	69	35	—	14	—	31	30	—	—
South Atlantic	100	64	36	—	21	—	36	34	—	—
West South Central	100	77	56	—	—	—	23	21	—	—
Mountain	100	54	42	—	—	—	46	43	—	—
Pacific	100	—	39	14	—	—	—	—	—	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 31. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2010

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	3.4	3.2	1.6	2.0	0.7	3.4	3.4	1.2	—
Management, professional, and related	5.2	4.3	3.0	—	—	5.2	5.6	—	—
Management, business, and financial	5.2	5.5	—	—	—	5.2	5.2	—	—
Professional and related	6.7	5.2	3.0	—	—	6.7	7.5	—	—
Service	—	13.2	—	—	—	—	—	—	—
Sales and office	4.3	3.5	—	3.8	—	4.3	4.1	—	—
Sales and related	7.9	7.1	—	—	—	7.9	7.6	—	—
Office and administrative support	4.3	3.5	2.7	—	—	4.3	4.2	—	—
Natural resources, construction, and maintenance	6.8	5.2	—	6.0	—	6.8	—	—	—
Construction, extraction, farming, fishing, and forestry	—	—	—	10.4	—	—	—	—	—
Production, transportation, and material moving	2.7	3.7	—	4.3	—	2.7	1.9	—	—
Transportation and material moving	—	5.1	6.2	6.7	—	—	—	—	—
Full time	3.3	3.3	1.6	1.7	0.8	3.3	3.3	1.4	—
Part time	6.3	5.5	—	7.1	—	6.3	6.3	—	—
Union	3.3	4.2	2.1	3.6	1.6	3.3	2.3	—	—
Nonunion	4.5	4.0	2.0	—	—	4.5	4.4	—	—
Average wage within the following categories: ¹									
Lowest 25 percent	8.1	5.1	—	8.0	—	8.1	—	—	—
Second 25 percent	5.3	5.5	—	4.3	—	5.3	5.3	—	—
Third 25 percent	3.2	5.2	2.1	3.0	1.1	3.2	2.8	—	—
Highest 25 percent	3.9	3.5	2.2	—	—	3.9	4.2	1.8	—
Highest 10 percent	4.9	4.9	—	1.4	—	4.9	5.1	3.0	—
Establishment characteristic									
Goods-producing industries	3.1	3.4	—	4.1	—	3.1	3.2	—	—
Construction	—	—	—	11.5	—	—	—	—	—
Manufacturing	3.8	3.9	—	4.6	—	3.8	3.8	—	—
Service-providing industries	4.2	4.0	2.0	—	—	4.2	4.2	1.6	—
Trade, transportation, and utilities	4.4	5.4	—	6.5	—	4.4	2.5	—	—
Information	—	—	—	—	—	—	9.7	—	—
Financial activities	3.7	3.5	2.6	—	—	3.7	3.7	—	—
Finance and insurance	3.7	3.3	2.6	—	—	3.7	3.7	—	—
Credit intermediation and related activities	5.0	—	—	—	—	5.0	5.4	—	—
Insurance carriers and related activities	6.1	6.7	—	—	—	6.1	6.1	—	—
Professional and business services	10.7	10.8	—	—	—	10.7	8.0	—	—
Education and health services	12.3	10.3	—	—	—	12.3	—	—	—
Educational services	—	—	12.4	—	—	—	—	—	—
Junior colleges, colleges, and universities	—	5.9	7.5	—	—	—	—	—	—
Health care and social assistance	12.8	11.3	—	—	—	12.8	13.0	—	—

See footnotes at end of table.

Table 31. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2010—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
1 to 99 workers	7.0	9.4	—	—	—	7.0	6.7	—	—
1 to 49 workers	8.7	—	—	—	—	8.7	8.4	—	—
50 to 99 workers	—	9.8	—	—	—	—	—	—	—
100 workers or more	3.9	3.0	—	2.0	—	3.9	4.0	1.5	—
100 to 499 workers	3.9	5.1	—	3.5	—	3.9	3.9	—	—
500 workers or more	4.6	3.6	—	2.0	—	4.6	5.0	1.9	—
Geographic area									
New England	7.7	—	3.3	—	—	7.7	11.4	—	—
Middle Atlantic	5.0	—	3.7	—	—	5.0	3.1	—	—
East North Central	9.7	4.8	—	4.5	—	9.7	—	—	—
West North Central	3.1	4.3	—	2.8	—	3.1	2.2	—	—
South Atlantic	5.7	4.2	—	5.5	—	5.7	5.5	—	—
West South Central	5.7	8.5	—	—	—	5.7	5.3	—	—
Mountain	11.2	11.2	—	—	—	11.2	9.5	—	—
Pacific	—	11.6	3.3	—	—	—	—	—	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 32. Defined benefit plans: Summary of plan provisions, private industry workers, National Compensation Survey, 2010

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

Characteristics	Benefits subject to a maximum	Disability retirement benefits available
Worker characteristic		
All workers	27	58
Management, professional, and related	28	44
Management, business, and financial	34	41
Professional and related	24	45
Service	19	76
Sales and office	28	51
Sales and related	–	49
Office and administrative support	31	52
Natural resources, construction, and maintenance	18	81
Construction, extraction, farming, fishing, and forestry	–	84
Production, transportation, and material moving	32	75
Transportation and material moving	37	83
Full time	27	58
Part time	29	66
Union	24	83
Nonunion	28	45
Average wage within the following categories: ¹		
Lowest 25 percent	29	67
Second 25 percent	30	62
Third 25 percent	28	65
Highest 25 percent	25	51
Highest 10 percent	27	44
Establishment characteristic		
Goods-producing industries	28	69
Construction	–	84
Manufacturing	32	66
Service-providing industries	27	55
Trade, transportation, and utilities	30	73
Information	–	49
Financial activities	25	44
Finance and insurance	23	43
Credit intermediation and related activities	–	46
Insurance carriers and related activities	46	48
Professional and business services	48	–
Education and health services	19	54
Educational services	–	42
Junior colleges, colleges, and universities	–	40
Health care and social assistance	20	55

See footnotes at end of table.

Table 32. Defined benefit plans: Summary of plan provisions, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Benefits subject to a maximum	Disability retirement benefits available
1 to 99 workers	18	63
1 to 49 workers	—	64
50 to 99 workers	28	61
100 workers or more	29	57
100 to 499 workers	32	60
500 workers or more	28	56
Geographic area		
New England	23	44
Middle Atlantic	21	60
East North Central	31	58
West North Central	27	62
South Atlantic	25	60
West South Central	—	63
Pacific	—	57

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

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Table 32. Standard errors for defined benefit plans: Summary of plan provisions, private industry workers, National Compensation Survey, 2010

Characteristics	Benefits subject to a maximum	Disability retirement benefits available
Worker characteristic		
All workers	2.7	3.0
Management, professional, and related	4.4	4.6
Management, business, and financial	5.2	4.2
Professional and related	4.8	6.5
Service	5.5	7.2
Sales and office	3.2	3.5
Sales and related	–	6.9
Office and administrative support	3.4	3.4
Natural resources, construction, and maintenance	4.7	4.5
Construction, extraction, farming, fishing, and forestry	–	7.3
Production, transportation, and material moving	4.4	3.9
Transportation and material moving	6.8	4.3
Full time	2.8	3.0
Part time	5.4	6.3
Union	4.2	2.5
Nonunion	3.6	3.9
Average wage within the following categories: ¹		
Lowest 25 percent	6.7	7.8
Second 25 percent	4.2	5.1
Third 25 percent	3.3	3.9
Highest 25 percent	3.9	3.5
Highest 10 percent	5.2	4.1
Establishment characteristic		
Goods-producing industries	5.3	3.8
Construction	–	8.7
Manufacturing	6.3	4.9
Service-providing industries	3.1	3.6
Trade, transportation, and utilities	4.5	5.4
Information	–	11.6
Financial activities	3.5	4.3
Finance and insurance	3.4	4.1
Credit intermediation and related activities	–	6.7
Insurance carriers and related activities	6.9	7.4
Professional and business services	9.3	–
Education and health services	5.0	11.4
Educational services	–	11.6
Junior colleges, colleges, and universities	–	8.2
Health care and social assistance	5.4	12.6

See footnotes at end of table.

