

# National Compensation Survey: Health and Retirement Plan Provisions in Private Industry in the United States, 2012

U.S. Department of Labor  
Thomas E. Perez, Secretary

U.S. Bureau of Labor Statistics  
Erica L. Groshen, Commissioner

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# Overview

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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 2012.

Under the NCS program, information on the incidence and provision of benefits is published in stages. A bulletin published in September 2013 presented NCS data for civilian, state and local government, and private industry workers on access to and participation in selected benefits. The bulletin also presented detailed provisions of paid holidays, life insurance plans, and some other benefit plans. In addition, the bulletin presented information on employer and employee shares of contributions to medical care premiums and their average amounts.

This bulletin presents detailed provisions of health plans and defined benefit and defined contribution retirement plans. Additional tables are included this year on defined contribution plans in private industry.

Questions regarding NCS benefits data can be addressed by calling the information line at (202) 691-6199 or by emailing [NCSInfo@bls.gov](mailto: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, 2012**

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

Characteristics	Total	Fee-for-service plan					Not determinable
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	
<b>Worker characteristic</b>							
All workers .....	100	80	2	64	6	7	-
Management, professional, and related .....	100	77	-	59	8	6	-
Management, business, and financial .....	100	80	-	64	5	7	-
Professional and related .....	100	75	3	55	11	6	-
Service .....	100	87	-	67	7	12	-
Protective service .....	100	-	-	86	-	-	-
Sales and office .....	100	78	2	64	6	5	-
Sales and related .....	100	80	-	70	-	4	-
Office and administrative support .....	100	77	-	62	7	6	-
Natural resources, construction, and maintenance	100	83	-	70	4	-	-
Construction, extraction, farming, fishing, and forestry .....	100	80	-	72	-	-	-
Installation, maintenance, and repair .....	100	85	-	69	5	-	-
Production, transportation, and material moving .....	100	82	2	70	-	6	-
Production .....	100	80	-	66	-	9	-
Transportation and material moving .....	100	85	4	76	-	-	-
Full time .....	100	79	2	64	7	7	-
Part time .....	100	84	-	70	-	-	-
Union .....	100	82	5	69	3	-	-
Nonunion .....	100	79	2	64	7	7	-
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	82	-	65	5	10	-
Second 25 percent .....	100	84	2	71	6	6	-
Third 25 percent .....	100	76	1	63	6	6	-
Highest 25 percent .....	100	79	-	61	7	7	-
Highest 10 percent .....	100	81	3	65	6	7	-
<b>Establishment characteristic</b>							
Goods-producing industries .....	100	81	1	71	3	6	-
Construction .....	100	81	-	75	-	-	-
Manufacturing .....	100	80	-	68	4	-	-
Service-providing industries .....	100	79	3	62	7	7	-
Trade, transportation, and utilities .....	100	80	4	71	-	4	-
Wholesale trade .....	100	72	-	58	-	-	-
Retail trade .....	100	81	-	73	-	-	-
Information .....	100	78	-	55	-	-	-
Financial activities .....	100	83	-	69	6	6	-
Finance and insurance .....	100	86	-	74	-	7	-

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
<b>Worker characteristic</b>				
All workers .....	20	15	5	—
Management, professional, and related .....	23	17	6	—
Management, business, and financial .....	20	16	—	—
Professional and related .....	25	17	8	—
Service .....	13	8	—	—
Protective service .....	—	—	—	—
Sales and office .....	22	18	4	—
Sales and related .....	20	17	—	—
Office and administrative support .....	23	19	4	—
Natural resources, construction, and maintenance .....	17	13	—	—
Construction, extraction, farming, fishing, and forestry .....	20	—	—	—
Installation, maintenance, and repair .....	15	12	—	—
Production, transportation, and material moving .....	18	13	5	—
Production .....	20	16	—	—
Transportation and material moving .....	15	10	—	—
Full time .....	21	16	5	—
Part time .....	16	12	—	—
Union .....	18	16	—	—
Nonunion .....	21	15	5	—
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	18	13	—	—
Second 25 percent .....	16	12	4	—
Third 25 percent .....	24	18	6	—
Highest 25 percent .....	21	17	5	—
Highest 10 percent .....	19	14	4	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	19	14	—	—
Construction .....	19	15	—	—
Manufacturing .....	20	14	—	—
Service-providing industries .....	21	16	5	—
Trade, transportation, and utilities .....	20	16	4	—
Wholesale trade .....	28	20	—	—
Retail trade .....	19	16	—	—
Information .....	22	19	—	—
Financial activities .....	17	12	—	—
Finance and insurance .....	14	10	4	—

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Total	Fee-for-service plan					Not determinable
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	
Credit intermediation and related activities ..	100	84	—	72	—	10	—
Insurance carriers and related activities .....	100	—	—	77	—	—	—
Professional and business services .....	100	81	—	64	—	—	—
Education and health services .....	100	72	—	48	17	6	—
Educational services .....	100	56	—	44	6	—	—
Junior colleges, colleges, and universities ...	100	66	—	53	8	5	—
Healthcare and social assistance .....	100	75	—	49	19	6	—
1 to 99 workers .....	100	78	—	65	4	8	—
1 to 49 workers .....	100	79	—	66	4	6	—
50 to 99 workers .....	100	78	—	61	—	13	—
100 workers or more .....	100	81	3	64	8	6	—
100 to 499 workers .....	100	80	3	69	4	5	—
500 workers or more .....	100	81	3	58	14	7	—
<b>Geographic area</b>							
New England .....	100	66	—	49	—	11	—
Middle Atlantic .....	100	74	3	55	7	9	—
East North Central .....	100	84	—	70	8	—	—
West North Central .....	100	—	—	76	—	6	—
South Atlantic .....	100	82	—	62	9	6	—
East South Central .....	100	96	—	80	3	—	—
West South Central .....	100	—	—	81	4	6	—
Mountain .....	100	74	—	56	—	—	—
Pacific .....	100	67	—	57	4	4	—

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Credit intermediation and related activities ..	16	12	—	—
Insurance carriers and related activities .....	—	—	—	—
Professional and business services .....	19	15	—	—
Education and health services .....	28	19	—	—
Educational services .....	44	35	9	—
Junior colleges, colleges, and universities ...	34	21	13	—
Healthcare and social assistance .....	25	17	—	—
1 to 99 workers .....	22	17	—	—
1 to 49 workers .....	21	17	4	—
50 to 99 workers .....	22	16	—	—
100 workers or more .....	19	14	5	—
100 to 499 workers .....	20	13	—	—
500 workers or more .....	19	15	4	—
<b>Geographic area</b>				
New England .....	34	25	—	—
Middle Atlantic .....	26	—	15	—
East North Central .....	16	14	—	—
West North Central .....	—	—	—	—
South Atlantic .....	18	17	2	—
East South Central .....	4	—	—	—
West South Central .....	—	4	—	—
Mountain .....	26	21	—	—
Pacific .....	33	30	—	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012**

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
<b>Worker characteristic</b>						
All workers .....	1.5	0.5	1.7	0.7	0.7	—
Management, professional, and related .....	2.0	—	2.6	1.2	0.9	—
Management, business, and financial .....	2.3	—	3.2	1.1	1.1	—
Professional and related .....	3.0	0.8	3.4	1.5	1.2	—
Service .....	2.5	—	5.3	1.5	3.3	—
Protective service .....	—	—	6.2	—	—	—
Sales and office .....	2.9	0.5	2.6	1.2	0.8	—
Sales and related .....	3.5	—	3.5	—	0.9	—
Office and administrative support .....	2.9	—	2.5	1.2	0.9	—
Natural resources, construction, and maintenance .....	3.2	—	4.2	1.3	—	—
Construction, extraction, farming, fishing, and forestry .....	5.2	—	5.5	—	—	—
Installation, maintenance, and repair .....	3.5	—	5.8	1.4	—	—
Production, transportation, and material moving .....	2.2	0.4	2.5	—	1.5	—
Production .....	2.7	—	3.4	—	2.4	—
Transportation and material moving .....	2.7	0.8	3.0	—	—	—
Full time .....	1.6	0.5	1.8	0.7	0.8	—
Part time .....	2.4	—	3.2	—	—	—
Union .....	2.5	1.3	2.9	0.6	—	—
Nonunion .....	1.6	0.6	1.9	0.8	0.8	—
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	2.7	—	3.6	1.3	2.7	—
Second 25 percent .....	1.8	0.4	2.5	0.8	1.2	—
Third 25 percent .....	3.0	0.3	2.8	0.9	1.1	—
Highest 25 percent .....	1.5	—	2.2	1.1	0.8	—
Highest 10 percent .....	2.2	0.9	2.5	1.4	1.2	—
<b>Establishment characteristic</b>						
Goods-producing industries .....	2.1	0.4	2.4	0.8	1.6	—
Construction .....	4.7	—	5.1	—	—	—
Manufacturing .....	2.6	—	2.9	1.0	—	—
Service-providing industries .....	1.8	0.7	2.0	0.9	0.9	—
Trade, transportation, and utilities .....	2.8	0.7	2.9	—	1.0	—
Wholesale trade .....	5.8	—	5.8	—	—	—
Retail trade .....	3.2	—	3.4	—	—	—
Information .....	5.6	—	7.6	—	—	—
Financial activities .....	2.7	—	3.1	1.7	1.4	—
Finance and insurance .....	1.8	—	2.5	—	1.6	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
<b>Worker characteristic</b>				
All workers .....	1.5	1.2	0.7	—
Management, professional, and related .....	2.0	1.4	1.5	—
Management, business, and financial .....	2.3	2.0	—	—
Professional and related .....	3.0	2.1	2.2	—
Service .....	2.5	1.9	—	—
Protective service .....	—	—	—	—
Sales and office .....	2.9	2.6	0.6	—
Sales and related .....	3.5	3.0	—	—
Office and administrative support .....	2.9	2.8	0.5	—
Natural resources, construction, and maintenance .....	3.2	2.9	—	—
Construction, extraction, farming, fishing, and forestry .....	5.2	—	—	—
Installation, maintenance, and repair .....	3.5	3.2	—	—
Production, transportation, and material moving .....	2.2	2.0	1.0	—
Production .....	2.7	2.8	—	—
Transportation and material moving .....	2.7	2.1	—	—
Full time .....	1.6	1.3	0.7	—
Part time .....	2.4	2.1	—	—
Union .....	2.5	2.5	—	—
Nonunion .....	1.6	1.2	0.7	—
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	2.7	1.9	—	—
Second 25 percent .....	1.8	1.7	0.6	—
Third 25 percent .....	3.0	2.2	1.3	—
Highest 25 percent .....	1.5	1.2	0.9	—
Highest 10 percent .....	2.2	2.0	1.2	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	2.1	1.8	—	—
Construction .....	4.7	4.5	—	—
Manufacturing .....	2.6	2.3	—	—
Service-providing industries .....	1.8	1.3	0.9	—
Trade, transportation, and utilities .....	2.8	2.3	1.2	—
Wholesale trade .....	5.8	5.5	—	—
Retail trade .....	3.2	2.7	—	—
Information .....	5.6	5.8	—	—
Financial activities .....	2.7	1.6	—	—
Finance and insurance .....	1.8	1.5	1.0	—

See footnotes at end of table.



**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Credit intermediation and related activities ..	2.4	—	3.1	—	2.6	—
Insurance carriers and related activities .....	—	—	5.0	—	—	—
Professional and business services .....	3.5	—	4.6	—	—	—
Education and health services .....	3.3	—	4.6	2.3	1.2	—
Educational services .....	4.3	—	3.9	0.8	—	—
Junior colleges, colleges, and universities ...	3.4	—	4.5	1.3	0.9	—
Healthcare and social assistance .....	3.9	—	5.2	2.7	1.4	—
1 to 99 workers .....	3.0	—	3.1	0.9	1.8	—
1 to 49 workers .....	3.1	—	3.7	1.2	1.4	—
50 to 99 workers .....	4.2	—	4.1	—	3.9	—
100 workers or more .....	1.5	0.5	1.6	0.9	0.8	—
100 to 499 workers .....	2.3	0.9	2.5	0.9	1.2	—
500 workers or more .....	1.7	0.5	2.0	1.6	1.1	—
<b>Geographic area</b>						
New England .....	3.8	—	4.3	—	2.7	—
Middle Atlantic .....	5.4	0.7	2.0	1.5	2.7	—
East North Central .....	3.1	—	4.6	1.8	—	—
West North Central .....	—	—	7.5	—	1.6	—
South Atlantic .....	2.0	—	3.9	2.1	1.6	—
East South Central .....	0.8	—	5.3	0.9	—	—
West South Central .....	—	—	3.3	1.1	1.6	—
Mountain .....	6.8	—	7.2	—	—	—
Pacific .....	5.2	—	5.0	0.8	0.8	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Credit intermediation and related activities ..	2.4	1.7	—	—
Insurance carriers and related activities .....	—	—	—	—
Professional and business services .....	3.5	2.5	—	—
Education and health services .....	3.3	3.1	—	—
Educational services .....	4.3	4.2	1.5	—
Junior colleges, colleges, and universities ...	3.4	2.6	1.7	—
Healthcare and social assistance .....	3.9	3.5	—	—
1 to 99 workers .....	3.0	2.0	—	—
1 to 49 workers .....	3.1	2.4	1.2	—
50 to 99 workers .....	4.2	3.0	—	—
100 workers or more .....	1.5	1.3	1.2	—
100 to 499 workers .....	2.3	1.9	—	—
500 workers or more .....	1.7	1.4	0.7	—
<b>Geographic area</b>				
New England .....	3.8	2.0	—	—
Middle Atlantic .....	5.4	—	2.7	—
East North Central .....	3.1	2.9	—	—
West North Central .....	—	—	—	—
South Atlantic .....	2.0	2.0	0.4	—
East South Central .....	0.8	—	—	—
West South Central .....	—	1.0	—	—
Mountain .....	6.8	5.4	—	—
Pacific .....	5.2	4.3	—	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2012**

(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
<b>Worker characteristic</b>									
All workers .....	98	2	–	76	24	–	30	70	–
Management, professional, and related .....	97	–	–	74	26	–	35	65	–
Management, business, and financial .....	96	–	–	73	27	–	28	72	–
Professional and related .....	97	3	–	74	26	–	40	60	–
Service .....	99	–	–	79	21	–	30	70	–
Protective service .....	98	–	–	89	–	–	–	89	–
Sales and office .....	98	2	–	74	26	–	31	69	–
Sales and related .....	97	–	–	77	23	–	25	75	–
Office and administrative support .....	98	–	–	73	27	–	33	67	–
Natural resources, construction, and maintenance .....	98	–	–	79	21	–	22	78	–
Construction, extraction, farming, fishing, and forestry .....	98	–	–	80	20	–	24	76	–
Installation, maintenance, and repair .....	98	–	–	77	23	–	21	79	–
Production, transportation, and material moving .....	98	2	–	78	22	–	25	75	–
Production .....	99	–	–	75	25	–	30	70	–
Transportation and material moving .....	96	4	–	84	16	–	18	82	–
Full time .....	98	2	–	75	25	–	31	69	–
Part time .....	94	–	–	79	21	–	24	76	–
Union .....	95	5	–	75	25	–	22	78	–
Nonunion .....	98	2	–	76	24	–	32	68	–
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	97	–	–	74	26	–	31	69	–
Second 25 percent .....	98	2	–	81	19	–	25	75	–
Third 25 percent .....	99	1	–	75	25	–	33	67	–
Highest 25 percent .....	96	–	–	73	27	–	32	68	–
Highest 10 percent .....	97	3	–	76	24	–	29	71	–
<b>Establishment characteristic</b>									
Goods-producing industries .....	99	1	–	79	21	–	26	74	–
Construction .....	99	–	–	80	20	–	23	77	–
Manufacturing .....	99	–	–	77	23	–	29	71	–
Service-providing industries .....	97	3	–	75	25	–	32	68	–
Trade, transportation, and utilities .....	96	4	–	76	24	–	22	78	–
Wholesale trade .....	99	–	–	69	31	–	32	68	–
Retail trade .....	95	–	–	78	22	–	21	79	–
Information .....	97	–	–	64	36	–	28	72	–
Financial activities .....	99	–	–	80	20	–	28	72	–
Finance and insurance .....	99	–	–	82	18	–	24	76	–

See footnotes at end of table.

**Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2012—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
Credit intermediation and related activities ..	99	—	—	77	23	—	25	75	—
Insurance carriers and related activities .....	100	—	—	86	14	—	21	79	—
Professional and business services .....	95	—	—	75	25	—	28	72	—
Education and health services .....	99	—	—	74	26	—	49	51	—
Educational services .....	100	—	—	59	41	—	52	48	—
Junior colleges, colleges, and universities ...	100	—	—	74	26	—	45	55	—
Healthcare and social assistance .....	99	—	—	76	24	—	48	52	—
1 to 99 workers .....	98	—	—	73	27	—	30	70	—
1 to 49 workers .....	98	—	—	75	25	—	28	72	—
50 to 99 workers .....	99	—	—	70	30	—	36	64	—
100 workers or more .....	97	3	—	77	23	—	30	70	—
100 to 499 workers .....	97	3	—	79	21	—	26	74	—
500 workers or more .....	97	3	—	76	24	—	36	64	—
<b>Geographic area</b>									
New England .....	99	—	—	63	37	—	41	59	—
Middle Atlantic .....	97	3	—	76	24	—	39	61	—
East North Central .....	99	—	—	80	20	—	27	73	—
West North Central .....	99	—	—	87	—	—	—	80	—
South Atlantic .....	94	—	—	72	28	—	29	71	—
East South Central .....	97	—	—	84	—	—	15	85	—
West South Central .....	98	—	—	89	11	—	15	85	—
Mountain .....	99	—	—	70	30	—	41	59	—
Pacific .....	98	—	—	64	36	—	40	60	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 2. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2012**

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
<b>Worker characteristic</b>									
All workers .....	0.5	0.5	–	1.4	1.4	–	1.6	1.6	–
Management, professional, and related .....	1.3	–	–	2.3	2.3	–	2.5	2.5	–
Management, business, and financial .....	2.9	–	–	3.1	3.1	–	2.8	2.8	–
Professional and related .....	0.8	0.8	–	2.6	2.6	–	3.4	3.4	–
Service .....	0.5	–	–	3.8	3.8	–	5.3	5.3	–
Protective service .....	2.0	–	–	5.0	–	–	–	5.7	–
Sales and office .....	0.5	0.5	–	2.5	2.5	–	2.6	2.6	–
Sales and related .....	0.9	–	–	3.3	3.3	–	3.2	3.2	–
Office and administrative support .....	0.5	–	–	2.6	2.6	–	2.8	2.8	–
Natural resources, construction, and maintenance .....	1.0	–	–	3.6	3.6	–	3.3	3.3	–
Construction, extraction, farming, fishing, and forestry .....	1.1	–	–	4.8	4.8	–	5.5	5.5	–
Installation, maintenance, and repair .....	1.6	–	–	4.8	4.8	–	3.6	3.6	–
Production, transportation, and material moving .....	0.4	0.4	–	2.4	2.4	–	2.6	2.6	–
Production .....	0.5	–	–	3.4	3.4	–	3.4	3.4	–
Transportation and material moving .....	0.8	0.8	–	2.5	2.5	–	2.9	2.9	–
Full time .....	0.5	0.5	–	1.5	1.5	–	1.7	1.7	–
Part time .....	1.8	–	–	2.7	2.7	–	3.1	3.1	–
Union .....	1.3	1.3	–	2.7	2.7	–	2.7	2.7	–
Nonunion .....	0.6	0.6	–	1.5	1.5	–	1.7	1.7	–
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	1.0	–	–	3.0	3.0	–	3.5	3.5	–
Second 25 percent .....	0.4	0.4	–	1.9	1.9	–	2.3	2.3	–
Third 25 percent .....	0.3	0.3	–	2.2	2.2	–	2.8	2.8	–
Highest 25 percent .....	1.3	–	–	2.1	2.1	–	1.8	1.8	–
Highest 10 percent .....	0.9	0.9	–	2.4	2.4	–	2.5	2.5	–
<b>Establishment characteristic</b>									
Goods-producing industries .....	0.4	0.4	–	2.3	2.3	–	2.5	2.5	–
Construction .....	0.9	–	–	4.7	4.7	–	5.0	5.0	–
Manufacturing .....	0.4	–	–	2.9	2.9	–	3.0	3.0	–
Service-providing industries .....	0.7	0.7	–	1.7	1.7	–	1.9	1.9	–
Trade, transportation, and utilities .....	0.7	0.7	–	2.4	2.4	–	2.8	2.8	–
Wholesale trade .....	0.5	–	–	5.5	5.5	–	5.8	5.8	–
Retail trade .....	1.6	–	–	3.0	3.0	–	3.1	3.1	–
Information .....	2.2	–	–	6.9	6.9	–	6.0	6.0	–
Financial activities .....	0.4	–	–	2.2	2.2	–	3.2	3.2	–
Finance and insurance .....	0.2	–	–	2.2	2.2	–	2.6	2.6	–

See footnotes at end of table.

**Table 2. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2012—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
Credit intermediation and related activities ..	0.4	—	—	2.9	2.9	—	3.0	3.0	—
Insurance carriers and related activities .....	0.2	—	—	3.9	3.9	—	5.0	5.0	—
Professional and business services .....	2.6	—	—	3.9	3.9	—	4.6	4.6	—
Education and health services .....	0.3	—	—	3.8	3.8	—	4.5	4.5	—
Educational services .....	0.1	—	—	4.0	4.0	—	4.1	4.1	—
Junior colleges, colleges, and universities ...	0.1	—	—	3.0	3.0	—	4.2	4.2	—
Healthcare and social assistance .....	0.4	—	—	4.0	4.0	—	5.1	5.1	—
1 to 99 workers .....	1.0	—	—	2.8	2.8	—	2.5	2.5	—
1 to 49 workers .....	1.3	—	—	3.3	3.3	—	3.1	3.1	—
50 to 99 workers .....	0.2	—	—	4.9	4.9	—	4.1	4.1	—
100 workers or more .....	0.5	0.5	—	1.5	1.5	—	1.7	1.7	—
100 to 499 workers .....	0.9	0.9	—	2.2	2.2	—	2.5	2.5	—
500 workers or more .....	0.5	0.5	—	1.8	1.8	—	2.0	2.0	—
<b>Geographic area</b>									
New England .....	0.8	—	—	1.8	1.8	—	3.1	3.1	—
Middle Atlantic .....	0.7	0.7	—	1.8	1.8	—	2.8	2.8	—
East North Central .....	0.7	—	—	3.6	3.6	—	4.1	4.1	—
West North Central .....	0.5	—	—	4.4	—	—	—	6.7	—
South Atlantic .....	2.5	—	—	4.1	4.1	—	3.5	3.5	—
East South Central .....	1.3	—	—	5.9	—	—	4.3	4.3	—
West South Central .....	0.6	—	—	2.1	2.1	—	3.3	3.3	—
Mountain .....	0.4	—	—	5.8	5.8	—	7.3	7.3	—
Pacific .....	0.9	—	—	4.1	4.1	—	5.5	5.5	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 3. Medical care benefits: High deductible and non-high-deductible health plans,<sup>1</sup> private industry workers, National Compensation Survey, 2012**

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

Characteristics	High deductible health plans	Non-high-deductible health plans
<b>Worker characteristic</b>		
All workers .....	27	73
Management, professional, and related .....	26	73
Management, business, and financial .....	30	69
Professional and related .....	23	76
Service .....	24	76
Protective service .....	–	92
Sales and office .....	31	69
Sales and related .....	33	66
Office and administrative support .....	29	70
Natural resources, construction, and maintenance .....	27	72
Construction, extraction, farming, fishing, and forestry .....	19	81
Installation, maintenance, and repair .....	33	66
Production, transportation, and material moving .....	23	77
Production .....	27	73
Transportation and material moving .....	18	82
Full time .....	27	73
Part time .....	24	75
Union .....	8	92
Nonunion .....	30	70
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	31	68
Second 25 percent .....	28	72
Third 25 percent .....	27	73
Highest 25 percent .....	24	75
Highest 10 percent .....	25	74
<b>Establishment characteristic</b>		
Goods-producing industries .....	26	74
Construction .....	24	76
Manufacturing .....	26	74
Service-providing industries .....	27	72
Trade, transportation, and utilities .....	27	72
Wholesale trade .....	27	73
Retail trade .....	36	64
Information .....	24	70
Financial activities .....	34	64
Finance and insurance .....	33	65

See footnotes at end of table.

**Table 3. Medical care benefits: High deductible and non-high-deductible health plans,<sup>1</sup> private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	High deductible health plans	Non-high-deductible health plans
Credit intermediation and related activities ..	30	69
Insurance carriers and related activities .....	38	62
Professional and business services .....	30	69
Education and health services .....	22	78
Educational services .....	—	93
Junior colleges, colleges, and universities ...	—	91
Healthcare and social assistance .....	25	75
1 to 99 workers .....	35	65
1 to 49 workers .....	36	63
50 to 99 workers .....	31	68
100 workers or more .....	20	79
100 to 499 workers .....	24	76
500 workers or more .....	16	84
<b>Geographic area</b>		
New England .....	23	76
Middle Atlantic .....	15	84
East North Central .....	32	68
West North Central .....	35	64
South Atlantic .....	22	77
East South Central .....	25	74
West South Central .....	35	65
Mountain .....	32	68
Pacific .....	27	73

<sup>1</sup> The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 3. Standard errors for medical care benefits: High deductible and non-high-deductible health plans, private industry workers, National Compensation Survey, 2012**

Characteristics	High deductible health plans	Non-high-deductible health plans
<b>Worker characteristic</b>		
All workers .....	1.3	1.3
Management, professional, and related .....	2.2	2.3
Management, business, and financial .....	3.5	3.7
Professional and related .....	2.4	2.4
Service .....	4.2	4.2
Protective service .....	–	3.9
Sales and office .....	1.8	1.7
Sales and related .....	3.2	3.2
Office and administrative support .....	2.0	2.0
Natural resources, construction, and maintenance .....	5.2	5.2
Construction, extraction, farming, fishing, and forestry .....	4.5	4.5
Installation, maintenance, and repair .....	8.0	7.9
Production, transportation, and material moving .....	2.1	2.1
Production .....	3.1	3.1
Transportation and material moving .....	2.4	2.4
Full time .....	1.3	1.3
Part time .....	3.2	3.3
Union .....	1.8	1.8
Nonunion .....	1.4	1.4
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	3.1	3.1
Second 25 percent .....	2.3	2.4
Third 25 percent .....	2.3	2.3
Highest 25 percent .....	2.2	2.3
Highest 10 percent .....	2.7	3.0
<b>Establishment characteristic</b>		
Goods-producing industries .....	2.6	2.6
Construction .....	4.5	4.5
Manufacturing .....	2.9	2.9
Service-providing industries .....	1.6	1.6
Trade, transportation, and utilities .....	2.1	2.2
Wholesale trade .....	4.2	4.2
Retail trade .....	2.9	2.9
Information .....	5.8	6.5
Financial activities .....	3.2	3.3
Finance and insurance .....	3.9	4.0

See footnotes at end of table.

**Table 3. Standard errors for medical care benefits: High deductible and non-high-deductible health plans, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	High deductible health plans	Non-high-deductible health plans
Credit intermediation and related activities ..	3.7	3.7
Insurance carriers and related activities .....	7.8	7.8
Professional and business services .....	3.7	3.7
Education and health services .....	3.7	3.7
Educational services .....	—	2.6
Junior colleges, colleges, and universities ...	—	3.2
Healthcare and social assistance .....	4.3	4.3
1 to 99 workers .....	2.3	2.3
1 to 49 workers .....	2.6	2.6
50 to 99 workers .....	3.7	3.6
100 workers or more .....	1.5	1.5
100 to 499 workers .....	2.2	2.2
500 workers or more .....	1.7	1.7
<b>Geographic area</b>		
New England .....	6.1	6.0
Middle Atlantic .....	1.7	1.8
East North Central .....	4.2	4.2
West North Central .....	5.7	5.4
South Atlantic .....	2.9	3.2
East South Central .....	5.2	5.2
West South Central .....	3.9	3.9
Mountain .....	4.6	4.6
Pacific .....	2.6	2.6

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 4. Non–high-deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
<b>Worker characteristic</b>								
All workers .....	100	80	\$200	\$250	\$500	\$750	\$1,000	20
Management, professional, and related .....	100	79	200	300	500	750	1,000	21
Management, business, and financial .....	100	78	200	250	500	750	1,000	22
Professional and related .....	100	81	200	300	500	750	1,000	19
Service .....	100	81	200	250	500	1,000	1,000	19
Protective service .....	100	–	–	–	–	–	–	–
Sales and office .....	100	78	200	300	500	750	1,000	22
Sales and related .....	100	82	250	300	500	850	1,000	18
Office and administrative support .....	100	76	–	300	500	600	1,000	24
Natural resources, construction, and maintenance .....	100	80	200	250	400	550	1,000	20
Construction, extraction, farming, fishing, and forestry .....	100	81	200	250	300	–	1,000	19
Installation, maintenance, and repair .....	100	79	200	300	500	600	1,000	21
Production, transportation, and material moving .....	100	85	150	250	500	750	1,000	15
Production .....	100	81	–	300	500	750	1,000	19
Transportation and material moving .....	100	89	–	250	500	600	1,000	11
Full time .....	100	80	200	300	500	750	1,000	20
Part time .....	100	84	–	250	300	500	1,000	16
Union .....	100	80	100	200	300	500	1,000	20
Nonunion .....	100	80	200	300	500	750	1,000	20
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	100	80	200	250	500	600	1,000	20
Second 25 percent .....	100	84	200	300	500	–	1,000	16
Third 25 percent .....	100	80	–	300	500	750	1,000	20
Highest 25 percent .....	100	78	200	250	500	750	1,000	22
Highest 10 percent .....	100	82	200	250	500	600	1,000	18
<b>Establishment characteristic</b>								
Goods-producing industries .....	100	83	200	250	500	750	1,000	17
Construction .....	100	81	200	250	500	–	1,000	19
Manufacturing .....	100	83	–	250	500	750	1,000	17
Service-providing industries .....	100	79	200	250	500	750	1,000	21
Trade, transportation, and utilities .....	100	83	–	250	400	–	1,000	17
Wholesale trade .....	100	71	250	300	–	575	1,000	29
Retail trade .....	100	84	250	300	500	750	1,000	16
Transportation and warehousing .....	100	98	100	–	350	–	1,000	2
Utilities .....	100	–	–	–	–	–	–	–
Information .....	100	57	100	–	–	–	1,000	43
Financial activities .....	100	81	250	350	500	1,000	1,000	19
Finance and insurance .....	100	80	250	350	500	1,000	1,000	20

See footnotes at end of table.

