

**Table 9. Standard errors for fee-for-service plans: Summary of selected features, state and local government workers, National Compensation Survey, 2011**

| Characteristics   | Annual deductible |     |                  | Coinsurance |     |                  | Annual out-of-pocket maximum |     |                  |
|---|-------------------|-----|------------------|-------------|-----|------------------|------------------------------|-----|------------------|
|   | Yes               | No  | Not determinable | Yes         | No  | Not determinable | Yes                          | No  | Not determinable |
| All workers .....   | 0.9               | 0.9 | 0.1              | 1.8         | 1.8 | –                | 1.5                          | 1.5 | 0.2              |
| <b>Worker characteristic</b>                                    |                   |     |                  |             |     |                  |                              |     |                  |
| Management, professional, and related .....                     | 1.1               | 1.1 | 0.1              | 1.6         | 1.6 | –                | 1.5                          | 1.5 | 0.1              |
| Professional and related .....                                  | 1.0               | 1.0 | 0.1              | 1.7         | 1.7 | –                | 1.6                          | 1.6 | 0.1              |
| Teachers .....  | 0.8               | 0.8 | 0.1              | 2.0         | 2.0 | –                | 1.9                          | 1.9 | 0.2              |
| Primary, secondary, and special education school teachers ..... | 0.8               | 0.8 | 0.1              | 2.2         | 2.2 | –                | 2.2                          | 2.2 | 0.2              |
| Service .....   | 0.8               | 0.8 | –                | 2.5         | 2.5 | –                | 1.9                          | 1.8 | 0.4              |
| Protective service .....  | 1.0               | 1.0 | –                | 3.9         | 3.9 | –                | 3.1                          | 3.0 | 0.7              |
| Sales and office .....  | 1.3               | 1.3 | 0.1              | 3.0         | 3.0 | –                | 2.4                          | 2.4 | 0.3              |
| Office and administrative support .....                         | 1.4               | 1.4 | 0.1              | 3.0         | 3.0 | –                | 2.3                          | 2.3 | 0.3              |
| Natural resources, construction, and maintenance .....          | 2.4               | –   | –                | 4.0         | 4.0 | –                | 2.9                          | 2.9 | 0.5              |
| Production, transportation, and material moving .....           | 2.2               | 2.2 | 0.8              | 5.1         | 5.1 | –                | 4.2                          | 4.3 | 0.5              |
| Full time .....   | 0.9               | 0.9 | 0.1              | 1.7         | 1.7 | –                | 1.5                          | 1.5 | 0.2              |
| Part time .....   | 1.3               | –   | –                | 5.6         | 5.6 | –                | 3.7                          | 3.7 | ( <sup>1</sup> ) |
| Union .....   | 1.5               | 1.5 | 0.1              | 2.9         | 2.9 | –                | 2.7                          | 2.6 | 0.3              |
| Nonunion .....  | 0.8               | 0.8 | 0.1              | 2.3         | 2.3 | –                | 1.5                          | 1.5 | 0.1              |
| Average wage within the following categories: <sup>2</sup>      |                   |     |                  |             |     |                  |                              |     |                  |
| Lowest 25 percent .....   | 1.4               | –   | –                | 3.3         | 3.3 | –                | 2.2                          | 2.3 | 0.2              |
| Lowest 10 percent .....   | 1.5               | –   | –                | 4.3         | 4.3 | –                | 3.0                          | 3.0 | 0.1              |
| Second 25 percent .....   | 1.4               | 1.4 | 0.1              | 2.5         | 2.5 | –                | 2.2                          | 2.2 | 0.3              |
| Third 25 percent .....  | 1.1               | 1.1 | 0.1              | 2.1         | 2.1 | –                | 1.6                          | 1.6 | 0.2              |
| Highest 25 percent .....  | 0.8               | 0.8 | 0.1              | 1.7         | 1.7 | –                | 1.7                          | 1.7 | 0.2              |
| Highest 10 percent .....  | 1.7               | –   | –                | 2.6         | 2.6 | –                | 2.8                          | 2.8 | 0.2              |
| <b>Establishment characteristic</b>                             |                   |     |                  |             |     |                  |                              |     |                  |
| Service-providing industries .....                              | 0.9               | 0.9 | 0.1              | 1.8         | 1.8 | –                | 1.5                          | 1.5 | 0.2              |
| Education and health services .....                             | 1.0               | 1.0 | 0.1              | 1.8         | 1.8 | –                | 1.6                          | 1.6 | 0.2              |
| Educational services .....                                      | 0.9               | 0.9 | 0.1              | 2.0         | 2.0 | –                | 1.8                          | 1.8 | 0.2              |
| Elementary and secondary schools .....                          | 0.8               | 0.8 | 0.1              | 2.1         | 2.1 | –                | 2.2                          | 2.2 | 0.3              |
| Junior colleges, colleges, and universities .....               | 2.7               | –   | –                | 5.6         | 5.6 | –                | 3.1                          | 3.1 | –                |
| Health care and social assistance .....                         | 2.7               | –   | –                | 3.3         | 3.3 | –                | 2.6                          | 2.6 | 0.1              |
| Hospitals .....   | 3.4               | –   | –                | 3.8         | 3.8 | –                | 1.9                          | 1.9 | 0.1              |
| Public administration .....                                     | 1.8               | 1.8 | –                | 2.6         | 2.6 | –                | 2.0                          | 1.9 | 0.4              |
| 1 to 99 workers .....   | 2.4               | –   | –                | 4.3         | 4.3 | –                | 4.3                          | 4.3 | 0.5              |
| 1 to 49 workers .....   | 3.8               | –   | –                | 6.1         | 6.1 | –                | 5.1                          | –   | –                |
| 50 to 99 workers .....  | 3.0               | –   | –                | 5.5         | 5.5 | –                | 4.7                          | 4.7 | –                |
| 100 workers or more .....                                       | 0.8               | 0.8 | 0.1              | 1.7         | 1.7 | –                | 1.4                          | 1.3 | 0.1              |
| 100 to 499 workers .....  | 1.1               | –   | –                | 2.7         | 2.7 | –                | 2.3                          | 2.3 | 0.4              |
| 500 workers or more .....                                       | 1.0               | 1.0 | 0.1              | 2.0         | 2.0 | –                | 1.7                          | 1.7 | 0.1              |
| State government .....  | 2.9               | –   | –                | 3.8         | 3.8 | –                | 2.6                          | 2.6 | 0.1              |
| Local government .....  | 0.7               | 0.7 | 0.1              | 1.7         | 1.7 | –                | 1.6                          | 1.6 | 0.2              |