Table 32. Standard errors for defined benefit plans: Summary of plan provisions, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Benefits subject to a maximum	Disability retirement benefits available
1 to 99 workers	4.5	5.9
1 to 49 workers	—	8.1
50 to 99 workers	6.6	9.2
100 workers or more	3.3	3.3
100 to 499 workers	4.8	4.0
500 workers or more	3.9	4.4
Geographic area		
New England	6.2	8.2
Middle Atlantic	4.3	5.2
East North Central	6.6	7.8
West North Central	5.9	10.3
South Atlantic	4.5	4.8
West South Central	—	9.0
Pacific	—	8.6

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

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Table 33. Defined benefit plans: Availability of selected benefit features, private industry workers, National Compensation Survey, 2010

(In percent)

Characteristics	Lump sum at normal retirement		Disability retirement		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
Worker characteristic								
All workers	24	96	71	36	98	98	91	75
Management, professional, and related	16	95	54	33	100	98	90	79
Management, business, and financial	19	97	–	35	99	100	87	64
Professional and related	–	93	60	32	100	96	92	88
Service	–	97	85	–	100	98	94	84
Sales and office	38	98	67	30	100	99	94	56
Office and administrative support	34	97	68	29	100	99	93	62
Natural resources, construction, and maintenance	21	–	88	–	99	–	96	–
Construction, extraction, farming, fishing, and forestry	–	–	92	–	100	–	96	–
Production, transportation, and material moving	20	–	79	–	95	–	86	–
Transportation and material moving	24	–	83	–	96	–	91	–
Full time	22	95	70	37	98	98	90	75
Part time	39	100	79	–	98	95	96	72
Union	22	97	90	48	99	99	97	92
Nonunion	25	96	55	33	98	98	86	72
Average wage within the following categories: ¹								
Lowest 25 percent	49	–	77	–	97	–	95	–
Second 25 percent	21	98	74	37	97	99	87	70
Third 25 percent	29	99	75	41	97	99	91	76
Highest 25 percent	16	93	65	33	100	98	91	77
Highest 10 percent	–	93	52	34	100	97	89	78
Establishment characteristic								
Goods-producing industries	20	–	77	–	97	–	86	–
Manufacturing	–	–	75	–	97	–	83	–
Service-providing industries	25	98	68	35	99	98	93	72
Trade, transportation, and utilities	34	–	80	–	97	–	96	–
Financial activities	28	–	63	–	100	–	94	–
Finance and insurance	30	–	61	–	100	–	93	–
Education and health services	–	97	71	–	100	94	91	89
Health care and social assistance	–	97	76	–	100	94	91	90

See footnotes at end of table.

Table 33. Defined benefit plans: Availability of selected benefit features, private industry workers, National Compensation Survey, 2010—Continued

(In percent)

Characteristics	Lump sum at normal retirement		Disability retirement		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
1 to 99 workers	37	—	72	—	96	—	93	—
1 to 49 workers	—	—	80	—	100	—	100	—
50 to 99 workers	30	—	—	—	89	—	82	—
100 workers or more	20	96	71	34	99	98	90	78
100 to 499 workers	26	100	67	35	98	100	89	64
500 workers or more	16	95	73	34	100	97	91	82
Geographic area								
New England	—	—	—	—	100	—	80	—
Middle Atlantic	10	99	64	52	100	99	87	77
East North Central	24	100	80	—	98	99	90	81
West North Central	33	—	77	—	96	—	90	—
South Atlantic	—	88	70	42	100	100	85	73
West South Central	—	—	69	—	99	—	99	—
Mountain	—	—	65	—	94	—	90	—
Pacific	—	—	73	—	100	—	99	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

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Table 33. Standard errors for defined benefit plans: Availability of selected benefit features, private industry workers, National Compensation Survey, 2010

Characteristics	Lump sum at normal retirement		Disability retirement		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
Worker characteristic								
All workers	3.7	1.8	3.0	5.0	0.7	0.7	1.9	3.9
Management, professional, and related	4.1	2.5	6.1	6.6	0.3	1.3	3.8	4.3
Management, business, and financial	5.0	1.8	—	4.5	0.4	0.0	6.6	5.0
Professional and related	—	3.6	6.0	9.0	0.4	2.1	3.4	3.7
Service	—	2.7	5.4	—	0.0	1.3	3.1	7.0
Sales and office	4.8	1.0	4.4	4.8	0.2	0.3	1.6	6.1
Office and administrative support	5.5	1.3	4.1	5.0	0.2	0.4	2.0	5.9
Natural resources, construction, and maintenance	4.6	—	3.7	—	0.8	—	2.2	—
Construction, extraction, farming, fishing, and forestry	—	—	4.9	—	0.0	—	3.6	—
Production, transportation, and material moving	4.4	—	4.0	—	2.2	—	3.6	—
Transportation and material moving	5.7	—	4.4	—	3.0	—	3.3	—
Full time	3.9	1.9	3.5	4.9	0.8	0.7	2.1	3.8
Part time	6.2	0.0	5.4	—	1.4	3.3	2.1	9.9
Union	3.5	2.4	2.0	10.0	0.7	0.6	1.1	4.7
Nonunion	5.6	1.9	4.8	5.5	1.3	0.9	2.9	4.6
Average wage within the following categories: ¹								
Lowest 25 percent	7.3	—	7.1	—	2.0	—	2.5	—
Second 25 percent	4.6	1.9	4.3	8.6	2.3	0.5	3.8	7.4
Third 25 percent	8.0	0.4	4.7	5.2	1.5	0.6	2.6	4.1
Highest 25 percent	3.5	3.0	4.9	5.5	0.2	1.2	2.7	3.9
Highest 10 percent	—	3.2	6.5	6.4	0.4	2.1	4.3	3.9
Establishment characteristic								
Goods-producing industries	4.5	—	4.2	—	1.9	—	3.7	—
Manufacturing	—	—	5.3	—	2.4	—	4.6	—
Service-providing industries	4.5	1.6	3.8	5.5	0.7	0.9	2.0	4.8
Trade, transportation, and utilities	5.1	—	4.6	—	2.0	—	2.0	—
Financial activities	7.1	—	5.7	—	0.0	—	3.5	—
Finance and insurance	7.3	—	6.0	—	0.0	—	3.7	—
Education and health services	—	2.5	6.5	—	0.0	4.0	3.9	6.0
Health care and social assistance	—	2.6	7.6	—	0.0	4.1	4.4	5.7

See footnotes at end of table.