**Table 4. Non-high-deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Credit intermediation and related activities ..	100	78	\$250	—	—	\$1,000	\$1,000	22
Insurance carriers and related activities .....	100	81	—	\$350	\$500	—	1,000	19
Professional and business services .....	100	80	230	300	500	1,000	1,000	20
Professional and technical services .....	100	77	230	300	500	—	1,000	23
Education and health services .....	100	79	200	300	500	750	1,000	21
Educational services .....	100	61	250	300	500	500	1,000	39
Junior colleges, colleges, and universities ...	100	71	—	250	400	—	1,000	29
Healthcare and social assistance .....	100	82	200	300	500	750	1,000	18
Leisure and hospitality .....	100	—	—	—	—	—	—	—
Accommodation and food services .....	100	—	—	—	—	—	—	—
Other services .....	100	—	—	—	—	—	—	—
1 to 99 workers .....	100	78	250	400	500	1,000	1,000	22
1 to 49 workers .....	100	81	250	400	500	1,000	1,000	19
50 to 99 workers .....	100	72	—	450	500	1,000	1,000	28
100 workers or more .....	100	81	150	250	400	575	1,000	19
100 to 499 workers .....	100	84	—	250	500	600	1,000	16
500 workers or more .....	100	79	—	250	300	500	1,000	21
<b>Geographic area</b>								
New England .....	100	71	—	300	500	—	1,000	29
Middle Atlantic .....	100	80	200	250	500	750	1,000	20
East North Central .....	100	81	200	300	500	750	1,000	19
West North Central .....	100	92	150	250	500	—	1,000	8
South Atlantic .....	100	81	200	300	500	—	1,000	19
East South Central .....	100	—	—	—	—	—	—	—
West South Central .....	100	91	200	300	500	750	1,000	9
Mountain .....	100	76	100	250	500	500	—	24
Pacific .....	100	65	—	250	—	750	1,000	35

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 4. Standard errors for non–high-deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012**

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
<b>Worker characteristic</b>							
All workers .....	1.3	\$0	\$28	\$0	\$0	\$0	1.3
Management, professional, and related .....	2.1	0	67	0	24	0	2.1
Management, business, and financial .....	4.0	10	56	28	64	0	4.0
Professional and related .....	2.3	0	60	0	37	0	2.3
Service .....	4.0	24	10	34	266	0	4.0
Protective service .....	–	–	–	–	–	–	–
Sales and office .....	2.2	14	18	0	26	0	2.2
Sales and related .....	3.4	51	0	17	123	0	3.4
Office and administrative support .....	2.3	–	70	0	130	0	2.3
Natural resources, construction, and maintenance .....	3.8	0	17	76	129	0	3.8
Construction, extraction, farming, fishing, and forestry .....	5.1	0	42	59	–	0	5.1
Installation, maintenance, and repair .....	5.4	48	0	112	128	0	5.4
Production, transportation, and material moving .....	2.3	20	51	0	80	0	2.3
Production .....	3.3	–	43	0	45	0	3.3
Transportation and material moving .....	2.5	–	20	26	157	89	2.5
Full time .....	1.4	0	74	0	0	0	1.4
Part time .....	2.7	–	51	0	55	78	2.7
Union .....	2.5	24	25	62	44	60	2.5
Nonunion .....	1.4	0	0	0	0	0	1.4
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	3.9	56	0	120	169	0	3.9
Second 25 percent .....	2.1	46	26	0	–	0	2.1
Third 25 percent .....	2.0	–	68	0	64	0	2.0
Highest 25 percent .....	1.9	0	20	83	142	0	1.9
Highest 10 percent .....	2.2	14	29	75	161	0	2.2
<b>Establishment characteristic</b>							
Goods-producing industries .....	2.3	38	17	0	0	0	2.3
Construction .....	4.9	10	20	66	–	0	4.9
Manufacturing .....	3.0	–	30	0	0	0	3.0
Service-providing industries .....	1.3	0	51	0	0	0	1.3
Trade, transportation, and utilities .....	2.5	–	37	104	–	0	2.5
Wholesale trade .....	6.8	29	0	–	53	69	6.8
Retail trade .....	2.7	66	41	26	177	0	2.7
Transportation and warehousing .....	0.4	0	–	56	–	194	0.4
Utilities .....	–	–	–	–	–	–	–
Information .....	8.1	0	–	–	–	0	8.1
Financial activities .....	2.4	53	59	0	296	0	2.4
Finance and insurance .....	2.5	31	57	0	284	0	2.5

See footnotes at end of table.

**Table 4. Standard errors for non–high-deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Credit intermediation and related activities ..	3.5	\$68	–	–	\$177	\$0	3.5
Insurance carriers and related activities .....	4.9	–	\$73	\$34	–	0	4.9
Professional and business services .....	4.0	40	71	0	132	0	4.0
Professional and technical services .....	5.8	43	73	137	–	0	5.8
Education and health services .....	2.7	20	45	0	146	0	2.7
Educational services .....	4.5	28	35	75	0	255	4.5
Junior colleges, colleges, and universities ...	2.9	–	10	85	–	85	2.9
Healthcare and social assistance .....	2.6	31	73	0	106	0	2.6
Leisure and hospitality .....	–	–	–	–	–	–	–
Accommodation and food services .....	–	–	–	–	–	–	–
Other services .....	–	–	–	–	–	–	–
1 to 99 workers .....	2.9	0	75	0	0	0	2.9
1 to 49 workers .....	3.1	17	93	20	0	0	3.1
50 to 99 workers .....	5.8	–	120	52	118	0	5.8
100 workers or more .....	1.5	20	0	67	57	31	1.5
100 to 499 workers .....	1.9	–	14	53	21	50	1.9
500 workers or more .....	1.9	–	57	10	24	157	1.9
<b>Geographic area</b>							
New England .....	5.9	–	52	133	–	0	5.9
Middle Atlantic .....	3.0	35	28	93	112	0	3.0
East North Central .....	3.7	56	65	10	184	0	3.7
West North Central .....	2.1	34	37	107	–	0	2.1
South Atlantic .....	3.2	55	61	0	–	0	3.2
East South Central .....	–	–	–	–	–	–	–
West South Central .....	2.2	33	34	0	88	0	2.2
Mountain .....	7.0	14	42	119	0	–	7.0
Pacific .....	4.2	–	50	–	103	0	4.2

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 5. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2012**

(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
<b>Worker characteristic</b>									
All workers .....	94	6	( <sup>1</sup> )	79	21	—	87	12	1
Management, professional, and related .....	94	—	—	76	24	—	85	14	1
Management, business, and financial .....	94	—	—	73	27	—	84	—	—
Professional and related .....	95	5	( <sup>1</sup> )	77	23	—	86	13	1
Service .....	90	10	—	75	25	—	85	15	1
Protective service .....	97	—	—	89	—	—	90	—	—
Sales and office .....	95	5	( <sup>1</sup> )	84	16	—	90	10	( <sup>1</sup> )
Sales and related .....	96	4	—	94	6	—	92	7	1
Office and administrative support .....	94	6	( <sup>1</sup> )	80	20	—	89	11	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	92	—	—	78	22	—	85	15	( <sup>1</sup> )
Construction, extraction, farming, fishing, and forestry .....	92	—	—	76	—	—	83	—	—
Installation, maintenance, and repair .....	92	—	—	79	21	—	86	—	—
Production, transportation, and material moving .....	96	4	—	79	21	—	88	10	1
Production .....	95	5	—	80	20	—	86	11	3
Transportation and material moving .....	98	—	—	78	22	—	91	9	( <sup>1</sup> )
Full time .....	94	6	( <sup>1</sup> )	78	22	—	87	12	1
Part time .....	96	4	—	83	17	—	88	12	( <sup>1</sup> )
Union .....	88	12	—	64	36	—	73	27	( <sup>1</sup> )
Nonunion .....	95	5	( <sup>1</sup> )	81	19	—	89	10	1
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	92	—	—	85	15	—	91	8	1
Second 25 percent .....	95	—	—	82	18	—	89	10	1
Third 25 percent .....	95	5	( <sup>1</sup> )	79	21	—	86	13	( <sup>1</sup> )
Highest 25 percent .....	93	7	( <sup>1</sup> )	74	26	—	84	15	1
Highest 10 percent .....	96	4	—	79	21	—	86	12	1
<b>Establishment characteristic</b>									
Goods-producing industries .....	95	5	—	81	19	—	87	11	1
Construction .....	94	—	—	74	26	—	81	19	—
Manufacturing .....	95	5	—	82	18	—	89	10	2
Service-providing industries .....	94	6	( <sup>1</sup> )	78	22	—	87	13	1
Trade, transportation, and utilities .....	97	3	—	86	14	—	94	6	1
Wholesale trade .....	95	—	—	86	14	—	94	6	—
Retail trade .....	98	—	—	96	—	—	94	—	—
Information .....	80	—	—	74	26	—	75	25	—
Financial activities .....	93	6	( <sup>1</sup> )	79	21	—	84	15	1
Finance and insurance .....	93	7	—	80	20	—	86	13	1

See footnotes at end of table.

**Table 5. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2012—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
Credit intermediation and related activities ..	92	—	—	82	18	—	89	11	—
Insurance carriers and related activities .....	93	—	—	81	19	—	87	12	1
Professional and business services .....	94	—	—	75	25	—	87	—	—
Education and health services .....	93	7	—	75	25	—	85	14	2
Educational services .....	90	—	—	64	36	—	70	30	—
Junior colleges, colleges, and universities ...	93	7	—	69	31	—	77	23	—
Healthcare and social assistance .....	94	6	—	76	24	—	86	12	2
1 to 99 workers .....	93	7	—	76	24	—	87	12	1
1 to 49 workers .....	94	—	—	76	24	—	86	13	1
50 to 99 workers .....	90	—	—	75	25	—	89	11	( <sup>1</sup> )
100 workers or more .....	95	5	( <sup>1</sup> )	81	19	—	87	12	1
100 to 499 workers .....	96	4	( <sup>1</sup> )	82	18	—	90	10	1
500 workers or more .....	93	7	( <sup>1</sup> )	79	21	—	84	15	( <sup>1</sup> )
<b>Geographic area</b>									
New England .....	82	18	—	64	36	—	77	23	—
Middle Atlantic .....	87	13	—	59	41	—	66	34	1
East North Central .....	96	4	—	76	24	—	90	—	—
West North Central .....	98	—	—	87	—	—	94	—	—
South Atlantic .....	93	—	—	84	16	—	89	10	( <sup>1</sup> )
East South Central .....	96	—	—	76	24	—	90	—	—
West South Central .....	96	—	—	91	9	—	94	4	1
Mountain .....	98	2	—	75	25	—	89	—	—
Pacific .....	97	3	—	87	—	—	92	—	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 5. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2012**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristic</b>									
All workers .....	0.7	0.7	0.1	1.5	1.5	—	1.1	1.1	0.3
Management, professional, and related .....	1.9	—	—	3.0	3.0	—	2.6	2.7	0.4
Management, business, and financial .....	3.6	—	—	5.0	5.0	—	5.0	—	—
Professional and related .....	1.2	1.2	0.2	3.2	3.2	—	2.0	2.0	0.3
Service .....	2.8	2.8	—	5.7	5.7	—	4.3	4.3	0.4
Protective service .....	2.3	—	—	7.2	—	—	6.8	—	—
Sales and office .....	0.8	0.8	( <sup>1</sup> )	1.6	1.6	—	1.3	1.3	0.2
Sales and related .....	1.2	1.2	—	1.4	1.4	—	1.9	1.8	0.5
Office and administrative support .....	0.9	0.9	0.1	2.1	2.1	—	1.5	1.5	0.2
Natural resources, construction, and maintenance .....	2.9	—	—	4.1	4.1	—	3.9	3.9	0.1
Construction, extraction, farming, fishing, and forestry .....	4.4	—	—	7.1	—	—	5.3	—	—
Installation, maintenance, and repair .....	3.8	—	—	4.9	4.9	—	4.8	—	—
Production, transportation, and material moving .....	0.8	0.8	—	2.5	2.5	—	2.3	2.1	1.1
Production .....	1.2	1.2	—	3.7	3.7	—	3.5	3.1	2.0
Transportation and material moving .....	0.6	—	—	3.0	3.0	—	2.0	2.0	( <sup>1</sup> )
Full time .....	0.8	0.8	0.1	1.6	1.6	—	1.2	1.2	0.3
Part time .....	1.0	1.0	—	3.2	3.2	—	2.9	2.9	( <sup>1</sup> )
Union .....	2.1	2.1	—	4.5	4.5	—	4.2	4.2	0.2
Nonunion .....	0.8	0.8	0.1	1.6	1.6	—	1.2	1.2	0.3
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	2.6	—	—	3.1	3.1	—	1.9	1.9	0.3
Second 25 percent .....	1.4	—	—	2.6	2.6	—	2.0	2.0	0.6
Third 25 percent .....	0.8	0.7	0.2	2.1	2.1	—	1.6	1.5	0.2
Highest 25 percent .....	1.9	1.9	0.1	2.5	2.5	—	2.1	2.2	0.5
Highest 10 percent .....	0.9	0.9	—	2.5	2.5	—	2.3	2.1	0.9
<b>Establishment characteristic</b>									
Goods-producing industries .....	1.0	1.0	—	2.7	2.7	—	2.1	2.0	0.9
Construction .....	3.6	—	—	5.9	5.9	—	5.1	5.1	—
Manufacturing .....	1.0	1.0	—	3.2	3.2	—	2.3	2.1	1.2
Service-providing industries .....	0.9	0.9	0.1	1.9	1.9	—	1.5	1.5	0.2
Trade, transportation, and utilities .....	0.7	0.7	—	1.9	1.9	—	1.4	1.3	0.3
Wholesale trade .....	1.9	—	—	3.0	3.0	—	1.8	1.8	—
Retail trade .....	0.7	—	—	1.4	—	—	1.8	—	—
Information .....	7.8	—	—	7.2	7.2	—	7.2	7.2	—
Financial activities .....	1.9	1.8	0.4	3.1	3.1	—	2.5	2.4	0.6
Finance and insurance .....	1.9	1.9	—	2.7	2.7	—	1.9	1.7	0.7

