

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

| Characteristic | Annual deductible ¹ | | | Coinsurance ² | | | Annual out-of-pocket maximum ³ | | |
|--|--------------------------------|-----|------------------|--------------------------|-----|------------------|---|-----|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| All workers | 1.1 | 0.9 | 0.7 | 1.5 | 1.5 | (⁴) | 1.3 | 1.3 | 0.7 |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 1.0 | 1.0 | 0.5 | 2.4 | 2.4 | – | 1.8 | 1.7 | 0.9 |
| Management, business, and financial | 0.7 | 0.7 | (⁴) | 2.7 | 2.7 | – | 2.3 | 2.3 | 0.6 |
| Professional and related | 1.5 | 1.5 | 0.6 | 3.4 | 3.4 | – | 2.2 | 2.0 | 1.1 |
| Service | 5.0 | – | – | 5.2 | 5.2 | – | 5.4 | 3.4 | 4.5 |
| Sales and office | 1.4 | 1.2 | 0.8 | 2.1 | 2.1 | – | 1.8 | 1.8 | 0.8 |
| Sales and related | 0.6 | 0.6 | – | 2.8 | 2.8 | – | 2.7 | 2.7 | 0.7 |
| Office and administrative support | 2.0 | 1.6 | 1.1 | 2.6 | 2.6 | – | 2.2 | 2.3 | 1.2 |
| Natural resources, construction, and maintenance | 2.0 | 1.8 | 0.6 | 3.0 | 3.0 | – | 3.1 | 2.9 | 1.3 |
| Construction, extraction, farming, fishing, and forestry | 3.2 | – | – | 5.4 | 5.4 | – | 5.0 | 5.1 | 1.0 |
| Installation, maintenance, and repair | 2.1 | – | – | 3.3 | 3.3 | – | 3.5 | 3.3 | 2.4 |
| Production, transportation, and material moving ... | 0.6 | 0.5 | (⁴) | 2.3 | 2.2 | (⁴) | 2.0 | 2.2 | 0.7 |
| Production | 0.9 | – | – | 3.0 | 3.0 | (⁴) | 2.9 | 3.1 | 1.0 |
| Transportation and material moving | 0.7 | – | – | 3.4 | 3.4 | 0.6 | 2.9 | 2.9 | 0.6 |
| Full time | 1.1 | 0.9 | 0.7 | 1.5 | 1.5 | (⁴) | 1.4 | 1.3 | 0.8 |
| Part time | 2.8 | – | – | 3.2 | 3.2 | – | 3.7 | 3.8 | 1.5 |
| Union | 2.3 | 1.7 | 1.6 | 4.1 | 4.1 | 0.5 | 4.3 | 3.8 | 1.8 |
| Nonunion | 1.1 | 0.9 | 0.6 | 1.5 | 1.5 | – | 1.4 | 1.4 | 0.7 |
| Average wage within the following percentiles: ⁵ | | | | | | | | | |
| Less than 10 | 5.8 | – | – | 5.2 | – | – | 7.0 | – | – |
| 10 to under 25 | 5.1 | 1.2 | – | 5.1 | 5.1 | – | 5.3 | 3.1 | 5.1 |
| 25 to under 50 | 1.1 | 0.6 | 0.9 | 1.8 | 1.8 | – | 2.1 | 1.9 | 1.0 |
| 50 to under 75 | 1.6 | 1.5 | 0.5 | 2.0 | 2.0 | (⁴) | 1.9 | 1.9 | 0.5 |
| 75 to under 90 | 1.2 | 1.1 | 0.4 | 2.2 | 2.2 | (⁴) | 1.9 | 1.9 | 0.8 |
| 90 or greater | 0.9 | 1.0 | 0.4 | 3.1 | 3.1 | – | 2.1 | 1.8 | 1.1 |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 1.1 | 1.0 | 0.4 | 2.4 | 2.4 | (⁴) | 2.3 | 2.4 | 0.5 |
| Construction | 2.9 | – | – | 4.5 | 4.5 | – | 3.9 | 4.0 | 0.8 |
| Manufacturing | 1.0 | 0.9 | (⁴) | 2.9 | 2.9 | 0.4 | 2.9 | 3.1 | 0.6 |
| Service-providing industries | 1.4 | 1.1 | 0.8 | 1.8 | 1.8 | – | 1.6 | 1.5 | 1.0 |
| Trade, transportation, and utilities | 0.8 | 0.6 | 0.4 | 2.3 | 2.3 | – | 1.9 | 1.7 | 0.5 |
| Wholesale trade | 1.9 | – | – | 3.3 | 3.3 | – | 3.4 | 3.2 | 1.0 |
| Retail trade | 1.2 | 1.0 | 0.6 | 2.0 | 2.0 | – | 1.5 | 1.3 | 0.9 |
| Transportation and warehousing | 0.8 | – | – | 6.5 | 6.5 | – | 4.9 | – | – |
| Utilities | 1.4 | – | – | 6.2 | – | – | 10.9 | – | – |
| Information | 2.8 | – | – | 5.5 | 5.5 | – | 5.0 | 4.9 | 1.1 |
| Financial activities | 1.3 | 1.3 | (⁴) | 1.7 | 1.7 | – | 1.7 | 1.7 | 1.0 |
| Finance and insurance | 1.6 | 1.6 | (⁴) | 2.3 | 2.3 | – | 2.1 | 2.2 | 1.2 |
| Credit intermediation and related activities | 2.9 | 2.9 | – | 3.3 | 3.3 | – | 3.9 | 3.7 | 1.6 |
| Insurance carriers and related activities | 2.4 | – | – | 4.2 | 4.2 | – | 3.7 | 3.2 | 2.5 |
| Real estate and rental and leasing | 0.6 | – | – | 3.7 | – | – | 2.7 | – | – |
| Professional and business services | 2.7 | – | – | 4.8 | 4.8 | – | 3.7 | 3.6 | 3.1 |
| Professional and technical services | 1.6 | – | – | 7.3 | 7.3 | – | 4.7 | – | – |
| Administrative and waste services | 9.3 | – | – | 10.5 | – | – | 10.0 | – | – |