Table 33. Standard errors for defined benefit plans: Availability of selected benefit features, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Lump sum at normal retirement		Disability retirement		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
1 to 99 workers	11.0	—	6.3	—	2.6	—	3.3	—
1 to 49 workers	—	—	7.2	—	0.0	—	0.2	—
50 to 99 workers	6.7	—	—	—	6.2	—	7.7	—
100 workers or more	3.0	1.6	3.3	5.5	0.7	0.9	2.0	4.1
100 to 499 workers	5.5	0.0	6.0	8.6	1.6	0.4	3.9	8.0
500 workers or more	2.9	2.2	3.4	6.5	0.2	1.2	2.3	4.2
Geographic area								
New England	—	—	—	—	0.0	—	12.2	—
Middle Atlantic	1.9	0.4	5.7	6.0	0.0	0.4	3.9	4.5
East North Central	5.2	0.1	4.4	—	1.7	0.8	3.9	8.5
West North Central	8.7	—	12.5	—	4.0	—	8.9	—
South Atlantic	—	8.9	6.6	7.8	0.0	0.0	6.1	6.4
West South Central	—	—	8.4	—	0.8	—	0.8	—
Mountain	—	—	11.4	—	4.6	—	6.9	—
Pacific	—	—	11.1	—	0.1	—	0.4	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 34. Defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	27	30	30	35	35	40	72	1
Management, professional, and related	100	28	30	30	35	35	40	72	1
Management, business, and financial	100	34	30	30	35	35	40	66	1
Professional and related	100	24	30	30	35	35	40	75	1
Service	100	19	30	35	35	40	40	81	(¹)
Sales and office	100	28	30	30	35	40	45	71	1
Sales and related	100	—	—	—	—	—	—	86	—
Office and administrative support	100	31	30	30	35	40	45	67	2
Natural resources, construction, and maintenance	100	18	25	30	30	35	35	81	1
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	78	—
Production, transportation, and material moving	100	32	25	30	30	35	35	68	—
Transportation and material moving	100	37	30	30	35	35	35	63	—
Full time	100	27	30	30	35	35	40	73	1
Part time	100	29	30	35	40	45	45	71	1
Union	100	24	30	30	35	40	45	75	(¹)
Nonunion	100	28	28	30	35	35	40	71	1
Average wage within the following categories: ²									
Lowest 25 percent	100	29	30	30	40	45	45	71	—
Second 25 percent	100	30	25	30	35	35	35	70	(¹)
Third 25 percent	100	28	30	30	35	35	40	72	1
Highest 25 percent	100	25	30	30	35	35	40	74	1
Highest 10 percent	100	27	30	30	35	35	40	72	1
Establishment characteristic									
Goods-producing industries	100	28	25	30	30	35	35	72	1
Construction	100	—	—	—	—	—	—	88	—
Manufacturing	100	32	25	30	30	35	35	68	—
Service-providing industries	100	27	30	30	35	35	40	73	1
Trade, transportation, and utilities	100	30	30	30	35	40	45	70	—
Information	100	—	—	—	—	—	—	87	—
Financial activities	100	25	30	30	35	40	44	73	2
Finance and insurance	100	23	28	30	35	40	44	75	2
Credit intermediation and related activities	100	—	—	—	—	—	—	91	—
Insurance carriers and related activities	100	46	30	30	35	40	40	46	7
Professional and business services	100	48	30	30	35	35	35	52	—
Education and health services	100	19	30	35	35	35	35	80	1
Educational services	100	—	—	—	—	—	—	92	—
Junior colleges, colleges, and universities	100	—	—	—	—	—	—	96	—
Health care and social assistance	100	20	30	35	35	35	35	79	1

See footnotes at end of table.

Table 34. Defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	18	28	30	34	35	45	81	1
1 to 49 workers	100	—	—	—	—	—	—	87	—
50 to 99 workers	100	28	25	30	35	35	45	71	2
100 workers or more	100	29	30	30	35	35	40	70	1
100 to 499 workers	100	32	30	30	35	35	45	68	—
500 workers or more	100	28	30	30	35	35	40	71	1
Geographic area									
New England	100	23	25	25	30	30	40	75	2
Middle Atlantic	100	21	30	30	30	35	40	76	2
East North Central	100	31	30	30	35	35	45	69	(¹)
West North Central	100	27	25	30	35	35	40	73	(¹)
South Atlantic	100	25	25	30	35	35	40	75	—
West South Central	100	—	—	—	—	—	—	65	—
Mountain	100	—	—	—	—	—	—	74	—
Pacific	100	—	—	—	—	—	—	73	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 34. Standard errors for defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2010

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	2.7	0.0	0.0	0.2	0.0	0.0	2.7	0.3
Management, professional, and related	4.4	0.0	0.0	0.0	0.0	0.0	4.5	0.4
Management, business, and financial	5.2	0.0	0.0	0.6	0.0	0.0	5.3	0.5
Professional and related	4.8	0.0	0.0	0.0	0.0	1.7	4.9	0.3
Service	5.5	6.4	0.0	0.0	0.0	6.1	5.5	0.1
Sales and office	3.2	0.0	0.0	0.0	5.7	0.0	3.2	0.6
Sales and related	—	—	—	—	—	—	5.6	—
Office and administrative support	3.4	1.2	0.0	0.0	5.1	0.0	3.5	0.8
Natural resources, construction, and maintenance	4.7	7.3	4.0	0.0	5.5	0.0	4.9	1.4
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	8.1	—
Production, transportation, and material moving	4.4	5.5	0.0	4.0	0.0	0.0	4.4	—
Transportation and material moving	6.8	0.0	1.4	0.0	0.0	2.6	6.8	—
Full time	2.8	0.6	0.0	1.1	0.0	1.7	2.8	0.4
Part time	5.4	4.8	0.0	7.3	0.0	0.0	5.4	0.4
Union	4.2	0.0	0.0	0.0	4.8	1.7	4.2	0.3
Nonunion	3.6	3.4	0.0	1.1	0.0	4.2	3.6	0.4
Average wage within the following categories: ¹								
Lowest 25 percent	6.7	0.0	6.7	6.7	0.0	0.0	6.7	—
Second 25 percent	4.2	7.1	0.0	0.0	0.0	9.5	4.2	0.2
Third 25 percent	3.3	3.2	0.0	4.3	0.0	3.5	3.3	0.4
Highest 25 percent	3.9	0.0	0.0	1.1	0.0	0.0	3.9	0.5
Highest 10 percent	5.2	0.0	0.0	0.8	0.0	1.4	5.3	0.7
Establishment characteristic								
Goods-producing industries	5.3	0.0	3.4	0.0	2.2	0.0	5.3	0.5
Construction	—	—	—	—	—	—	6.0	—
Manufacturing	6.3	1.4	0.0	0.0	2.2	0.0	6.3	—
Service-providing industries	3.1	0.0	0.0	0.0	1.7	5.1	3.1	0.3
Trade, transportation, and utilities	4.5	0.0	3.3	0.0	5.9	0.0	4.5	—
Information	—	—	—	—	—	—	7.0	—
Financial activities	3.5	2.5	0.0	0.0	1.0	5.8	3.5	1.4
Finance and insurance	3.4	2.6	1.4	0.0	2.4	4.7	3.7	1.4
Credit intermediation and related activities	—	—	—	—	—	—	3.0	—
Insurance carriers and related activities	6.9	2.3	3.3	1.7	1.7	6.5	7.7	4.2
Professional and business services	9.3	0.0	3.4	1.2	0.0	7.3	9.3	—
Education and health services	5.0	0.0	7.4	0.0	0.0	0.0	5.2	0.5
Educational services	—	—	—	—	—	—	6.4	—
Junior colleges, colleges, and universities	—	—	—	—	—	—	3.7	—
Health care and social assistance	5.4	0.0	6.6	0.0	0.0	0.0	5.6	0.5

See footnotes at end of table.