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, 2012—Continued**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	2.1	—	—	3.3	3.3	—	2.2	2.2	—
Insurance carriers and related activities .....	3.1	—	—	4.7	4.7	—	3.6	3.4	1.1
Professional and business services .....	3.0	—	—	5.4	5.4	—	4.6	—	—
Education and health services .....	1.5	1.5	—	4.2	4.2	—	2.2	2.1	0.9
Educational services .....	4.1	—	—	5.7	5.7	—	6.3	6.3	—
Junior colleges, colleges, and universities ...	1.2	1.2	—	4.4	4.4	—	4.3	4.3	—
Healthcare and social assistance .....	1.3	1.3	—	4.6	4.6	—	2.1	1.8	1.0
1 to 99 workers .....	1.7	1.7	—	2.7	2.7	—	2.2	2.2	0.6
1 to 49 workers .....	2.0	—	—	3.6	3.6	—	2.9	2.8	0.8
50 to 99 workers .....	3.4	—	—	4.5	4.5	—	3.0	3.0	( <sup>1</sup> )
100 workers or more .....	0.7	0.6	0.1	1.7	1.7	—	1.3	1.3	0.2
100 to 499 workers .....	0.6	0.6	0.2	2.2	2.2	—	1.3	1.3	0.3
500 workers or more .....	1.1	1.1	( <sup>1</sup> )	2.7	2.7	—	2.3	2.3	0.2
<b>Geographic area</b>									
New England .....	4.4	4.4	—	5.7	5.7	—	3.5	3.5	—
Middle Atlantic .....	1.3	1.3	—	3.7	3.7	—	3.5	3.9	0.5
East North Central .....	1.2	1.2	—	4.3	4.3	—	3.2	—	—
West North Central .....	0.8	—	—	5.8	—	—	2.4	—	—
South Atlantic .....	3.2	—	—	3.3	3.3	—	2.9	2.9	0.1
East South Central .....	2.9	—	—	6.2	6.2	—	3.9	—	—
West South Central .....	1.6	—	—	2.2	2.2	—	1.4	1.1	0.6
Mountain .....	0.3	0.3	—	7.0	7.0	—	3.3	—	—
Pacific .....	0.6	0.6	—	4.7	—	—	3.7	—	—

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 6. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2012**

(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			
<b>Worker characteristic</b>											
All workers .....	100	94	—	—	60	\$750	\$1,310	—	—	6	( <sup>1</sup> )
Management, professional, and related .....	100	94	—	—	62	—	1,200	—	—	—	—
Management, business, and financial .....	100	94	—	—	61	—	1,500	—	—	—	—
Professional and related .....	100	95	—	—	62	600	1,200	—	—	5	( <sup>1</sup> )
Service .....	100	90	28	—	62	1,000	1,500	—	—	10	—
Protective service .....	100	97	—	—	85	—	—	—	—	—	—
Sales and office .....	100	95	—	—	59	750	1,500	—	—	5	( <sup>1</sup> )
Sales and related .....	100	96	—	—	54	750	1,500	\$1,250	—	4	—
Office and administrative support .....	100	94	—	—	62	—	1,500	—	—	6	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	100	92	43	—	50	—	1,200	—	—	—	—
Construction, extraction, farming, fishing, and forestry .....	100	92	42	—	50	—	—	1,500	—	—	—
Installation, maintenance, and repair .....	100	92	43	—	49	600	—	—	—	—	—
Production, transportation, and material moving .....	100	96	31	\$750	65	600	1,200	500	—	4	—
Production .....	100	95	33	1,000	62	750	1,500	500	—	5	—
Transportation and material moving .....	100	98	28	—	70	500	1,000	500	—	—	—
Full time .....	100	94	32	1,000	61	750	1,500	500	( <sup>1</sup> )	6	( <sup>1</sup> )
Part time .....	100	96	—	—	49	—	950	1,250	—	4	—
Union .....	100	88	—	—	58	500	—	—	—	12	—
Nonunion .....	100	95	—	—	61	750	1,500	—	—	5	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>											
Lowest 25 percent .....	100	92	—	—	56	700	1,500	—	—	—	—
Second 25 percent .....	100	95	—	—	64	1,000	1,500	500	—	—	—
Third 25 percent .....	100	95	—	—	60	600	1,200	500	—	5	( <sup>1</sup> )
Highest 25 percent .....	100	93	—	—	60	600	1,000	—	—	7	( <sup>1</sup> )
Highest 10 percent .....	100	96	—	—	62	600	1,000	—	—	4	—
<b>Establishment characteristic</b>											
Goods-producing industries .....	100	95	—	—	62	750	1,400	500	—	5	—
Construction .....	100	94	34	—	60	—	—	—	—	—	—
Manufacturing .....	100	95	—	—	62	750	1,500	500	—	5	—
Service-providing industries .....	100	94	—	—	60	750	1,300	—	—	6	( <sup>1</sup> )
Trade, transportation, and utilities .....	100	97	—	—	63	600	1,200	—	—	3	—
Wholesale trade .....	100	95	28	—	67	—	—	—	—	—	—
Retail trade .....	100	98	—	—	57	850	1,725	—	—	—	—
Information .....	100	80	—	—	52	1,200	—	—	—	—	—
Financial activities .....	100	93	—	—	64	—	—	—	—	6	( <sup>1</sup> )
Finance and insurance .....	100	93	—	—	61	—	—	—	—	7	—

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, 2012—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			
Credit intermediation and related activities ..	100	92	—	—	56	—	—	—	—	—	
Insurance carriers and related activities .....	100	93	—	—	68	—	—	—	—	—	
Professional and business services .....	100	94	—	—	61	—	\$1,500	—	—	—	
Education and health services .....	100	93	35	\$1,000	58	—	1,400	—	—	7	
Educational services .....	100	90	19	—	70	\$500	—	\$400	—	—	
Junior colleges, colleges, and universities ...	100	93	18	350	75	—	—	400	—	7	
Healthcare and social assistance .....	100	94	37	1,000	56	—	1,500	—	—	6	
<b>1 to 99 workers .....</b>	<b>100</b>	<b>93</b>	<b>—</b>	<b>—</b>	<b>61</b>	<b>1,000</b>	<b>2,000</b>	<b>—</b>	<b>—</b>	<b>7</b>	<b>—</b>
1 to 49 workers .....	100	94	—	—	61	1,000	2,000	500	—	—	—
50 to 99 workers .....	100	90	—	—	61	1,000	—	—	—	—	—
100 workers or more .....	100	95	—	—	60	500	1,000	—	—	5	( <sup>1</sup> )
100 to 499 workers .....	100	96	—	—	62	575	1,200	—	—	4	( <sup>1</sup> )
500 workers or more .....	100	93	—	—	58	500	750	350	—	7	( <sup>1</sup> )
<b>Geographic area</b>											
New England .....	100	82	—	—	70	—	1,000	—	—	18	—
Middle Atlantic .....	100	87	—	—	63	—	1,200	—	—	13	—
East North Central .....	100	96	—	—	68	800	1,600	—	—	4	—
West North Central .....	100	98	—	—	58	1,000	1,750	750	—	—	—
South Atlantic .....	100	93	—	—	60	1,000	1,500	—	—	—	—
East South Central .....	100	96	—	—	61	600	—	300	—	—	—
West South Central .....	100	96	—	—	61	750	—	—	—	—	—
Mountain .....	100	98	38	1,500	60	500	1,000	—	—	2	—
Pacific .....	100	97	51	—	—	—	—	—	—	3	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 6. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2012**

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	Median deductible amount					
		Total with fixed deductible	Median deductible amount		In-network	Out-of-network	Point-of-service			
<b>Worker characteristic</b>										
All workers .....	0.7	—	—	1.5	\$85	\$295	—	—	0.7	0.1
Management, professional, and related .....	1.9	—	—	3.0	—	327	—	—	—	—
Management, business, and financial .....	3.6	—	—	3.7	—	383	—	—	—	—
Professional and related .....	1.2	—	—	3.9	143	258	—	—	1.2	0.2
Service .....	2.8	5.2	—	6.0	104	350	—	—	2.8	—
Protective service .....	2.3	—	—	8.4	—	—	—	—	—	—
Sales and office .....	0.8	—	—	2.2	107	196	—	—	0.8	( <sup>1</sup> )
Sales and related .....	1.2	—	—	3.9	84	373	\$0	—	1.2	—
Office and administrative support .....	0.9	—	—	2.2	—	158	—	—	0.9	0.1
Natural resources, construction, and maintenance .....	2.9	6.2	—	5.9	—	343	—	—	—	—
Construction, extraction, farming, fishing, and forestry .....	4.4	7.0	—	7.2	—	—	0	—	—	—
Installation, maintenance, and repair .....	3.8	9.4	—	9.1	165	—	—	—	—	—
Production, transportation, and material moving .....	0.8	3.0	\$180	3.0	105	71	0	—	0.8	—
Production .....	1.2	4.1	152	4.1	150	189	0	—	1.2	—
Transportation and material moving .....	0.6	3.7	—	3.6	105	212	0	—	—	—
Full time .....	0.8	1.5	29	1.6	114	196	60	0.1	0.8	0.1
Part time .....	1.0	—	—	5.0	—	271	69	—	1.0	—
Union .....	2.1	—	—	4.0	10	—	—	—	2.1	—
Nonunion .....	0.8	—	—	1.8	66	0	—	—	0.8	0.1
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	2.6	—	—	3.8	173	0	—	—	—	—
Second 25 percent .....	1.4	—	—	2.7	125	123	31	—	—	—
Third 25 percent .....	0.8	—	—	3.1	87	56	106	—	0.7	0.2
Highest 25 percent .....	1.9	—	—	2.3	171	204	—	—	1.9	0.1
Highest 10 percent .....	0.9	—	—	2.8	117	177	—	—	0.9	—
<b>Establishment characteristic</b>										
Goods-producing industries .....	1.0	—	—	2.9	138	289	0	—	1.0	—
Construction .....	3.6	5.7	—	6.0	—	—	—	—	—	—
Manufacturing .....	1.0	—	—	3.7	146	344	0	—	1.0	—
Service-providing industries .....	0.9	—	—	1.9	136	301	—	—	0.9	0.1
Trade, transportation, and utilities .....	0.7	—	—	2.8	135	26	—	—	0.7	—
Wholesale trade .....	1.9	5.2	—	5.3	—	—	—	—	—	—
Retail trade .....	0.7	—	—	3.9	181	363	—	—	—	—
Information .....	7.8	—	—	8.6	161	—	—	—	—	—
Financial activities .....	1.9	—	—	3.0	—	—	—	—	1.8	0.4
Finance and insurance .....	1.9	—	—	3.0	—	—	—	—	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, 2012—Continued**

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	Median deductible amount					
		Total with fixed deductible	Median deductible amount		In-network	Out-of-network	Point-of-service			
Credit intermediation and related activities ..	2.1	—	—	4.4	—	—	—	—	—	—
Insurance carriers and related activities .....	3.1	—	—	4.7	—	—	—	—	—	—
Professional and business services .....	3.0	—	—	4.3	—	\$443	—	—	—	—
Education and health services .....	1.5	5.0	\$251	4.8	—	350	—	—	1.5	—
Educational services .....	4.1	4.3	—	4.4	\$20	—	\$0	—	—	—
Junior colleges, colleges, and universities ...	1.2	5.2	66	5.4	—	—	0	—	1.2	—
Healthcare and social assistance .....	1.3	5.6	280	5.5	—	365	—	—	1.3	—
1 to 99 workers .....	1.7	—	—	2.9	0	0	—	—	1.7	—
1 to 49 workers .....	2.0	—	—	3.1	0	0	59	—	—	—
50 to 99 workers .....	3.4	—	—	5.9	39	—	—	—	—	—
100 workers or more .....	0.7	—	—	1.9	0	0	—	—	0.6	0.1
100 to 499 workers .....	0.6	—	—	2.6	87	134	—	—	0.6	0.2
500 workers or more .....	1.1	—	—	2.8	65	79	59	—	1.1	( <sup>1</sup> )
<b>Geographic area</b>										
New England .....	4.4	—	—	6.0	—	98	—	—	4.4	—
Middle Atlantic .....	1.3	—	—	5.2	—	159	—	—	1.3	—
East North Central .....	1.2	—	—	2.8	228	305	—	—	1.2	—
West North Central .....	0.8	—	—	3.6	53	481	44	—	—	—
South Atlantic .....	3.2	—	—	3.8	147	291	—	—	—	—
East South Central .....	2.9	—	—	5.1	116	—	52	—	—	—
West South Central .....	1.6	—	—	3.3	164	—	—	—	—	—
Mountain .....	0.3	7.4	0	7.3	0	152	—	—	0.3	—
Pacific .....	0.6	3.2	—	—	—	—	—	—	0.6	—

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 7. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012**

(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		
<b>Worker characteristic</b>									
All workers .....	100	94	\$250	\$350	\$750	\$1,500	\$2,700	6	( <sup>1</sup> )
Management, professional, and related .....	100	94	250	350	750	1,500	2,500	—	—
Management, business, and financial .....	100	94	250	400	1,000	1,800	2,500	—	—
Professional and related .....	100	95	250	—	750	1,500	2,000	5	( <sup>1</sup> )
Service .....	100	90	200	—	1,000	—	3,000	10	—
Protective service .....	100	97	—	500	—	—	1,000	—	—
Sales and office .....	100	95	250	400	1,000	1,800	2,700	5	( <sup>1</sup> )
Sales and related .....	100	96	250	—	1,000	2,000	2,700	4	—
Office and administrative support .....	100	94	250	500	1,000	1,650	3,000	6	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	100	92	200	300	—	1,800	3,000	—	—
Construction, extraction, farming, fishing, and forestry .....	100	92	200	250	500	1,000	—	—	—
Installation, maintenance, and repair .....	100	92	250	400	—	—	3,000	—	—
Production, transportation, and material moving .....	100	96	225	400	650	1,300	2,000	4	—
Production .....	100	95	250	400	750	1,500	2,250	5	—
Transportation and material moving .....	100	98	—	300	575	1,000	2,000	—	—
Full time .....	100	94	250	400	750	1,500	2,600	6	( <sup>1</sup> )
Part time .....	100	96	200	250	—	1,300	2,700	4	—
Union .....	100	88	—	250	300	—	1,250	12	—
Nonunion .....	100	95	250	500	1,000	1,500	2,700	5	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	92	200	300	750	1,800	2,700	—	—
Second 25 percent .....	100	95	250	500	1,000	1,500	2,700	—	—
Third 25 percent .....	100	95	250	350	750	1,500	3,000	5	( <sup>1</sup> )
Highest 25 percent .....	100	93	225	325	750	1,500	2,250	7	( <sup>1</sup> )
Highest 10 percent .....	100	96	250	325	750	1,500	2,000	4	—
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	95	200	—	750	1,500	2,500	5	—
Construction .....	100	94	200	—	—	1,500	3,000	—	—
Manufacturing .....	100	95	200	400	750	1,500	2,200	5	—
Service-providing industries .....	100	94	250	350	850	1,500	2,700	6	( <sup>1</sup> )
Trade, transportation, and utilities .....	100	97	250	300	750	1,500	2,700	3	—
Wholesale trade .....	100	95	300	400	—	1,500	2,500	—	—
Retail trade .....	100	98	250	—	1,000	2,500	2,700	—	—
Information .....	100	80	—	—	1,000	1,250	—	—	—
Financial activities .....	100	93	350	500	1,000	2,000	2,500	6	( <sup>1</sup> )
Finance and insurance .....	100	93	350	500	1,000	2,000	2,500	7	—

See footnotes at end of table.