See footnotes at end of table.

**Table 9. Standard errors for fee-for-service plans: Summary of selected features, state and local government workers, National Compensation Survey, 2011—Continued**

| Characteristics          | Annual deductible |     |                  | Coinsurance |      |                  | Annual out-of-pocket maximum |      |                  |
|--------------------------|-------------------|-----|------------------|-------------|------|------------------|------------------------------|------|------------------|
|                          | Yes               | No  | Not determinable | Yes         | No   | Not determinable | Yes                          | No   | Not determinable |
| <b>Geographic area</b>   |                   |     |                  |             |      |                  |                              |      |                  |
| New England .....        | 4.3               | —   | —                | —           | 10.2 | —                | —                            | 11.8 | —                |
| Middle Atlantic .....    | 0.2               | 0.3 | 0.1              | —           | 5.1  | —                | 4.5                          | 4.5  | 0.1              |
| East North Central ..... | 0.8               | 0.5 | 0.4              | 3.4         | 3.4  | —                | 2.7                          | 2.8  | 0.8              |
| West North Central ..... | 4.7               | —   | —                | 2.2         | 2.2  | —                | 6.1                          | —    | —                |
| South Atlantic .....     | 1.1               | —   | —                | 4.3         | 4.3  | —                | 2.9                          | 2.9  | 0.1              |
| West South Central ..... | 0.5               | —   | —                | 1.1         | 1.1  | —                | 3.8                          | —    | —                |
| Mountain .....           | 6.1               | —   | —                | 12.6        | —    | —                | 14.2                         | —    | —                |
| Pacific .....            | 5.0               | 5.0 | —                | 4.3         | 4.3  | —                | 3.9                          | —    | —                |

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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, 2010." 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).