Table 34. Standard errors for defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	4.5	3.2	1.6	1.3	0.0	9.5	4.5	0.6
1 to 49 workers	—	—	—	—	—	—	5.2	—
50 to 99 workers	6.6	6.5	2.0	2.2	0.0	14.1	6.7	1.7
100 workers or more	3.3	0.0	0.0	1.0	0.0	0.0	3.3	0.3
100 to 499 workers	4.8	0.0	0.0	2.6	1.0	3.5	4.8	—
500 workers or more	3.9	3.7	0.0	0.0	0.0	0.0	3.9	0.5
Geographic area								
New England	6.2	0.0	4.2	1.8	0.0	5.0	7.3	2.3
Middle Atlantic	4.3	2.5	0.0	5.2	0.0	5.0	4.4	1.6
East North Central	6.6	0.0	0.0	0.8	3.1	2.2	6.6	0.3
West North Central	5.9	7.1	7.1	0.0	8.0	7.1	5.9	0.1
South Atlantic	4.5	6.3	5.3	0.0	0.0	1.0	4.5	—
West South Central	—	—	—	—	—	—	12.3	—
Mountain	—	—	—	—	—	—	11.0	—
Pacific	—	—	—	—	—	—	10.2	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 35. Defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Immediate full vesting	Cliff vesting ¹	Years required for cliff vesting		Graded vesting ²	Not determinable
				Mean	Median		
Worker characteristic							
All workers	100	5	81	5	5	—	—
Management, professional, and related	100	9	75	5	5	—	—
Management, business, and financial	100	10	79	4	5	—	—
Professional and related	100	8	73	5	5	—	—
Service	100	—	73	5	5	—	1
Sales and office	100	—	87	5	5	—	4
Sales and related	100	—	93	4	5	—	3
Office and administrative support	100	—	85	5	5	—	4
Natural resources, construction, and maintenance	100	—	90	5	5	—	1
Construction, extraction, farming, fishing, and forestry	100	—	92	5	5	—	—
Production, transportation, and material moving	100	—	86	5	5	—	4
Transportation and material moving	100	—	91	5	5	—	1
Full time	100	6	80	5	5	—	—
Part time	100	—	89	5	5	—	1
Union	100	—	91	5	5	5	—
Nonunion	100	6	76	5	5	—	—
Average wage within the following categories: ³							
Lowest 25 percent	100	—	86	5	5	—	(⁴)
Second 25 percent	100	—	84	5	5	—	5
Third 25 percent	100	—	81	5	5	—	3
Highest 25 percent	100	7	79	5	5	—	—
Highest 10 percent	100	11	76	5	5	—	—
Establishment characteristic							
Goods-producing industries	100	—	84	5	5	—	5
Construction	100	—	94	5	5	—	—
Manufacturing	100	—	81	5	5	—	7
Service-providing industries	100	5	80	5	5	—	—
Trade, transportation, and utilities	100	—	88	5	5	—	2
Information	100	—	82	5	5	—	7
Financial activities	100	—	94	4	5	—	3
Finance and insurance	100	—	95	4	5	—	3
Credit intermediation and related activities	100	—	96	4	—	—	—
Insurance carriers and related activities	100	—	91	4	5	—	9
Professional and business services	100	—	70	5	5	—	12
Education and health services	100	—	65	5	5	—	(⁴)
Educational services	100	—	98	5	5	—	1
Junior colleges, colleges, and universities	100	—	97	5	5	—	1
Health care and social assistance	100	—	62	5	5	—	—

See footnotes at end of table.

Table 35. Defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	Immediate full vesting	Cliff vesting ¹	Years required for cliff vesting		Graded vesting ²	Not determinable
				Mean	Median		
1 to 99 workers	100	—	82	5	5	—	—
1 to 49 workers	100	—	77	4	5	—	—
50 to 99 workers	100	—	91	5	5	—	—
100 workers or more	100	6	81	5	5	—	—
100 to 499 workers	100	—	86	5	5	—	7
500 workers or more	100	7	79	5	5	—	—
Geographic area							
New England	100	—	72	5	5	—	11
Middle Atlantic	100	—	94	5	5	—	3
East North Central	100	—	67	5	5	—	5
West North Central	100	—	90	5	5	—	4
South Atlantic	100	—	86	5	5	—	6
West South Central	100	—	91	5	5	—	(⁴)
Mountain	100	—	91	4	5	—	3
Pacific	100	—	75	5	5	—	(⁴)

¹ An employee is not entitled to any accrued benefits until satisfying the requirement for 100 percent vesting.

² An employee is entitled to a gradually increasing share of benefits determined by years of service, eventually reaching 100 percent vesting status.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

⁴ Less than 0.5.

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/glossary20102011.htm.

Table 35. Standard errors for defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2010

Characteristics	Immediate full vesting	Cliff vesting ¹	Years required for cliff vesting		Graded vesting ²	Not determinable
			Mean	Median		
Worker characteristic						
All workers	1.2	3.5	(³)	0.0	—	—
Management, professional, and related	2.3	5.9	0.1	0.0	—	—
Management, business, and financial	2.8	3.4	0.1	0.0	—	—
Professional and related	2.4	8.8	0.1	0.0	—	—
Service	—	13.3	(³)	0.0	—	0.6
Sales and office	—	3.5	0.1	0.0	—	1.4
Sales and related	—	3.1	0.2	0.0	—	2.4
Office and administrative support	—	4.3	0.1	0.0	—	1.4
Natural resources, construction, and maintenance	—	3.1	(³)	0.0	—	0.9
Construction, extraction, farming, fishing, and forestry	—	5.5	(³)	0.0	—	—
Production, transportation, and material moving	—	3.6	(³)	0.0	—	1.8
Transportation and material moving	—	4.2	(³)	0.0	—	0.8
Full time	1.4	3.4	(³)	0.0	—	—
Part time	—	5.9	(³)	0.0	—	1.0
Union	—	1.7	(³)	0.0	1.4	—
Nonunion	1.7	5.0	0.1	0.0	—	—
Average wage within the following categories: ⁴						
Lowest 25 percent	—	6.8	0.1	0.0	—	0.1
Second 25 percent	—	5.9	(³)	0.0	—	2.0
Third 25 percent	—	6.5	(³)	0.0	—	1.0
Highest 25 percent	1.9	3.8	0.1	0.0	—	—
Highest 10 percent	3.1	4.4	0.1	0.0	—	—
Establishment characteristic						
Goods-producing industries	—	4.3	(³)	0.0	—	2.1
Construction	—	6.1	(³)	0.0	—	—
Manufacturing	—	5.4	0.1	0.0	—	2.6
Service-providing industries	1.4	4.6	(³)	0.0	—	—
Trade, transportation, and utilities	—	3.8	(³)	0.0	—	1.2
Information	—	6.4	(³)	0.0	—	5.3
Financial activities	—	1.8	0.1	0.0	—	1.5
Finance and insurance	—	1.8	0.1	0.0	—	1.5
Credit intermediation and related activities	—	2.2	0.1	—	—	—
Insurance carriers and related activities	—	4.5	0.1	0.0	—	4.5
Professional and business services	—	8.1	0.1	0.0	—	5.9
Education and health services	—	14.5	0.1	0.0	—	(³)
Educational services	—	0.9	0.1	0.0	—	0.5
Junior colleges, colleges, and universities	—	1.7	0.1	0.0	—	0.9
Health care and social assistance	—	15.4	0.1	0.0	—	—

See footnotes at end of table.

Table 35. Standard errors for defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Immediate full vesting	Cliff vesting ¹	Years required for cliff vesting		Graded vesting ²	Not determinable
			Mean	Median		
1 to 99 workers	—	9.7	0.1	0.0	—	—
1 to 49 workers	—	13.8	0.1	0.0	—	—
50 to 99 workers	—	3.9	(³)	0.0	—	—
100 workers or more	1.4	4.1	(³)	0.0	—	—
100 to 499 workers	—	3.3	(³)	0.0	—	2.4
500 workers or more	1.8	5.7	(³)	0.0	—	—
Geographic area						
New England	—	9.3	0.2	0.0	—	7.8
Middle Atlantic	—	1.7	(³)	0.0	—	1.4
East North Central	—	9.4	(³)	0.0	—	1.3
West North Central	—	3.7	0.1	0.0	—	3.3
South Atlantic	—	5.3	0.1	0.0	—	4.6
West South Central	—	4.2	0.1	0.0	—	(³)
Mountain	—	2.5	0.2	0.0	—	2.4
Pacific	—	8.9	0.2	0.0	—	0.3

¹ An employee is not entitled to any accrued benefits until satisfying the requirement for 100 percent vesting.