**Table 7. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—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		
Credit intermediation and related activities ..	100	92	\$350	\$500	\$1,000	—	\$2,600	—	—
Insurance carriers and related activities .....	100	93	—	500	—	\$2,000	2,500	—	—
Professional and business services .....	100	94	250	—	1,000	1,500	—	—	—
Education and health services .....	100	93	250	500	—	1,500	—	7	—
Educational services .....	100	90	250	300	500	—	2,000	—	—
Junior colleges, colleges, and universities ...	100	93	—	300	500	1,000	—	7	—
Healthcare and social assistance .....	100	94	250	500	—	—	—	6	—
1 to 99 workers .....	100	93	300	500	1,000	2,000	3,000	7	—
1 to 49 workers .....	100	94	300	500	1,000	2,000	3,000	—	—
50 to 99 workers .....	100	90	325	500	1,000	1,500	2,000	—	—
100 workers or more .....	100	95	200	300	500	1,250	2,500	5	(1)
100 to 499 workers .....	100	96	200	300	550	1,500	2,700	4	(1)
500 workers or more .....	100	93	200	250	500	1,100	1,800	7	(1)
<b>Geographic area</b>									
New England .....	100	82	250	300	—	1,500	2,500	18	—
Middle Atlantic .....	100	87	200	300	—	1,200	2,000	13	—
East North Central .....	100	96	250	400	750	1,800	—	4	—
West North Central .....	100	98	200	—	1,000	2,000	3,000	—	—
South Atlantic .....	100	93	250	350	750	1,500	2,500	—	—
East South Central .....	100	96	200	300	600	1,500	2,000	—	—
West South Central .....	100	96	250	400	1,000	2,000	3,000	—	—
Mountain .....	100	98	250	500	—	1,500	2,600	2	—
Pacific .....	100	97	250	—	—	1,500	2,700	3	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 7. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>								
All workers .....	0.7	\$19	\$29	\$55	\$0	\$224	0.7	0.1
Management, professional, and related .....	1.9	20	41	80	10	481	—	—
Management, business, and financial .....	3.6	11	75	71	184	104	—	—
Professional and related .....	1.2	48	—	88	223	0	1.2	0.2
Service .....	2.8	52	—	148	—	636	2.8	—
Protective service .....	2.3	—	133	—	—	292	—	—
Sales and office .....	0.8	0	113	139	386	288	0.8	( <sup>1</sup> )
Sales and related .....	1.2	39	—	132	432	0	1.2	—
Office and administrative support .....	0.9	10	148	270	363	177	0.9	0.1
Natural resources, construction, and maintenance .....	2.9	30	44	—	521	165	—	—
Construction, extraction, farming, fishing, and forestry .....	4.4	0	50	71	235	—	—	—
Installation, maintenance, and repair .....	3.8	51	91	—	—	83	—	—
Production, transportation, and material moving .....	0.8	46	106	137	230	439	0.8	—
Production .....	1.2	13	62	156	174	416	1.2	—
Transportation and material moving .....	0.6	—	39	103	252	98	—	—
Full time .....	0.8	4	58	134	0	181	0.8	0.1
Part time .....	1.0	0	23	—	252	0	1.0	—
Union .....	2.1	—	51	43	—	165	2.1	—
Nonunion .....	0.8	0	124	167	80	44	0.8	0.1
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.6	35	14	118	491	0	—	—
Second 25 percent .....	1.4	0	10	117	331	298	—	—
Third 25 percent .....	0.8	61	49	37	0	575	0.7	0.2
Highest 25 percent .....	1.9	42	44	80	0	386	1.9	0.1
Highest 10 percent .....	0.9	35	49	127	39	420	0.9	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	1.0	19	—	65	184	186	1.0	—
Construction .....	3.6	35	—	—	373	613	—	—
Manufacturing .....	1.0	25	99	69	295	276	1.0	—
Service-providing industries .....	0.9	4	24	206	17	73	0.9	0.1
Trade, transportation, and utilities .....	0.7	0	45	160	202	0	0.7	—
Wholesale trade .....	1.9	0	77	—	336	577	—	—
Retail trade .....	0.7	20	—	151	328	0	—	—
Information .....	7.8	—	—	278	274	—	—	—
Financial activities .....	1.9	73	0	88	163	20	1.8	0.4
Finance and insurance .....	1.9	68	0	0	360	65	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, 2012—Continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	2.1	\$64	\$53	\$0	—	\$133	—	—
Insurance carriers and related activities .....	3.1	—	101	—	\$341	0	—	—
Professional and business services .....	3.0	6	—	140	104	—	—	—
Education and health services .....	1.5	17	80	—	349	—	1.5	—
Educational services .....	4.1	14	17	40	—	514	—	—
Junior colleges, colleges, and universities ...	1.2	—	74	29	120	—	1.2	—
Healthcare and social assistance .....	1.3	28	35	—	—	—	1.3	—
1 to 99 workers .....	1.7	25	0	0	0	59	1.7	—
1 to 49 workers .....	2.0	35	0	40	442	701	—	—
50 to 99 workers .....	3.4	96	0	0	83	349	—	—
100 workers or more .....	0.7	0	46	10	74	469	0.6	0.1
100 to 499 workers .....	0.6	17	5	85	245	111	0.6	0.2
500 workers or more .....	1.1	18	0	34	168	291	1.1	( <sup>1</sup> )
<b>Geographic area</b>								
New England .....	4.4	34	29	—	438	504	4.4	—
Middle Atlantic .....	1.3	0	42	—	222	88	1.3	—
East North Central .....	1.2	5	54	165	423	—	1.2	—
West North Central .....	0.8	35	—	40	388	567	—	—
South Atlantic .....	3.2	17	94	93	287	239	—	—
East South Central .....	2.9	0	40	167	397	298	—	—
West South Central .....	1.6	40	116	156	527	412	—	—
Mountain .....	0.3	0	67	—	0	605	0.3	—
Pacific .....	0.6	60	—	—	0	264	0.6	—

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/eps/glossary20122013.htm).

**Table 8. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2012**

(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			
<b>Worker characteristic</b>											
All workers .....	100	92	—	—	60	\$1,600	\$3,000	\$1,500	—	8	( <sup>1</sup> )
Management, professional, and related .....	100	93	—	—	61	1,500	3,000	—	—	—	—
Management, business, and financial .....	100	92	—	—	61	1,800	3,000	—	—	—	—
Professional and related .....	100	94	—	—	62	1,500	3,000	750	—	6	( <sup>1</sup> )
Service .....	100	87	26	—	61	—	—	—	—	13	—
Protective service .....	100	97	—	—	85	—	—	—	—	—	—
Sales and office .....	100	93	—	—	59	1,725	3,000	2,000	—	7	( <sup>1</sup> )
Sales and related .....	100	93	—	—	54	1,725	3,000	2,500	—	7	—
Office and administrative support .....	100	93	—	—	61	1,750	3,000	1,500	—	7	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	100	89	41	—	49	1,500	3,000	—	—	—	—
Construction, extraction, farming, fishing, and forestry .....	100	92	42	—	50	—	—	3,000	—	—	—
Installation, maintenance, and repair .....	100	88	40	—	47	1,600	3,200	—	—	—	—
Production, transportation, and material moving .....	100	93	29	—	64	1,500	3,000	1,500	—	7	—
Production .....	100	93	32	—	61	1,800	3,600	1,500	—	7	—
Transportation and material moving .....	100	93	25	\$1,500	68	1,500	—	1,500	—	—	—
Full time .....	100	92	31	2,400	61	1,600	3,000	1,500	( <sup>1</sup> )	8	( <sup>1</sup> )
Part time .....	100	89	—	—	47	2,000	2,000	2,500	—	11	—
Union .....	100	84	—	—	56	1,200	—	—	—	16	—
Nonunion .....	100	93	—	—	60	1,750	3,200	1,500	—	7	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>											
Lowest 25 percent .....	100	88	—	—	56	1,500	3,450	2,500	—	12	—
Second 25 percent .....	100	93	—	—	63	2,000	3,600	1,500	—	—	—
Third 25 percent .....	100	93	—	—	59	1,500	3,000	1,500	—	6	( <sup>1</sup> )
Highest 25 percent .....	100	91	—	—	59	1,500	2,620	—	—	9	( <sup>1</sup> )
Highest 10 percent .....	100	95	—	—	61	1,500	2,500	—	—	5	—
<b>Establishment characteristic</b>											
Goods-producing industries .....	100	93	—	—	62	1,500	3,000	1,500	—	7	—
Construction .....	100	93	32	—	60	—	3,000	—	—	—	—
Manufacturing .....	100	94	—	—	62	1,500	3,000	1,500	—	6	—
Service-providing industries .....	100	92	—	—	59	1,750	3,000	1,500	—	8	( <sup>1</sup> )
Trade, transportation, and utilities .....	100	94	—	—	62	1,725	3,000	—	—	6	—
Wholesale trade .....	100	93	28	—	65	—	3,450	—	—	7	—
Retail trade .....	100	93	—	—	57	2,000	4,000	—	—	7	—
Information .....	100	80	—	—	52	2,400	—	—	—	—	—
Financial activities .....	100	91	—	—	62	—	—	—	—	9	( <sup>1</sup> )
Finance and insurance .....	100	92	—	—	61	—	—	—	—	8	—

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, 2012—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		Total with variable deductible	With variable deductible					
			Total with fixed deductible	Median deductible amount		Median deductible amount					
						In-network	Out-of-network	Point-of-service			
Credit intermediation and related activities ..	100	90	—	—	55	—	—	—	—	10	—
Insurance carriers and related activities .....	100	93	—	—	68	—	—	—	—	—	—
Professional and business services .....	100	94	—	—	61	—	\$3,000	—	—	—	—
Education and health services .....	100	92	34	—	58	\$1,500	3,000	\$750	—	8	—
Educational services .....	100	89	19	\$750	70	1,000	2,000	—	—	—	—
Junior colleges, colleges, and universities ...	100	93	18	700	75	1,300	2,000	—	—	7	—
Healthcare and social assistance .....	100	93	36	—	56	—	—	750	—	7	—
<b>1 to 99 workers</b> .....	100	91	—	—	60	3,000	4,500	—	—	9	—
1 to 49 workers .....	100	92	—	—	60	3,000	5,000	1,500	—	8	—
50 to 99 workers .....	100	88	—	—	61	2,000	4,000	—	—	—	—
100 workers or more .....	100	92	—	—	59	1,500	2,400	1,500	—	7	( <sup>1</sup> )
100 to 499 workers .....	100	94	—	—	61	1,500	3,000	2,000	—	6	( <sup>1</sup> )
500 workers or more .....	100	90	—	—	56	1,000	1,600	750	—	10	( <sup>1</sup> )
<b>Geographic area</b>											
New England .....	100	82	—	—	70	—	—	—	—	18	—
Middle Atlantic .....	100	85	—	—	63	1,500	2,400	—	—	15	—
East North Central .....	100	95	—	—	68	1,950	3,600	1,500	—	5	—
West North Central .....	100	94	—	—	58	—	3,750	—	—	—	—
South Atlantic .....	100	90	—	—	59	2,000	3,450	—	—	—	—
East South Central .....	100	95	—	—	60	1,500	3,000	—	—	—	—
West South Central .....	100	93	—	—	60	2,000	4,500	—	—	—	—
Mountain .....	100	96	37	3,000	59	1,000	2,000	—	—	—	—
Pacific .....	100	94	49	—	—	—	—	—	—	6	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 8. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2012**

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
				In-network	Out-of-network	Point-of-service				
<b>Worker characteristic</b>										
All workers .....	0.8	–	–	1.5	\$209	\$0	\$0	–	0.8	0.1
Management, professional, and related .....	2.0	–	–	3.0	97	154	–	–	–	–
Management, business, and financial .....	3.6	–	–	3.7	501	517	–	–	–	–
Professional and related .....	1.4	–	–	3.9	71	679	48	–	1.4	0.2
Service .....	3.1	5.0	–	6.0	–	–	–	–	3.1	–
Protective service .....	2.3	–	–	8.4	–	–	–	–	–	–
Sales and office .....	1.1	–	–	2.2	297	182	591	–	1.1	( <sup>1</sup> )
Sales and related .....	1.5	–	–	3.9	277	560	196	–	1.5	–
Office and administrative support .....	1.3	–	–	2.3	378	111	241	–	1.3	0.1
Natural resources, construction, and maintenance .....	3.1	6.4	–	5.8	196	444	–	–	–	–
Construction, extraction, farming, fishing, and forestry .....	4.4	7.0	–	7.2	–	–	0	–	–	–
Installation, maintenance, and repair .....	4.2	9.7	–	8.9	152	337	–	–	–	–
Production, transportation, and material moving .....	1.2	3.1	–	2.9	234	153	0	–	1.2	–
Production .....	1.6	4.1	–	4.0	266	597	0	–	1.6	–
Transportation and material moving .....	2.1	3.9	\$88	3.7	49	–	0	–	–	–
Full time .....	0.9	1.6	307	1.6	181	34	59	0.1	0.9	0.1
Part time .....	3.3	–	–	5.0	448	561	139	–	3.3	–
Union .....	2.5	–	–	4.0	293	–	–	–	2.5	–
Nonunion .....	0.9	–	–	1.8	229	374	11	–	0.9	0.1
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	2.8	–	–	3.8	228	627	509	–	2.8	–
Second 25 percent .....	1.9	–	–	2.8	56	472	0	–	–	–
Third 25 percent .....	0.9	–	–	3.1	0	0	8	–	0.8	0.2
Highest 25 percent .....	1.9	–	–	2.5	214	609	–	–	1.9	0.1
Highest 10 percent .....	0.9	–	–	2.9	180	741	–	–	0.9	–
<b>Establishment characteristic</b>										
Goods-producing industries .....	1.4	–	–	2.8	109	109	0	–	1.4	–
Construction .....	3.7	5.6	–	6.0	–	686	–	–	–	–
Manufacturing .....	1.2	–	–	3.7	44	83	0	–	1.2	–
Service-providing industries .....	1.0	–	–	2.0	279	0	357	–	1.0	0.1
Trade, transportation, and utilities .....	1.1	–	–	2.7	174	104	–	–	1.1	–
Wholesale trade .....	2.1	5.2	–	5.3	–	310	–	–	2.1	–
Retail trade .....	1.9	–	–	3.9	99	451	–	–	1.9	–
Information .....	7.8	–	–	8.6	263	–	–	–	–	–
Financial activities .....	2.5	–	–	3.1	–	–	–	–	2.4	0.4
Finance and insurance .....	2.0	–	–	3.0	–	–	–	–	2.0	–

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, 2012—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				
Credit intermediation and related activities ..	2.4	—	—	4.4	—	—	—	—	2.4	—
Insurance carriers and related activities .....	3.1	—	—	4.7	—	—	—	—	—	—
Professional and business services .....	3.0	—	—	4.3	—	\$589	—	—	—	—
Education and health services .....	1.8	5.1	—	4.8	\$239	640	\$95	—	1.8	—
Educational services .....	4.0	4.2	\$213	4.4	0	380	—	—	—	—
Junior colleges, colleges, and universities ...	1.3	5.2	136	5.4	356	407	—	—	1.3	—
Healthcare and social assistance .....	1.6	5.7	—	5.5	—	—	108	—	1.6	—
1 to 99 workers .....	1.9	—	—	2.9	686	898	—	—	1.9	—
1 to 49 workers .....	2.3	—	—	3.1	0	1,072	187	—	2.3	—
50 to 99 workers .....	3.8	—	—	5.9	185	491	—	—	—	—
100 workers or more .....	0.7	—	—	2.0	278	175	268	—	0.7	0.1
100 to 499 workers .....	0.7	—	—	2.6	0	363	593	—	0.7	0.2
500 workers or more .....	1.4	—	—	2.8	44	179	57	—	1.4	( <sup>1</sup> )
<b>Geographic area</b>										
New England .....	4.4	—	—	6.0	—	—	—	—	4.4	—
Middle Atlantic .....	1.4	—	—	5.2	204	315	—	—	1.4	—
East North Central .....	1.3	—	—	2.7	409	645	222	—	1.3	—
West North Central .....	1.5	—	—	3.7	—	989	—	—	—	—
South Atlantic .....	3.2	—	—	3.7	147	355	—	—	—	—
East South Central .....	3.1	—	—	4.6	316	495	—	—	—	—
West South Central .....	2.4	—	—	3.3	242	376	—	—	—	—
Mountain .....	1.4	7.6	0	7.9	0	286	—	—	—	—
Pacific .....	1.3	3.6	—	—	—	—	—	—	1.3	—

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/eps/glossary20122013.htm).