See footnotes at end of table.

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

| Characteristic | Annual deductible ¹ | | | Coinsurance ² | | | Annual out-of-pocket maximum ³ | | |
|---|--------------------------------|-----|------------------|--------------------------|-----|------------------|---|-----|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| Establishment characteristic | | | | | | | | | |
| Education and health services | 4.6 | — | — | 4.9 | 4.9 | — | 4.8 | 4.5 | 2.4 |
| Educational services | 1.3 | 1.3 | — | 5.0 | 5.0 | — | 3.6 | 3.6 | — |
| Junior colleges, colleges, and universities | 1.9 | 1.9 | — | 6.4 | 6.4 | — | 5.0 | 5.0 | — |
| Health care and social assistance | 5.2 | — | — | 5.5 | 5.5 | — | 5.5 | 5.2 | 2.8 |
| Leisure and hospitality | 2.1 | — | — | 5.1 | — | — | 4.5 | — | — |
| Accommodation and food services | 2.1 | — | — | 5.9 | — | — | 4.9 | — | — |
| Other services | 4.2 | — | — | 3.8 | — | — | 5.5 | — | — |
| 1 to 99 workers | 1.4 | 0.9 | 1.0 | 2.0 | 2.0 | — | 2.0 | 1.7 | 1.2 |
| 1 to 49 workers | 1.6 | 0.7 | 1.5 | 2.5 | 2.5 | — | 2.3 | 1.9 | 1.6 |
| 50 to 99 workers | 2.2 | — | — | 3.0 | 3.0 | — | 2.8 | 2.4 | 1.7 |
| 100 workers or more | 1.5 | 1.3 | 0.9 | 2.0 | 2.0 | (⁴) | 1.9 | 1.9 | 0.9 |
| 100 to 499 workers | 1.0 | 0.9 | 0.7 | 3.0 | 3.0 | (⁴) | 2.4 | 2.6 | 0.8 |
| 500 workers or more | 3.0 | 2.6 | 1.7 | 2.7 | 2.7 | — | 2.8 | 2.6 | 1.7 |
| Geographic area | | | | | | | | | |
| New England | 2.1 | 2.1 | — | 5.5 | 5.5 | — | 8.3 | 7.8 | 0.6 |
| Middle Atlantic | 2.4 | 2.2 | 0.4 | 3.8 | 3.8 | — | 5.0 | 5.5 | 2.4 |
| East North Central | 3.6 | — | — | 2.4 | 2.4 | — | 2.7 | 1.5 | 3.1 |
| West North Central | 1.5 | — | — | 3.9 | — | — | 3.7 | — | — |
| South Atlantic | 1.5 | 1.0 | 1.3 | 4.1 | 4.2 | (⁴) | 2.4 | 2.0 | 1.3 |
| East South Central | 1.2 | — | — | 5.2 | — | — | 1.7 | 1.8 | 0.4 |
| West South Central | 0.8 | 0.8 | (⁴) | 2.9 | 2.9 | — | 3.1 | — | — |
| Mountain | 2.4 | — | — | 4.0 | 4.0 | — | 4.0 | 4.1 | — |
| Pacific | 4.9 | — | — | 5.0 | 5.0 | — | 5.1 | — | — |

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

³ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

⁴ Less than 0.05.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.