² An employee is entitled to a gradually increasing share of benefits determined by years of service, eventually reaching 100 percent vesting status.

³ Less than 0.05.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 36. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2010

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Total	Flat percent per year of service	Flat percent per year of service					Percent per year varies	Percent per year varies by			Other
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		Service	Earnings	Earnings and service	
Worker characteristic												
All workers	100	57	1.00	1.33	1.60	1.70	1.76	37	15	14	8	6
Management, professional, and related	100	56	1.00	1.50	1.50	1.60	1.80	-	-	15	-	-
Management, business, and financial	100	50	0.90	1.50	1.50	1.60	1.80	-	-	-	-	-
Professional and related	100	59	1.00	1.25	1.50	1.60	1.76	-	-	20	-	-
Service	100	82	1.25	1.60	1.70	1.70	1.76	-	-	-	-	-
Sales and office	100	-	-	-	-	-	-	54	-	-	-	23
Office and administrative support	100	50	1.00	1.25	1.50	1.70	1.75	-	-	18	18	-
Production, transportation, and material moving	100	48	1.00	1.10	1.33	1.60	1.70	-	-	-	-	-
Full time	100	59	1.00	1.33	1.60	1.70	1.76	35	16	14	6	6
Part time	100	-	-	-	-	-	-	65	-	19	-	-
Union	100	59	1.25	1.60	1.67	1.76	1.76	-	-	-	-	-
Nonunion	100	56	1.00	1.25	1.50	1.70	1.75	-	16	15	-	-
Average wage within the following categories: ¹												
Second 25 percent	100	45	1.00	1.25	1.33	1.76	1.76	-	-	17	-	-
Third 25 percent	100	64	1.00	1.25	1.67	1.70	1.76	-	-	-	-	-
Highest 25 percent	100	59	1.00	1.50	1.60	1.67	1.75	-	24	11	-	-
Highest 10 percent	100	56	1.25	1.50	1.50	1.60	1.70	-	-	-	-	-
Establishment characteristic												
Goods-producing industries	100	54	1.10	1.33	1.33	1.60	1.60	-	-	-	-	-
Service-providing industries	100	58	1.00	1.35	1.60	1.70	1.76	-	-	15	10	-
Trade, transportation, and utilities	100	58	1.00	1.50	1.67	1.75	1.76	-	-	-	-	-
Financial activities	100	-	-	-	-	-	-	53	-	-	-	26
Finance and insurance	100	-	-	-	-	-	-	57	-	-	-	29
Education and health services	100	66	1.00	1.25	1.70	1.70	1.76	-	-	-	-	-
Health care and social assistance	100	65	1.00	1.25	1.70	1.70	1.75	-	-	-	-	-
100 workers or more	100	55	1.00	1.25	1.50	1.67	1.76	38	18	15	5	7
100 to 499 workers	100	-	-	-	-	-	-	50	-	-	-	-
500 workers or more	100	62	1.00	1.33	1.50	1.67	1.80	31	-	17	-	7
Geographic area												
Middle Atlantic	100	66	1.25	1.25	1.50	1.76	1.85	-	-	-	-	-
East North Central	100	-	-	-	-	-	-	49	-	31	-	-
West North Central	100	56	0.70	0.90	1.33	1.50	1.75	-	-	-	-	-
South Atlantic	100	-	-	-	-	-	-	51	-	-	-	-
Pacific	100	62	1.35	1.70	1.70	1.70	1.70	-	-	-	-	-

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 36. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2010

Characteristics	Flat percent per year of service	Flat percent per year of service					Percent per year varies	Percent per year varies by			Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		Service	Earnings	Earnings and service	
Worker characteristic											
All workers	4.3	0.09	0.09	0.11	0.01	(¹)	3.9	3.7	2.7	1.7	1.7
Management, professional, and related	6.1	0.09	0.20	0.06	0.06	0.10	-	-	3.6	-	-
Management, business, and financial	10.0	0.28	0.00	0.03	0.06	0.22	-	-	-	-	-
Professional and related	5.3	0.05	0.24	0.11	0.07	0.15	-	-	4.9	-	-
Service	8.4	0.12	0.20	0.01	0.08	0.00	-	-	-	-	-
Sales and office	-	-	-	-	-	-	6.7	-	-	-	5.5
Office and administrative support	7.6	0.20	0.07	0.13	0.02	0.06	-	-	5.3	4.7	-
Production, transportation, and material moving	8.5	0.14	0.09	0.04	0.28	0.04	-	-	-	-	-
Full time	4.6	0.07	0.10	0.12	0.01	0.01	4.2	4.0	2.8	1.4	1.7
Part time	-	-	-	-	-	-	8.6	-	5.1	-	-
Union	5.8	0.00	0.05	0.01	(¹)	0.13	-	-	-	-	-
Nonunion	5.8	0.04	0.11	0.07	0.05	0.06	-	4.7	3.1	-	-
Average wage within the following categories: ²											
Second 25 percent	10.6	0.07	0.07	0.23	0.00	0.02	-	-	5.0	-	-
Third 25 percent	8.7	0.10	0.21	0.14	0.00	0.07	-	-	-	-	-
Highest 25 percent	6.3	0.24	0.08	0.15	0.02	0.03	-	6.9	3.0	-	-
Highest 10 percent	9.0	0.06	0.10	0.08	0.00	0.04	-	-	-	-	-
Establishment characteristic											
Goods-producing industries	8.2	0.00	0.16	0.16	0.03	0.00	-	-	-	-	-
Service-providing industries	5.3	0.07	0.23	0.11	0.01	0.04	-	-	3.0	2.2	-
Trade, transportation, and utilities	8.1	0.25	0.29	0.03	0.04	0.00	-	-	-	-	-
Financial activities	-	-	-	-	-	-	7.2	-	-	7.4	-
Finance and insurance	-	-	-	-	-	-	8.7	-	-	8.2	-
Education and health services	10.8	0.06	0.22	0.21	0.00	0.11	-	-	-	-	-
Health care and social assistance	11.4	0.09	0.27	0.36	0.00	0.08	-	-	-	-	-
100 workers or more	3.9	0.07	0.05	0.00	0.09	0.06	4.0	4.4	2.8	1.2	2.0
100 to 499 workers	-	-	-	-	-	-	9.2	-	-	-	-
500 workers or more	4.0	0.11	0.10	0.10	0.08	0.07	3.9	-	3.7	-	1.7
Geographic area											
Middle Atlantic	4.6	0.00	0.00	0.25	0.00	0.06	-	-	-	-	-
East North Central	-	-	-	-	-	-	6.3	-	5.6	-	-
West North Central	7.4	0.35	0.04	0.33	0.21	0.08	-	-	-	-	-
South Atlantic	-	-	-	-	-	-	6.1	-	-	-	-
Pacific	17.1	0.38	0.19	0.00	0.00	0.00	-	-	-	-	-

¹ Less than 0.005.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 37. Traditional defined benefit plans: Definition of terminal earnings, private industry workers, National Compensation Survey, 2010