**Table 9. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2012**

(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		
<b>Worker characteristic</b>									
All workers .....	100	92	\$500	\$900	\$1,840	\$3,000	\$5,400	8	(1)
Management, professional, and related .....	100	93	500	800	1,500	3,000	5,000	-	-
Management, business, and financial .....	100	92	600	900	2,250	4,000	5,200	-	-
Professional and related .....	100	94	500	750	1,500	3,000	-	6	(1)
Service .....	100	87	500	850	2,500	-	6,000	13	-
Protective service .....	100	97	-	-	-	-	3,000	-	-
Sales and office .....	100	93	600	1,000	2,000	4,000	5,400	7	(1)
Sales and related .....	100	93	600	1,000	2,000	5,000	5,400	7	-
Office and administrative support .....	100	93	500	1,000	2,000	3,600	6,000	7	(1)
Natural resources, construction, and maintenance .....	100	89	500	750	1,500	-	-	-	-
Construction, extraction, farming, fishing, and forestry .....	100	92	400	600	-	-	-	-	-
Installation, maintenance, and repair .....	100	88	700	1,000	-	-	9,000	-	-
Production, transportation, and material moving .....	100	93	500	900	1,500	3,000	5,000	7	-
Production .....	100	93	600	1,000	1,950	3,000	5,000	7	-
Transportation and material moving .....	100	93	450	750	1,500	3,000	5,400	-	-
Full time .....	100	92	500	900	2,000	3,000	5,400	8	(1)
Part time .....	100	89	400	600	-	-	5,400	11	-
Union .....	100	84	400	500	900	2,000	3,000	16	-
Nonunion .....	100	93	600	1,000	2,000	3,300	6,000	7	(1)
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	88	500	900	1,950	4,000	5,400	12	-
Second 25 percent .....	100	93	600	1,000	2,000	3,100	5,400	-	-
Third 25 percent .....	100	93	500	900	1,500	3,000	6,000	6	(1)
Highest 25 percent .....	100	91	500	750	-	3,000	5,000	9	(1)
Highest 10 percent .....	100	95	500	800	1,500	3,000	5,000	5	-
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	93	500	800	1,500	3,000	6,000	7	-
Construction .....	100	93	450	800	-	-	7,000	-	-
Manufacturing .....	100	94	500	800	1,500	3,000	5,000	6	-
Service-providing industries .....	100	92	500	900	2,000	3,100	5,400	8	(1)
Trade, transportation, and utilities .....	100	94	500	900	1,800	4,000	5,400	6	-
Wholesale trade .....	100	93	625	1,000	1,800	3,600	6,000	7	-
Retail trade .....	100	93	700	-	2,000	5,000	5,400	7	-
Information .....	100	80	-	-	2,400	3,000	5,000	-	-
Financial activities .....	100	91	700	1,200	2,500	4,000	5,200	9	(1)
Finance and insurance .....	100	92	700	1,200	2,500	4,000	5,200	8	-

See footnotes at end of table.

**Table 9. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2012—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		
Credit intermediation and related activities ..	100	90	\$700	—	\$2,500	—	\$5,000	10	—
Insurance carriers and related activities .....	100	93	750	\$1,200	—	\$4,350	5,000	—	—
Professional and business services .....	100	94	600	900	—	3,000	6,000	—	—
Education and health services .....	100	92	500	1,000	—	3,000	—	8	—
Educational services .....	100	89	600	700	1,000	—	4,000	—	—
Junior colleges, colleges, and universities ...	100	93	500	700	—	—	—	7	—
Healthcare and social assistance .....	100	93	500	1,000	—	3,000	—	7	—
1 to 99 workers .....	100	91	750	1,500	3,000	4,500	7,500	9	—
1 to 49 workers .....	100	92	750	1,500	3,000	5,000	9,000	8	—
50 to 99 workers .....	100	88	800	1,500	2,250	—	6,000	—	—
100 workers or more .....	100	92	450	625	1,500	3,000	5,000	7	( <sup>1</sup> )
100 to 499 workers .....	100	94	500	750	1,500	3,000	5,400	6	( <sup>1</sup> )
500 workers or more .....	100	90	400	600	1,000	2,500	4,000	10	( <sup>1</sup> )
<b>Geographic area</b>									
New England .....	100	82	500	—	—	—	5,000	18	—
Middle Atlantic .....	100	85	400	600	1,500	2,500	5,000	15	—
East North Central .....	100	95	600	1,000	1,800	4,000	—	5	—
West North Central .....	100	94	500	1,000	—	4,350	—	—	—
South Atlantic .....	100	90	500	900	1,500	3,000	5,400	—	—
East South Central .....	100	95	500	700	1,500	3,000	5,400	—	—
West South Central .....	100	93	600	900	2,250	3,750	5,400	—	—
Mountain .....	100	96	500	1,000	—	3,000	5,200	—	—
Pacific .....	100	94	500	900	1,840	3,000	5,400	6	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 9. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2012**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>								
All workers .....	0.8	\$20	\$75	\$263	\$66	\$461	0.8	0.1
Management, professional, and related .....	2.0	62	116	447	119	98	—	—
Management, business, and financial .....	3.6	52	142	291	563	847	—	—
Professional and related .....	1.4	0	148	0	0	—	1.4	0.2
Service .....	3.1	119	226	737	—	364	3.1	—
Protective service .....	2.3	—	—	—	—	317	—	—
Sales and office .....	1.1	97	73	0	701	563	1.1	( <sup>1</sup> )
Sales and related .....	1.5	50	186	69	1,236	0	1.5	—
Office and administrative support .....	1.3	113	39	56	803	456	1.3	0.1
Natural resources, construction, and maintenance	3.1	112	148	311	—	—	—	—
Construction, extraction, farming, fishing, and forestry .....	4.4	32	0	—	—	—	—	—
Installation, maintenance, and repair .....	4.2	153	145	—	—	2,373	—	—
Production, transportation, and material moving .....	1.2	40	159	115	0	605	1.2	—
Production .....	1.6	94	118	284	0	1,002	1.6	—
Transportation and material moving .....	2.1	63	55	0	720	535	—	—
Full time .....	0.9	29	86	310	53	700	0.9	0.1
Part time .....	3.3	72	40	—	—	0	3.3	—
Union .....	2.5	58	59	163	370	44	2.5	—
Nonunion .....	0.9	72	0	10	474	724	0.9	0.1
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.8	44	82	350	813	735	2.8	—
Second 25 percent .....	1.9	149	10	69	622	634	—	—
Third 25 percent .....	0.9	29	173	209	115	1,144	0.8	0.2
Highest 25 percent .....	1.9	21	52	—	0	240	1.9	0.1
Highest 10 percent .....	0.9	88	88	288	0	563	0.9	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	1.4	56	59	147	0	1,045	1.4	—
Construction .....	3.7	129	217	—	—	2,086	—	—
Manufacturing .....	1.2	60	88	39	0	428	1.2	—
Service-providing industries .....	1.0	48	55	188	267	353	1.0	0.1
Trade, transportation, and utilities .....	1.1	73	20	214	891	0	1.1	—
Wholesale trade .....	2.1	135	187	357	632	958	2.1	—
Retail trade .....	1.9	150	—	69	444	0	1.9	—
Information .....	7.8	—	—	215	173	1,114	—	—
Financial activities .....	2.5	28	183	316	349	263	2.4	0.4
Finance and insurance .....	2.0	42	212	349	255	275	2.0	—

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, 2012—Continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	2.4	\$26	—	\$319	—	\$302	2.4	—
Insurance carriers and related activities .....	3.1	192	\$184	—	\$518	1,043	—	—
Professional and business services .....	3.0	20	186	—	211	1,324	—	—
Education and health services .....	1.8	71	134	—	240	—	1.8	—
Educational services .....	4.0	86	105	67	—	954	—	—
Junior colleges, colleges, and universities ...	1.3	0	63	—	—	—	1.3	—
Healthcare and social assistance .....	1.6	55	34	—	616	—	1.6	—
1 to 99 workers .....	1.9	39	0	85	478	1,580	1.9	—
1 to 49 workers .....	2.3	72	0	0	643	1,760	2.3	—
50 to 99 workers .....	3.8	102	109	644	—	1,302	—	—
100 workers or more .....	0.7	41	95	224	225	450	0.7	0.1
100 to 499 workers .....	0.7	18	140	0	137	136	0.7	0.2
500 workers or more .....	1.4	0	131	48	599	479	1.4	( <sup>1</sup> )
<b>Geographic area</b>								
New England .....	4.4	100	—	—	—	412	4.4	—
Middle Atlantic .....	1.4	63	95	161	534	506	1.4	—
East North Central .....	1.3	116	56	379	860	—	1.3	—
West North Central .....	1.5	145	228	—	867	—	—	—
South Atlantic .....	3.2	59	162	323	126	484	—	—
East South Central .....	3.1	83	154	432	0	830	—	—
West South Central .....	2.4	59	148	286	790	828	—	—
Mountain .....	1.4	113	28	—	0	733	—	—
Pacific .....	1.3	118	158	448	586	353	1.3	—

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/eps/glossary20122013.htm).

**Table 10. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2012**

(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
<b>Worker characteristic</b>								
All workers .....	100	—	—	88	80	60	90	—
Management, professional, and related .....	100	—	—	88	80	60	90	—
Management, business, and financial .....	100	—	—	86	80	60	90	—
Professional and related .....	100	—	—	89	80	60	90	—
Service .....	100	13	70	87	80	60	90	—
Protective service .....	100	—	—	98	80	60	90	—
Sales and office .....	100	—	—	90	80	60	90	—
Sales and related .....	100	10	80	90	80	60	80	—
Office and administrative support .....	100	—	—	89	80	60	90	—
Natural resources, construction, and maintenance .....	100	—	—	83	80	60	80	—
Construction, extraction, farming, fishing, and forestry .....	100	—	—	83	80	60	80	—
Installation, maintenance, and repair .....	100	—	—	83	80	60	90	—
Production, transportation, and material moving .....	100	—	—	86	80	60	90	—
Production .....	100	15	80	85	80	60	80	—
Transportation and material moving .....	100	—	—	88	80	60	90	—
Full time .....	100	—	—	88	80	60	90	—
Part time .....	100	—	—	80	80	60	90	—
Union .....	100	—	—	75	90	60	100	—
Nonunion .....	100	—	—	89	80	60	90	—
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	100	—	—	84	80	60	90	—
Second 25 percent .....	100	—	—	91	80	60	90	—
Third 25 percent .....	100	—	—	89	80	60	90	—
Highest 25 percent .....	100	—	—	84	85	60	90	—
Highest 10 percent .....	100	—	—	87	85	60	90	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	100	—	—	90	80	60	80	—
Construction .....	100	—	—	86	80	60	—	—
Manufacturing .....	100	9	80	91	80	60	80	—
Service-providing industries .....	100	—	—	87	80	60	90	—
Trade, transportation, and utilities .....	100	14	80	86	80	60	90	—
Wholesale trade .....	100	21	80	79	80	60	—	—
Retail trade .....	100	13	80	87	80	50	—	—
Information .....	100	—	—	82	80	60	90	—
Financial activities .....	100	—	—	83	90	60	85	—
Finance and insurance .....	100	—	—	86	90	60	90	—

See footnotes at end of table.

**Table 10. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2012—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	
Credit intermediation and related activities ..	100	—	—	90	80	60	100	—
Insurance carriers and related activities .....	100	—	—	78	90	60	85	—
Professional and business services .....	100	—	—	91	90	60	90	—
Education and health services .....	100	—	—	91	80	60	90	—
Educational services .....	100	—	—	93	90	70	100	—
Junior colleges, colleges, and universities ...	100	—	—	92	90	70	90	—
Healthcare and social assistance .....	100	—	—	91	80	60	90	—
<b>1 to 99 workers .....</b>	<b>100</b>	<b>—</b>	<b>—</b>	<b>88</b>	<b>80</b>	<b>60</b>	<b>90</b>	<b>—</b>
1 to 49 workers .....	100	10	80	90	80	60	80	—
50 to 99 workers .....	100	—	—	82	80	60	90	—
<b>100 workers or more .....</b>	<b>100</b>	<b>—</b>	<b>—</b>	<b>87</b>	<b>80</b>	<b>60</b>	<b>90</b>	<b>—</b>
100 to 499 workers .....	100	—	—	88	80	60	90	—
500 workers or more .....	100	—	—	87	85	60	90	—
<b>Geographic area</b>								
New England .....	100	8	80	92	90	70	90	—
Middle Atlantic .....	100	—	—	81	90	60	100	—
East North Central .....	100	—	—	92	80	60	90	—
West North Central .....	100	—	—	83	80	60	90	—
South Atlantic .....	100	—	—	86	80	60	90	—
East South Central .....	100	—	—	90	80	60	90	—
West South Central .....	100	9	80	91	80	60	90	—
Mountain .....	100	—	—	93	85	60	90	—
Pacific .....	100	—	—	85	80	60	90	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 10. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2012**

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	
<b>Worker characteristic</b>							
All workers .....	—	—	1.2	0.0	0.0	0.0	—
Management, professional, and related .....	—	—	1.6	4.3	0.0	0.0	—
Management, business, and financial .....	—	—	2.3	5.2	0.0	0.0	—
Professional and related .....	—	—	1.8	7.0	0.0	2.6	—
Service .....	3.8	5.5	3.8	0.0	1.0	0.0	—
Protective service .....	—	—	1.8	0.0	7.1	10.0	—
Sales and office .....	—	—	1.5	0.0	0.0	0.0	—
Sales and related .....	1.8	0.0	1.8	0.0	0.0	9.4	—
Office and administrative support .....	—	—	1.8	0.0	0.0	0.0	—
Natural resources, construction, and maintenance .....	—	—	4.1	0.0	0.0	12.3	—
Construction, extraction, farming, fishing, and forestry .....	—	—	5.4	0.0	0.0	0.0	—
Installation, maintenance, and repair .....	—	—	5.3	0.0	0.0	2.0	—
Production, transportation, and material moving .....	—	—	2.3	0.0	0.0	10.1	—
Production .....	3.1	0.0	3.1	0.0	0.0	6.5	—
Transportation and material moving .....	—	—	3.0	0.0	0.0	0.0	—
Full time .....	—	—	1.1	0.0	0.0	0.0	—
Part time .....	—	—	5.0	0.0	0.0	8.6	—
Union .....	—	—	5.0	6.8	0.0	0.0	—
Nonunion .....	—	—	1.1	0.0	0.0	0.0	—
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	—	—	3.4	0.0	0.0	1.4	—
Second 25 percent .....	—	—	1.6	0.0	0.0	0.0	—
Third 25 percent .....	—	—	1.6	0.0	0.0	0.0	—
Highest 25 percent .....	—	—	1.8	6.9	0.0	0.0	—
Highest 10 percent .....	—	—	2.2	7.1	0.0	0.0	—
<b>Establishment characteristic</b>							
Goods-producing industries .....	—	—	1.8	0.0	0.0	0.0	—
Construction .....	—	—	4.8	0.0	0.0	—	—
Manufacturing .....	2.1	0.0	2.1	0.0	0.0	0.0	—
Service-providing industries .....	—	—	1.5	0.0	0.0	0.0	—
Trade, transportation, and utilities .....	2.3	0.0	2.3	0.0	0.0	9.6	—
Wholesale trade .....	5.6	0.0	5.6	0.0	0.0	—	—
Retail trade .....	3.1	0.0	3.1	0.0	8.3	—	—
Information .....	—	—	6.2	5.5	0.0	12.6	—
Financial activities .....	—	—	3.6	3.7	4.6	9.8	—
Finance and insurance .....	—	—	3.6	6.3	10.6	7.8	—

See footnotes at end of table.

**Table 10. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2012—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	
Credit intermediation and related activities ..	—	—	4.0	3.9	3.9	7.3	—
Insurance carriers and related activities .....	—	—	6.6	1.0	9.8	9.5	—
Professional and business services .....	—	—	2.8	6.8	0.0	0.0	—
Education and health services .....	—	—	2.2	0.0	0.0	10.2	—
Educational services .....	—	—	2.2	2.2	6.0	13.9	—
Junior colleges, colleges, and universities ...	—	—	2.5	11.2	9.7	0.0	—
Healthcare and social assistance .....	—	—	2.4	0.0	0.0	9.8	—
1 to 99 workers .....	—	—	2.1	0.0	0.0	9.3	—
1 to 49 workers .....	2.1	0.0	2.1	0.0	0.0	8.6	—
50 to 99 workers .....	—	—	4.3	0.0	0.0	0.0	—
100 workers or more .....	—	—	1.1	0.0	0.0	0.0	—
100 to 499 workers .....	—	—	1.8	0.0	0.0	7.1	—
500 workers or more .....	—	—	1.9	5.8	0.0	3.7	—
<b>Geographic area</b>							
New England .....	2.4	0.0	2.4	0.0	7.9	13.3	—
Middle Atlantic .....	—	—	6.3	0.0	11.4	4.8	—
East North Central .....	—	—	2.6	0.0	0.0	0.0	—
West North Central .....	—	—	5.3	0.0	0.0	0.0	—
South Atlantic .....	—	—	2.3	0.0	0.0	0.0	—
East South Central .....	—	—	4.0	0.0	0.0	13.7	—
West South Central .....	2.3	0.0	2.3	0.0	0.0	0.0	—
Mountain .....	—	—	3.6	8.7	11.6	0.0	—
Pacific .....	—	—	2.7	0.0	0.0	0.0	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 11. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012**

(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		
<b>Worker characteristic</b>									
All workers .....	100	87	\$1,000	\$1,500	\$2,000	\$2,750	\$3,900	12	1
Management, professional, and related .....	100	85	1,000	1,500	2,000	2,750	3,500	14	1
Management, business, and financial .....	100	84	1,000	1,500	2,000	2,900	3,500	—	—
Professional and related .....	100	86	900	1,400	2,000	2,650	4,000	13	1
Service .....	100	85	—	—	—	—	—	15	1
Protective service .....	100	90	—	2,000	2,000	2,000	—	—	—
Sales and office .....	100	90	950	1,500	2,000	2,500	3,500	10	( <sup>1</sup> )
Sales and related .....	100	92	1,000	1,500	2,300	3,000	4,000	7	1
Office and administrative support .....	100	89	950	1,495	2,000	2,500	3,500	11	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	100	84	—	—	—	—	—	15	( <sup>1</sup> )
Construction, extraction, farming, fishing, and forestry .....	100	83	1,000	1,200	1,700	2,500	4,000	—	—
Installation, maintenance, and repair .....	100	86	—	—	—	—	—	—	—
Production, transportation, and material moving .....	100	88	1,000	1,500	2,000	2,900	3,750	11	1
Production .....	100	86	1,000	1,500	2,000	3,000	4,000	11	3
Transportation and material moving .....	100	90	1,000	1,200	2,000	2,900	3,750	10	( <sup>1</sup> )
Full time .....	100	87	1,000	1,500	2,000	2,800	4,000	12	1
Part time .....	100	86	950	1,250	2,000	2,300	3,250	14	( <sup>1</sup> )
Union .....	100	72	—	1,000	1,500	2,250	3,500	28	( <sup>1</sup> )
Nonunion .....	100	89	1,000	1,500	2,000	2,900	4,000	10	1
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	91	1,000	1,500	2,000	3,000	4,325	8	1
Second 25 percent .....	100	89	1,000	1,500	2,000	3,000	4,000	10	1
Third 25 percent .....	100	86	1,000	1,500	2,000	2,800	4,250	13	( <sup>1</sup> )
Highest 25 percent .....	100	84	950	1,200	1,900	2,500	3,400	15	1
Highest 10 percent .....	100	86	1,000	1,200	1,900	2,500	3,200	12	1
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	87	900	1,450	2,000	2,650	4,000	11	1
Construction .....	100	81	1,000	1,300	2,000	2,500	3,500	19	—
Manufacturing .....	100	89	800	1,450	2,000	2,650	4,000	10	2
Service-providing industries .....	100	87	1,000	1,500	2,000	2,800	3,800	13	1
Trade, transportation, and utilities .....	100	94	1,000	1,500	2,200	2,900	3,600	6	1
Wholesale trade .....	100	94	—	—	—	—	—	6	—
Retail trade .....	100	94	1,000	2,000	2,300	3,250	4,000	—	—
Information .....	100	75	900	1,000	1,900	2,800	—	25	—
Financial activities .....	100	84	850	1,250	2,000	2,500	3,500	15	1
Finance and insurance .....	100	86	750	1,200	2,000	2,500	3,300	13	1

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, 2012—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		
Credit intermediation and related activities ..	100	89	—	\$1,200	\$2,000	\$2,500	\$3,500	11	—
Insurance carriers and related activities .....	100	87	\$1,000	1,500	2,000	2,500	3,000	12	1
Professional and business services .....	100	87	—	—	—	—	—	—	—
Education and health services .....	100	85	1,000	1,500	2,000	2,600	4,250	14	2
Educational services .....	100	70	—	1,000	1,500	2,000	2,650	30	—
Junior colleges, colleges, and universities ...	100	77	—	1,000	1,500	2,000	2,650	23	—
Healthcare and social assistance .....	100	86	1,000	1,500	2,000	2,750	4,250	12	2
1 to 99 workers .....	100	87	1,000	1,500	2,000	3,000	4,250	12	1
1 to 49 workers .....	100	86	1,000	1,500	2,000	3,000	4,250	13	1
50 to 99 workers .....	100	89	1,000	1,500	2,200	3,000	5,000	11	( <sup>1</sup> )
100 workers or more .....	100	87	900	1,250	2,000	2,500	3,500	13	1
100 to 499 workers .....	100	90	950	1,500	2,000	2,700	3,500	10	1
500 workers or more .....	100	83	775	1,100	1,750	2,400	3,400	16	( <sup>1</sup> )
<b>Geographic area</b>									
New England .....	100	77	—	—	—	—	—	23	—
Middle Atlantic .....	100	66	750	1,300	1,750	2,500	4,000	34	1
East North Central .....	100	90	700	1,050	2,000	2,650	3,500	—	—
West North Central .....	100	94	—	—	—	—	—	—	—
South Atlantic .....	100	89	1,000	1,500	2,000	2,750	3,600	10	( <sup>1</sup> )
East South Central .....	100	90	950	1,000	1,700	2,500	3,750	—	—
West South Central .....	100	94	1,000	2,000	2,300	3,000	4,000	4	1
Mountain .....	100	89	1,000	1,500	1,650	2,300	3,000	—	—
Pacific .....	100	90	1,000	1,500	2,000	2,800	4,250	—	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 11. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012**

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		
<b>Worker characteristic</b>								
All workers .....	1.1	\$10	\$1	\$0	\$127	\$306	1.1	0.3
Management, professional, and related .....	2.6	73	179	0	188	435	2.7	0.4
Management, business, and financial .....	5.0	0	115	0	250	179	–	–
Professional and related .....	2.0	134	196	123	219	621	2.0	0.3
Service .....	4.3	–	–	–	–	–	4.3	0.4
Protective service .....	6.8	–	70	0	39	–	–	–
Sales and office .....	1.4	99	78	0	200	228	1.4	0.2
Sales and related .....	1.9	141	34	31	212	95	1.8	0.5
Office and administrative support .....	1.7	114	304	0	0	124	1.7	0.2
Natural resources, construction, and maintenance .....	3.9	–	–	–	–	–	3.9	0.1
Construction, extraction, farming, fishing, and forestry .....	5.3	0	185	382	487	564	–	–
Installation, maintenance, and repair .....	4.8	–	–	–	–	–	–	–
Production, transportation, and material moving .....	2.3	10	88	0	214	254	2.1	1.1
Production .....	3.5	163	0	0	427	532	3.1	2.0
Transportation and material moving .....	2.2	0	268	20	181	334	2.2	( <sup>1</sup> )
Full time .....	1.2	10	0	0	196	314	1.2	0.3
Part time .....	3.2	88	298	101	101	388	3.2	( <sup>1</sup> )
Union .....	4.3	–	0	104	160	403	4.3	0.2
Nonunion .....	1.2	0	0	0	214	313	1.2	0.3
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	1.9	137	0	289	28	382	1.9	0.3
Second 25 percent .....	2.0	0	10	14	238	498	2.0	0.6
Third 25 percent .....	1.6	31	29	0	221	343	1.5	0.2
Highest 25 percent .....	2.2	100	92	166	66	269	2.3	0.5
Highest 10 percent .....	2.3	83	179	197	198	420	2.1	0.9
<b>Establishment characteristic</b>								
Goods-producing industries .....	2.1	112	175	39	146	406	2.0	0.9
Construction .....	5.1	97	171	174	71	531	5.1	–
Manufacturing .....	2.3	150	176	158	185	568	2.1	1.2
Service-providing industries .....	1.5	10	0	0	183	334	1.5	0.2
Trade, transportation, and utilities .....	1.4	0	39	84	168	110	1.3	0.3
Wholesale trade .....	1.8	–	–	–	–	–	1.8	–
Retail trade .....	1.8	263	490	0	175	171	–	–
Information .....	7.2	88	107	422	374	–	7.2	–
Financial activities .....	2.5	224	139	0	109	305	2.4	0.6
Finance and insurance .....	1.9	217	117	20	164	362	1.7	0.7

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, 2012—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		
Credit intermediation and related activities ..	2.2	–	\$48	\$63	\$235	\$306	2.2	–
Insurance carriers and related activities .....	3.6	\$179	55	190	421	441	3.4	1.1
Professional and business services .....	4.6	–	–	–	–	–	–	–
Education and health services .....	2.2	0	0	0	401	637	2.1	0.9
Educational services .....	6.3	–	69	88	182	234	6.3	–
Junior colleges, colleges, and universities ...	4.3	–	111	99	324	29	4.3	–
Healthcare and social assistance .....	2.1	42	10	0	440	404	1.8	1.0
1 to 99 workers .....	2.2	0	0	91	0	540	2.2	0.6
1 to 49 workers .....	2.9	0	0	0	0	281	2.8	0.8
50 to 99 workers .....	3.0	128	0	402	130	441	3.0	( <sup>1</sup> )
100 workers or more .....	1.3	118	80	17	0	77	1.3	0.2
100 to 499 workers .....	1.3	120	132	0	231	88	1.3	0.3
500 workers or more .....	2.5	151	137	94	147	396	2.5	0.2
<b>Geographic area</b>								
New England .....	3.5	–	–	–	–	–	3.5	–
Middle Atlantic .....	3.5	143	289	181	331	163	3.9	0.5
East North Central .....	3.2	150	175	122	185	33	–	–
West North Central .....	2.4	–	–	–	–	–	–	–
South Atlantic .....	2.9	0	69	0	268	193	2.9	0.1
East South Central .....	3.9	212	215	383	284	601	–	–
West South Central .....	1.4	234	455	101	187	932	1.1	0.6
Mountain .....	3.3	139	0	343	285	429	–	–
Pacific .....	3.8	61	0	166	355	519	–	–

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/nchs/ebs/glossary20122013.htm](http://www.bls.gov/nchs/ebs/glossary20122013.htm).