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Total	Three years			Five years			Other period	Not determinable
		Total	High three	High consecutive three	Total	High five	High consecutive five		
Worker characteristic									
All workers	100	13	11	—	81	26	53	6	(¹)
Management, professional, and related	100	—	—	—	82	18	61	—	(¹)
Management, business, and financial	100	—	—	—	81	—	64	—	—
Professional and related	100	—	—	—	82	23	59	—	(¹)
Service	100	—	—	—	91	64	—	—	(¹)
Sales and office	100	—	—	—	78	—	57	—	(¹)
Office and administrative support	100	—	—	—	77	—	52	—	(¹)
Production, transportation, and material moving	100	—	—	—	77	—	58	—	—
Full time	100	14	12	—	80	27	51	6	(¹)
Part time	100	—	—	—	89	—	72	—	(¹)
Union	100	—	—	—	76	30	46	—	—
Nonunion	100	14	11	—	82	25	55	4	(¹)
Average wage within the following categories: ²									
Second 25 percent	100	—	—	—	87	38	48	—	(¹)
Third 25 percent	100	—	—	—	82	—	46	—	(¹)
Highest 25 percent	100	—	—	—	77	16	59	7	—
Highest 10 percent	100	—	—	—	77	—	60	—	—
Establishment characteristic									
Goods-producing industries	100	32	27	—	66	—	43	—	—
Service-providing industries	100	—	—	—	84	27	55	8	—
Trade, transportation, and utilities	100	—	—	—	72	—	48	—	—
Financial activities	100	—	—	—	90	—	64	—	—
Finance and insurance	100	—	—	—	89	—	63	—	—
Education and health services	100	—	—	—	94	—	49	—	1
Health care and social assistance	100	—	—	—	99	—	—	—	1
100 workers or more	100	14	12	—	78	19	58	8	(¹)
100 to 499 workers	100	—	—	—	80	—	59	10	—
500 workers or more	100	—	—	—	77	18	57	—	(¹)
Geographic area									
Middle Atlantic	100	—	—	—	85	—	58	—	—
East North Central	100	—	—	—	78	23	52	—	1
West North Central	100	—	—	—	94	—	60	—	(¹)
South Atlantic	100	—	—	—	84	—	65	—	—
Pacific	100	—	—	—	93	—	—	—	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 37. Standard errors for traditional defined benefit plans: Definition of terminal earnings, private industry workers, National Compensation Survey, 2010

Characteristics	Three years			Five years			Other period	Not determinable
	Total	High three	High consecutive three	Total	High five	High consecutive five		
Worker characteristic								
All workers	3.2	2.8	–	3.5	6.4	4.9	1.5	0.2
Management, professional, and related	–	–	–	5.3	4.3	7.0	–	0.3
Management, business, and financial	–	–	–	6.5	–	8.3	–	–
Professional and related	–	–	–	5.8	5.1	8.2	–	0.4
Service	–	–	–	4.3	14.4	–	–	0.4
Sales and office	–	–	–	6.5	–	7.4	–	0.2
Office and administrative support	–	–	–	7.3	–	7.8	–	0.2
Production, transportation, and material moving	–	–	–	6.0	–	8.1	–	–
Full time	3.4	3.0	–	3.9	6.6	5.3	1.5	0.2
Part time	–	–	–	4.9	–	8.3	–	0.3
Union	–	–	–	6.0	7.1	5.9	–	–
Nonunion	3.6	3.1	–	4.0	7.5	6.6	1.2	0.2
Average wage within the following categories: ¹								
Second 25 percent	–	–	–	4.1	7.5	6.1	–	0.5
Third 25 percent	–	–	–	6.0	–	9.5	–	0.1
Highest 25 percent	–	–	–	5.6	4.2	6.8	1.9	–
Highest 10 percent	–	–	–	8.2	–	9.7	–	–
Establishment characteristic								
Goods-producing industries	7.9	6.5	–	7.8	–	8.4	–	–
Service-providing industries	–	–	–	3.4	7.7	5.5	1.9	–
Trade, transportation, and utilities	–	–	–	6.1	–	7.4	–	–
Financial activities	–	–	–	4.2	–	7.7	–	–
Finance and insurance	–	–	–	4.6	–	8.1	–	–
Education and health services	–	–	–	2.6	–	14.1	–	0.7
Health care and social assistance	–	–	–	0.8	–	–	–	0.8
100 workers or more	3.4	2.8	–	3.8	3.5	4.8	1.8	0.2
100 to 499 workers	–	–	–	5.0	–	8.7	2.8	–
500 workers or more	–	–	–	5.1	3.5	5.5	–	0.4
Geographic area								
Middle Atlantic	–	–	–	6.9	–	8.1	–	–
East North Central	–	–	–	9.6	6.1	7.8	–	1.0
West North Central	–	–	–	4.9	–	14.3	–	0.3
South Atlantic	–	–	–	5.8	–	5.7	–	–
Pacific	–	–	–	7.3	–	–	–	–

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 38. Traditional defined benefit plans: Availability of lump sum benefits at retirement, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
			Full lump sum	Partial lump sum with reduced annuity		
Worker characteristic						
All workers	100	24	17	7	75	1
Management, professional, and related	100	16	—	—	84	—
Management, business, and financial	100	19	—	—	81	—
Professional and related	100	—	—	—	85	—
Service	100	—	—	—	72	—
Sales and office	100	38	24	14	62	(¹)
Office and administrative support	100	34	—	—	66	(¹)
Natural resources, construction, and maintenance	100	21	—	—	79	—
Construction, extraction, farming, fishing, and forestry	100	—	—	—	81	—
Production, transportation, and material moving	100	20	—	—	77	3
Transportation and material moving	100	24	—	—	71	4
Full time	100	22	17	4	77	1
Part time	100	39	—	—	59	2
Union	100	22	9	13	76	1
Nonunion	100	25	—	—	74	1
Average wage within the following categories: ²						
Lowest 25 percent	100	49	—	—	49	3
Second 25 percent	100	21	—	—	79	—
Third 25 percent	100	29	—	—	69	2
Highest 25 percent	100	16	—	—	84	(¹)
Highest 10 percent	100	—	—	—	84	—
Establishment characteristic						
Goods-producing industries	100	20	—	—	80	—
Manufacturing	100	—	—	—	85	—
Service-providing industries	100	25	18	7	73	1
Trade, transportation, and utilities	100	34	—	—	62	4
Financial activities	100	28	—	—	72	—
Finance and insurance	100	30	—	—	70	—
Education and health services	100	—	—	—	71	—
Health care and social assistance	100	—	—	—	67	—

See footnotes at end of table.

Table 38. Traditional defined benefit plans: Availability of lump sum benefits at retirement, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
			Full lump sum	Partial lump sum with reduced annuity		
1 to 99 workers	100	37	—	—	59	4
1 to 49 workers	100	—	—	—	59	—
50 to 99 workers	100	30	—	—	59	11
100 workers or more	100	20	12	8	80	(¹)
100 to 499 workers	100	26	—	—	74	(¹)
500 workers or more	100	16	11	5	84	(¹)
Geographic area						
New England	100	—	—	—	85	—
Middle Atlantic	100	10	—	—	90	—
East North Central	100	24	—	—	74	2
West North Central	100	33	—	—	63	4
South Atlantic	100	—	—	—	80	—
West South Central	100	—	—	—	73	—
Mountain	100	—	—	—	62	—
Pacific	100	—	—	—	61	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 38. Standard errors for traditional defined benefit plans: Availability of lump sum benefits at retirement, private industry workers, National Compensation Survey, 2010

Characteristics	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
Worker characteristic					
All workers	3.7	3.6	1.6	3.7	0.5
Management, professional, and related	4.1	—	—	4.1	—
Management, business, and financial	5.0	—	—	5.0	—
Professional and related	—	—	—	4.4	—
Service	—	—	—	16.4	—
Sales and office	4.8	4.8	4.0	4.8	0.3
Office and administrative support	5.5	—	—	5.5	0.2
Natural resources, construction, and maintenance	4.6	—	—	4.6	—
Construction, extraction, farming, fishing, and forestry	—	—	—	7.8	—
Production, transportation, and material moving	4.4	—	—	4.3	1.8
Transportation and material moving	5.7	—	—	6.3	3.0
Full time	3.9	3.9	1.1	3.9	0.6
Part time	6.2	—	—	6.4	1.4
Union	3.5	1.9	3.3	3.5	0.7
Nonunion	5.6	—	—	5.6	0.8
Average wage within the following categories: ¹					
Lowest 25 percent	7.3	—	—	7.3	2.0
Second 25 percent	4.6	—	—	4.6	—
Third 25 percent	8.0	—	—	7.8	1.5
Highest 25 percent	3.5	—	—	3.5	0.1
Highest 10 percent	—	—	—	5.3	—
Establishment characteristic					
Goods-producing industries	4.5	—	—	4.5	—
Manufacturing	—	—	—	5.3	—
Service-providing industries	4.5	4.6	1.8	4.6	0.7
Trade, transportation, and utilities	5.1	—	—	5.3	2.0
Financial activities	7.1	—	—	7.1	—
Finance and insurance	7.3	—	—	7.3	—
Education and health services	—	—	—	13.8	—
Health care and social assistance	—	—	—	15.5	—

See footnotes at end of table.

Table 38. Standard errors for traditional defined benefit plans: Availability of lump sum benefits at retirement, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
1 to 99 workers	11.0	—	—	10.5	2.6
1 to 49 workers	—	—	—	16.1	—
50 to 99 workers	6.7	—	—	8.7	6.2
100 workers or more	3.0	2.5	2.0	3.0	0.1
100 to 499 workers	5.5	—	—	5.5	0.2
500 workers or more	2.9	2.6	1.3	2.9	0.1
Geographic area					
New England	—	—	—	12.8	—
Middle Atlantic	1.9	—	—	1.9	—
East North Central	5.2	—	—	5.5	1.6
West North Central	8.7	—	—	5.5	4.0
South Atlantic	—	—	—	6.4	—
West South Central	—	—	—	15.3	—
Mountain	—	—	—	14.2	—
Pacific	—	—	—	15.5	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 39. Traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
			Immediate ¹	Deferred	Not determinable		
Worker characteristic							
All workers	100	71	47	23	1	17	12
Management, professional, and related	100	54	33	20	1	28	18
Professional and related	100	60	36	22	2	27	13
Service	100	85	56	—	—	—	—
Sales and office	100	67	37	28	1	23	10
Office and administrative support	100	68	34	33	1	20	12
Natural resources, construction, and maintenance	100	88	63	25	—	—	—
Construction, extraction, farming, fishing, and forestry	100	92	69	—	—	—	—
Production, transportation, and material moving	100	79	58	21	—	7	14
Transportation and material moving	100	83	59	24	—	—	—
Full time	100	70	47	22	1	17	13
Part time	100	79	48	30	1	19	2
Union	100	90	64	26	—	7	3
Nonunion	100	55	33	21	1	26	19
Average wage within the following categories: ²							
Lowest 25 percent	100	77	46	31	—	—	—
Second 25 percent	100	74	47	27	(³)	14	12
Third 25 percent	100	75	52	22	1	14	12
Highest 25 percent	100	65	42	22	1	21	14
Highest 10 percent	100	52	32	19	1	30	18
Establishment characteristic							
Goods-producing industries	100	77	59	18	1	—	—
Manufacturing	100	75	55	19	1	—	—
Service-providing industries	100	68	42	26	1	21	11
Trade, transportation, and utilities	100	80	55	25	—	16	5
Financial activities	100	63	30	33	(³)	27	10
Finance and insurance	100	61	30	31	(³)	28	11
Education and health services	100	71	52	—	—	22	6
Health care and social assistance	100	76	55	—	—	—	—

See footnotes at end of table.

Table 39. Traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
			Immediate ¹	Deferred	Not determinable		
1 to 99 workers	100	72	59	—	—	13	15
1 to 49 workers	100	80	69	—	—	—	—
100 workers or more	100	71	44	26	1	18	11
100 to 499 workers	100	67	42	25	(³)	17	16
500 workers or more	100	73	45	27	1	19	8
Geographic area							
Middle Atlantic	100	64	41	23	—	19	18
East North Central	100	80	57	23	(³)	7	14
West North Central	100	77	58	18	(³)	—	—
South Atlantic	100	70	37	32	1	—	—
West South Central	100	69	30	39	—	31	1
Mountain	100	65	—	—	(³)	—	—
Pacific	100	73	62	—	—	—	—

¹ Immediate disability pensions may be supplemented by additional allowances until an employee reaches a specified age or becomes eligible for Social Security.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See Technical Note for more details.

³ Less than 0.5.

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/glossary20102011.htm.

Table 39. Standard errors for traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2010

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate ¹	Deferred	Not determinable		
Worker characteristic						
All workers	3.0	3.4	2.2	0.2	2.3	2.4
Management, professional, and related	6.1	4.4	3.4	0.5	5.0	5.7
Professional and related	6.0	4.5	4.0	0.8	5.1	5.2
Service	5.4	12.8	—	—	—	—
Sales and office	4.4	5.0	3.8	0.5	3.8	3.4
Office and administrative support	4.1	5.2	4.2	0.6	3.6	3.9
Natural resources, construction, and maintenance	3.7	6.5	6.0	—	—	—
Construction, extraction, farming, fishing, and forestry	4.9	10.2	—	—	—	—
Production, transportation, and material moving	4.0	4.6	3.9	—	1.9	3.6
Transportation and material moving	4.4	6.5	6.1	—	—	—
Full time	3.5	3.7	2.2	0.1	2.6	2.7
Part time	5.4	6.5	6.9	0.8	4.9	1.4
Union	2.0	3.2	3.1	—	1.5	1.1
Nonunion	4.8	5.1	2.9	0.3	4.0	3.7
Average wage within the following categories: ²						
Lowest 25 percent	7.1	6.9	7.8	—	—	—
Second 25 percent	4.3	4.9	5.1	0.2	2.8	3.8
Third 25 percent	4.7	6.5	3.2	0.3	3.5	2.7
Highest 25 percent	4.9	4.1	2.7	0.4	4.1	3.9
Highest 10 percent	6.5	5.0	2.8	0.7	6.6	5.6
Establishment characteristic						
Goods-producing industries	4.2	4.6	3.4	0.4	—	—
Manufacturing	5.3	5.6	3.9	0.5	—	—
Service-providing industries	3.8	4.3	2.9	0.3	3.3	3.0
Trade, transportation, and utilities	4.6	5.5	5.2	—	3.7	2.4
Financial activities	5.7	5.3	7.3	0.1	5.4	3.2
Finance and insurance	6.0	6.0	7.4	0.1	5.6	3.7
Education and health services	6.5	9.9	—	—	6.7	3.0
Health care and social assistance	7.6	11.3	—	—	—	—

See footnotes at end of table.

Table 39. Standard errors for traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate ¹	Deferred	Not determinable		
1 to 99 workers	6.3	8.0	—	—	3.6	4.4
1 to 49 workers	7.2	9.9	—	—	—	—
100 workers or more	3.3	3.2	2.6	0.2	2.8	2.6
100 to 499 workers	6.0	5.5	4.5	0.2	5.1	4.7
500 workers or more	3.4	4.3	3.1	0.3	3.1	2.1
Geographic area						
Middle Atlantic	5.7	4.7	4.5	—	4.3	7.8
East North Central	4.4	4.4	4.3	0.1	1.6	3.9
West North Central	12.5	14.1	4.5	0.6	—	—
South Atlantic	6.6	9.3	7.9	0.4	—	—
West South Central	8.4	5.8	5.0	—	9.0	0.8
Mountain	11.4	—	—	0.3	—	—
Pacific	11.1	11.9	—	—	—	—

¹ Immediate disability pensions may be supplemented by additional allowances until an employee reaches a specified age or becomes eligible for Social Security.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 40. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages			Not determinable
			50 percent	Other fixed percentage	Choice of percentages	
Worker characteristic						
All workers	100	98	39	5	54	2
Management, professional, and related	100	100	—	—	59	(²)
Management, business, and financial	100	99	—	—	56	1
Professional and related	100	100	—	—	61	(²)
Service	100	100	—	—	75	—
Sales and office	100	100	—	—	52	(²)
Office and administrative support	100	100	—	—	55	(²)
Natural resources, construction, and maintenance	100	99	—	—	70	1
Construction, extraction, farming, fishing, and forestry	100	100	—	—	70	—
Production, transportation, and material moving	100	95	49	9	37	5
Transportation and material moving	100	96	64	—	32	4
Full time	100	98	36	6	56	2
Part time	100	98	60	—	—	2
Union	100	99	37	6	56	1
Nonunion	100	98	—	—	53	2
Average wage within the following categories: ³						
Lowest 25 percent	100	97	58	—	—	3
Second 25 percent	100	97	—	—	51	3
Third 25 percent	100	97	—	—	56	3
Highest 25 percent	100	100	—	—	58	(²)
Highest 10 percent	100	100	—	—	57	(²)
Establishment characteristic						
Goods-producing industries	100	97	—	—	53	3
Manufacturing	100	97	—	—	48	3
Service-providing industries	100	99	—	—	55	1
Trade, transportation, and utilities	100	97	54	—	—	3
Financial activities	100	100	36	—	64	—
Finance and insurance	100	100	37	—	63	—
Education and health services	100	100	—	—	82	—
Health care and social assistance	100	100	18	—	82	—

See footnotes at end of table.

Table 40. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages			Not determinable
			50 percent	Other fixed percentage	Choice of percentages	
1 to 99 workers	100	96	—	—	65	4
1 to 49 workers	100	100	—	—	79	—
50 to 99 workers	100	89	45	—	—	11
100 workers or more	100	99	—	—	51	1
100 to 499 workers	100	98	—	—	50	2
500 workers or more	100	100	—	—	52	(²)
Geographic area						
New England	100	100	—	—	50	—
Middle Atlantic	100	100	—	—	53	—
East North Central	100	98	—	—	51	2
West North Central	100	96	45	—	—	4
South Atlantic	100	100	—	—	59	—
West South Central	100	99	48	—	51	1
Mountain	100	94	—	—	—	6
Pacific	100	100	—	—	69	(²)

¹ An annuity that provides income during the lifetime of both the retiree and the surviving spouse. The accrued pension will usually be actuarially reduced at retirement because of the longer time span over which payments are expected to be made.

² Less than 0.5.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.

Table 40. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2010

Characteristics	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages			Not determinable
		50 percent	Other fixed percentage	Choice of percentages	
Worker characteristic					
All workers	0.7	3.7	1.5	3.8	0.7
Management, professional, and related	0.3	–	–	5.3	0.3
Management, business, and financial	0.4	–	–	7.2	0.4
Professional and related	0.4	–	–	5.8	0.4
Service	0.0	–	–	10.0	–
Sales and office	0.2	–	–	5.1	0.2
Office and administrative support	0.2	–	–	4.7	0.2
Natural resources, construction, and maintenance	0.8	–	–	5.9	0.8
Construction, extraction, farming, fishing, and forestry	0.0	–	–	10.0	–
Production, transportation, and material moving	2.2	4.6	2.5	4.3	2.2
Transportation and material moving	3.0	6.8	–	6.4	3.0
Full time	0.8	3.5	1.7	3.8	0.8
Part time	1.4	6.8	–	–	1.4
Union	0.7	4.0	1.6	4.2	0.7
Nonunion	1.3	–	–	5.2	1.3
Average wage within the following categories: ²					
Lowest 25 percent	2.0	7.7	–	–	2.0
Second 25 percent	2.3	–	–	7.1	2.3
Third 25 percent	1.5	–	–	5.8	1.5
Highest 25 percent	0.2	–	–	4.4	0.2
Highest 10 percent	0.4	–	–	5.9	0.4
Establishment characteristic					
Goods-producing industries	1.9	–	–	4.5	1.9
Manufacturing	2.4	–	–	5.0	2.4
Service-providing industries	0.7	–	–	5.2	0.7
Trade, transportation, and utilities	2.0	6.8	–	–	2.0
Financial activities	0.0	6.6	–	6.6	–
Finance and insurance	0.0	6.7	–	6.7	–
Education and health services	0.0	–	–	4.9	–
Health care and social assistance	0.0	5.4	–	5.4	–

See footnotes at end of table.

Table 40. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages			Not determinable
		50 percent	Other fixed percentage	Choice of percentages	
1 to 99 workers	2.6	—	—	7.9	2.6
1 to 49 workers	0.0	—	—	8.0	—
50 to 99 workers	6.2	8.8	—	—	6.2
100 workers or more	0.7	—	—	3.9	0.7
100 to 499 workers	1.6	—	—	6.7	1.6
500 workers or more	0.2	—	—	4.1	0.2
Geographic area					
New England	0.0	—	—	10.7	—
Middle Atlantic	0.0	—	—	12.2	—
East North Central	1.7	—	—	5.4	1.7
West North Central	4.0	10.0	—	—	4.0
South Atlantic	0.0	—	—	9.1	—
West South Central	0.8	12.3	—	11.8	0.8
Mountain	4.6	—	—	—	4.6
Pacific	0.1	—	—	9.4	0.1

¹ An annuity that provides income during the lifetime of both the retiree and the surviving spouse. The accrued pension will usually be actuarially reduced at retirement because of the longer time span over which payments are expected to be made.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.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 2010 data on detailed employer-provided health and retirement benefit plan provisions for private industry workers in the United States. Excluded from the 2010 survey are Federal government workers, State and local government workers, the military, agricultural workers, private household workers, aircraft manufacturing workers, and workers who are self-employed. Previous publications containing information on employee benefits for civilian, 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, 2009," U.S. Department of Labor, June 2010, Bulletin 2738. Values corresponding to the percentiles used in the tables are:

Characteristic	Hourly wage percentile				
	10	25	50 (median)	75	90
Private industry workers	\$8.10	\$10.63	\$15.70	\$24.53	\$37.02

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 "All workers participating in savings and thrift plans = 100 percent." 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 sample

The 2010 survey included a sample of approximately 3,200 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.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: <http://www.bls.gov/ncs/ebs/glossary20102011.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, 2010

Establishments	Number of establishments
Total in sampling frame ¹	5,244,722
Total in sample	3,227
Responding	2,197
Refused or unable to provide data	762
Out of business or not in survey scope	268

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, 2010

Occupational group ²	Estimated number of workers
All workers	99,935,800
Management, professional, and related	24,818,600
Management, business, and financial	8,450,700
Professional and related	16,367,900
Service	21,610,500
Protective service	1,259,800
Sales and office	28,779,500
Sales and related	11,175,000
Office and administrative support	17,604,500
Natural resources, construction, and maintenance	7,545,400
Construction, extraction, farming, fishing, and forestry ..	3,549,600
Installation, maintenance, and repair	3,995,900
Production, transportation, and material moving	17,181,800
Production	8,334,300
Transportation and material moving	8,847,600

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.