**Table 12. Fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012**

(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		
<b>Worker characteristic</b>									
All workers .....	100	81	\$2,000	\$3,000	\$4,050	\$6,000	\$8,500	19	1
Management, professional, and related .....	100	83	2,000	3,000	4,000	6,000	8,000	16	1
Management, business, and financial .....	100	82	2,000	3,000	4,000	6,000	7,000	—	—
Professional and related .....	100	83	2,000	3,000	4,000	6,000	8,500	16	1
Service .....	100	73	—	—	—	—	—	26	1
Protective service .....	100	—	—	—	—	—	—	—	—
Sales and office .....	100	84	2,000	3,000	4,000	5,725	7,500	15	( <sup>1</sup> )
Sales and related .....	100	86	2,000	3,000	4,600	6,000	8,000	13	1
Office and administrative support .....	100	83	2,000	3,000	4,000	5,500	7,500	16	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	100	80	—	—	—	—	—	20	( <sup>1</sup> )
Construction, extraction, farming, fishing, and forestry .....	100	76	2,000	2,990	3,600	4,800	—	—	—
Installation, maintenance, and repair .....	100	82	—	—	—	—	—	—	—
Production, transportation, and material moving .....	100	77	2,000	3,000	4,050	6,000	9,000	22	1
Production .....	100	79	1,600	3,000	4,050	6,000	8,000	18	3
Transportation and material moving .....	100	73	2,400	3,300	4,050	6,000	10,000	27	( <sup>1</sup> )
Full time .....	100	82	2,000	3,000	4,050	6,000	8,500	18	1
Part time .....	100	69	2,200	3,000	4,100	5,000	7,000	31	( <sup>1</sup> )
Union .....	100	56	1,400	2,700	3,100	5,000	6,000	44	( <sup>1</sup> )
Nonunion .....	100	85	2,000	3,000	4,350	6,000	8,625	15	1
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	81	2,000	3,000	4,600	6,000	8,700	19	1
Second 25 percent .....	100	80	2,200	3,000	4,600	7,000	9,000	20	1
Third 25 percent .....	100	82	2,000	3,000	4,200	6,000	8,700	18	( <sup>1</sup> )
Highest 25 percent .....	100	81	2,000	3,000	4,000	5,500	7,500	18	1
Highest 10 percent .....	100	84	2,000	3,000	4,000	5,500	7,500	15	1
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	82	1,900	3,000	4,000	5,400	8,000	17	1
Construction .....	100	76	2,600	3,000	4,000	5,000	6,750	24	—
Manufacturing .....	100	83	1,600	3,000	4,000	5,000	8,000	15	2
Service-providing industries .....	100	80	2,000	3,000	4,400	6,000	8,900	19	1
Trade, transportation, and utilities .....	100	83	2,400	3,500	4,600	6,000	8,000	17	1
Wholesale trade .....	100	92	—	—	—	—	—	8	—
Retail trade .....	100	86	3,000	4,000	4,600	6,500	8,300	—	—
Information .....	100	73	—	3,000	4,500	6,000	7,500	27	—
Financial activities .....	100	81	—	3,000	4,000	5,000	7,000	18	1
Finance and insurance .....	100	85	1,500	3,000	4,000	5,000	7,000	14	1

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, 2012—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		
Credit intermediation and related activities ..	100	89	—	\$3,000	\$4,000	\$6,000	\$7,000	11	—
Insurance carriers and related activities .....	100	84	\$2,000	3,300	4,000	5,000	6,400	15	1
Professional and business services .....	100	86	—	—	—	—	—	—	—
Education and health services .....	100	75	2,000	3,000	4,000	6,000	8,500	23	2
Educational services .....	100	68	1,600	2,000	3,000	4,500	5,300	32	—
Junior colleges, colleges, and universities ...	100	76	—	—	3,000	4,500	5,500	24	—
Healthcare and social assistance .....	100	76	2,000	3,000	4,500	6,500	8,500	22	2
1 to 99 workers .....	100	83	2,300	3,000	5,000	7,000	9,000	16	1
1 to 49 workers .....	100	82	2,000	3,000	5,000	7,000	9,000	17	1
50 to 99 workers .....	100	86	3,000	3,000	4,400	6,000	9,750	14	( <sup>1</sup> )
100 workers or more .....	100	79	1,760	3,000	4,000	5,400	7,500	21	1
100 to 499 workers .....	100	82	2,000	3,000	4,000	5,725	8,000	18	1
500 workers or more .....	100	75	1,650	3,000	3,600	5,000	7,000	25	( <sup>1</sup> )
<b>Geographic area</b>									
New England .....	100	77	—	—	—	—	—	23	—
Middle Atlantic .....	100	57	2,000	3,000	3,900	5,800	8,000	42	1
East North Central .....	100	85	1,200	2,500	3,900	5,750	7,000	—	—
West North Central .....	100	92	—	—	—	—	—	—	—
South Atlantic .....	100	83	2,500	3,000	4,050	6,000	8,000	17	( <sup>1</sup> )
East South Central .....	100	82	2,000	3,000	4,000	5,500	8,625	—	—
West South Central .....	100	86	2,400	4,000	5,000	6,750	10,000	13	1
Mountain .....	100	82	—	3,000	3,800	5,000	6,000	18	—
Pacific .....	100	86	2,300	3,200	4,600	6,000	8,500	—	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 12. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012**

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		
<b>Worker characteristic</b>								
All workers .....	1.6	\$0	\$0	\$186	\$0	\$487	1.6	0.3
Management, professional, and related .....	2.7	0	0	20	29	845	2.8	0.4
Management, business, and financial .....	5.0	300	0	55	42	275	—	—
Professional and related .....	2.3	114	0	198	351	575	2.3	0.3
Service .....	5.9	—	—	—	—	—	5.9	0.4
Protective service .....	—	—	—	—	—	—	—	—
Sales and office .....	1.5	199	0	388	359	232	1.5	0.2
Sales and related .....	2.7	132	54	20	201	343	2.6	0.5
Office and administrative support .....	1.7	385	0	0	299	402	1.7	0.2
Natural resources, construction, and maintenance .....	4.5	—	—	—	—	—	4.5	0.1
Construction, extraction, farming, fishing, and forestry .....	6.5	223	456	750	533	—	—	—
Installation, maintenance, and repair .....	5.1	—	—	—	—	—	—	—
Production, transportation, and material moving .....	2.7	154	0	274	197	971	2.7	1.1
Production .....	3.9	238	153	298	434	777	3.6	2.0
Transportation and material moving .....	3.5	544	407	423	1,235	804	3.5	( <sup>1</sup> )
Full time .....	1.6	0	0	196	0	576	1.6	0.3
Part time .....	4.6	418	28	411	319	655	4.6	( <sup>1</sup> )
Union .....	4.4	342	411	359	401	306	4.5	0.2
Nonunion .....	1.5	0	0	386	0	470	1.5	0.3
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.8	274	20	128	424	969	2.8	0.3
Second 25 percent .....	3.2	353	235	148	1,458	223	3.2	0.6
Third 25 percent .....	1.9	20	0	358	72	822	1.9	0.2
Highest 25 percent .....	2.0	132	0	83	122	508	2.1	0.5
Highest 10 percent .....	2.4	0	3	210	326	708	2.2	0.9
<b>Establishment characteristic</b>								
Goods-producing industries .....	2.4	208	0	0	450	1,088	2.4	0.9
Construction .....	6.5	343	0	207	391	1,349	6.5	—
Manufacturing .....	2.6	241	194	52	420	1,811	2.4	1.2
Service-providing industries .....	1.9	20	0	426	0	630	2.0	0.2
Trade, transportation, and utilities .....	2.2	298	331	0	59	634	2.2	0.3
Wholesale trade .....	2.1	—	—	—	—	—	2.1	—
Retail trade .....	3.5	451	344	105	316	719	—	—
Information .....	7.2	—	0	1,243	198	1,699	7.2	—
Financial activities .....	2.8	—	332	44	477	1,301	2.8	0.6
Finance and insurance .....	2.0	400	187	0	389	607	1.8	0.7

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, 2012—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		
Credit intermediation and related activities ..	2.2	—	\$674	\$63	\$768	\$697	2.2	—
Insurance carriers and related activities .....	3.9	\$550	260	55	386	1,867	3.8	1.1
Professional and business services .....	4.6	—	—	—	—	—	—	—
Education and health services .....	4.5	20	0	696	1,281	400	4.6	0.9
Educational services .....	6.5	278	247	448	300	465	6.5	—
Junior colleges, colleges, and universities ...	4.3	—	—	846	636	268	4.3	—
Healthcare and social assistance .....	5.1	325	78	694	1,398	231	5.1	1.0
1 to 99 workers .....	2.6	455	0	685	1,179	487	2.5	0.6
1 to 49 workers .....	3.3	278	234	647	1,129	234	3.2	0.8
50 to 99 workers .....	3.4	735	0	405	648	1,005	3.4	( <sup>1</sup> )
100 workers or more .....	2.0	292	0	0	181	280	2.0	0.2
100 to 499 workers .....	2.5	325	0	156	365	690	2.4	0.3
500 workers or more .....	2.8	211	312	194	321	562	2.9	0.2
<b>Geographic area</b>								
New England .....	3.6	—	—	—	—	—	3.6	—
Middle Atlantic .....	3.5	367	0	331	574	258	3.8	0.5
East North Central .....	5.7	320	571	193	392	508	—	—
West North Central .....	3.7	—	—	—	—	—	—	—
South Atlantic .....	3.5	185	294	482	0	837	3.5	0.1
East South Central .....	3.5	405	580	575	549	1,586	—	—
West South Central .....	3.5	640	155	284	825	345	3.6	0.6
Mountain .....	5.0	—	0	734	366	1,219	5.0	—
Pacific .....	3.9	378	296	288	927	324	—	—

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/eps/glossary20122013.htm).

**Table 13. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2012**

(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
<b>Worker characteristic</b>									
All workers .....	51	49	—	17	83	—	65	34	( <sup>1</sup> )
Management, professional, and related .....	53	47	—	12	88	—	63	36	1
Management, business, and financial .....	48	52	—	10	90	—	64	35	1
Professional and related .....	57	43	—	13	87	—	63	37	( <sup>1</sup> )
Service .....	53	47	—	26	74	—	76	24	—
Protective service .....	—	—	—	—	75	—	48	52	—
Sales and office .....	49	51	—	22	78	—	64	35	1
Sales and related .....	57	43	—	35	65	—	62	38	—
Office and administrative support .....	45	55	—	16	84	—	65	34	1
Natural resources, construction, and maintenance .....	48	52	—	—	87	—	67	33	—
Construction, extraction, farming, fishing, and forestry .....	52	48	—	—	87	—	77	—	—
Installation, maintenance, and repair .....	43	57	—	—	87	—	58	42	—
Production, transportation, and material moving .....	52	48	—	—	82	—	68	32	( <sup>1</sup> )
Production .....	53	47	—	—	88	—	69	31	( <sup>1</sup> )
Transportation and material moving .....	50	50	—	—	72	—	67	—	—
Full time .....	52	48	—	17	83	—	66	34	( <sup>1</sup> )
Part time .....	44	56	—	—	80	—	56	44	—
Union .....	53	47	—	—	77	—	69	31	( <sup>1</sup> )
Nonunion .....	51	49	—	16	84	—	65	35	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	58	42	—	—	80	—	65	35	—
Second 25 percent .....	51	49	—	22	78	—	68	31	( <sup>1</sup> )
Third 25 percent .....	54	46	—	18	82	—	65	35	( <sup>1</sup> )
Highest 25 percent .....	47	53	—	13	87	—	65	34	1
Highest 10 percent .....	44	56	—	10	90	—	60	39	1
<b>Establishment characteristic</b>									
Goods-producing industries .....	54	46	—	—	84	—	73	27	—
Construction .....	51	49	—	—	77	—	79	—	—
Manufacturing .....	54	46	—	—	87	—	72	28	—
Service-providing industries .....	51	49	—	17	83	—	63	36	1
Trade, transportation, and utilities .....	49	51	—	24	76	—	64	36	( <sup>1</sup> )
Wholesale trade .....	—	64	—	—	91	—	61	—	—
Retail trade .....	57	43	—	28	72	—	61	39	—
Information .....	—	77	—	—	88	—	50	50	( <sup>1</sup> )
Financial activities .....	58	42	—	26	74	—	52	43	5
Finance and insurance .....	47	53	—	27	73	—	46	46	8

See footnotes at end of table.

**Table 13. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2012—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
Credit intermediation and related activities ..	47	53	—	—	75	—	42	43	14
Insurance carriers and related activities .....	—	58	—	—	74	—	—	—	—
Education and health services .....	58	42	—	—	86	—	56	44	( <sup>1</sup> )
Educational services .....	31	69	—	—	94	—	59	41	( <sup>1</sup> )
Junior colleges, colleges, and universities ...	35	65	—	—	95	—	49	50	1
Healthcare and social assistance .....	66	34	—	—	83	—	55	45	—
1 to 99 workers .....	58	42	—	16	84	—	69	31	( <sup>1</sup> )
1 to 49 workers .....	63	37	—	21	79	—	66	34	( <sup>1</sup> )
50 to 99 workers .....	48	52	—	—	—	—	76	24	—
100 workers or more .....	45	55	—	18	82	—	62	37	1
100 to 499 workers .....	53	47	—	15	85	—	58	42	( <sup>1</sup> )
500 workers or more .....	33	67	—	21	79	—	69	30	1
<b>Geographic area</b>									
New England .....	71	—	—	—	88	—	54	46	—
Middle Atlantic .....	72	28	—	—	87	—	58	42	( <sup>1</sup> )
East North Central .....	44	56	—	27	73	—	76	24	( <sup>1</sup> )
West North Central .....	70	—	—	—	70	—	81	—	—
South Atlantic .....	50	50	—	16	84	—	48	52	( <sup>1</sup> )
East South Central .....	42	58	—	—	73	—	87	—	—
West South Central .....	63	—	—	—	75	—	65	—	—
Mountain .....	42	58	—	—	78	—	61	—	—
Pacific .....	30	70	—	12	88	—	79	19	1

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 13. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2012**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristic</b>									
All workers .....	2.9	2.9	—	1.9	1.9	—	2.5	2.6	0.2
Management, professional, and related .....	5.5	5.5	—	2.7	2.7	—	4.9	5.0	0.6
Management, business, and financial .....	8.6	8.6	—	2.8	2.8	—	5.9	6.5	1.2
Professional and related .....	5.4	5.4	—	3.3	3.3	—	6.9	6.9	0.2
Service .....	9.2	9.2	—	7.6	7.6	—	5.6	5.6	—
Protective service .....	—	—	—	—	15.1	—	11.7	11.7	—
Sales and office .....	3.7	3.7	—	2.8	2.8	—	3.3	3.3	0.2
Sales and related .....	7.1	7.1	—	6.5	6.5	—	7.1	7.1	—
Office and administrative support .....	4.4	4.4	—	2.9	2.9	—	3.2	3.3	0.2
Natural resources, construction, and maintenance .....	6.7	6.7	—	—	5.1	—	6.2	6.2	—
Construction, extraction, farming, fishing, and forestry .....	10.7	10.7	—	—	8.6	—	9.7	—	—
Installation, maintenance, and repair .....	8.2	8.2	—	—	5.8	—	8.1	8.1	—
Production, transportation, and material moving .....	7.1	7.1	—	—	6.6	—	5.7	5.7	( <sup>1</sup> )
Production .....	9.9	9.9	—	—	7.5	—	8.0	8.0	( <sup>1</sup> )
Transportation and material moving .....	11.0	11.0	—	—	8.8	—	10.3	—	—
Full time .....	3.1	3.1	—	1.9	1.9	—	2.7	2.7	0.3
Part time .....	9.6	9.6	—	—	6.1	—	9.9	9.9	—
Union .....	7.0	7.0	—	—	7.4	—	5.1	5.1	0.1
Nonunion .....	3.2	3.2	—	1.9	1.9	—	2.7	2.7	0.3
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	7.7	7.7	—	—	6.5	—	8.2	8.2	—
Second 25 percent .....	5.2	5.2	—	3.8	3.8	—	3.7	3.8	0.3
Third 25 percent .....	4.9	4.9	—	3.0	3.0	—	4.7	4.6	0.2
Highest 25 percent .....	5.4	5.4	—	2.3	2.3	—	4.1	4.3	0.6
Highest 10 percent .....	7.9	7.9	—	2.7	2.7	—	7.0	7.5	1.1
<b>Establishment characteristic</b>									
Goods-producing industries .....	7.5	7.5	—	—	5.7	—	4.2	4.2	—
Construction .....	9.9	9.9	—	—	9.8	—	8.0	—	—
Manufacturing .....	9.4	9.4	—	—	5.8	—	4.8	4.8	—
Service-providing industries .....	3.4	3.4	—	2.2	2.2	—	3.3	3.3	0.3
Trade, transportation, and utilities .....	6.6	6.6	—	4.4	4.4	—	6.2	6.2	( <sup>1</sup> )
Wholesale trade .....	—	11.5	—	—	4.3	—	13.1	—	—
Retail trade .....	6.2	6.2	—	7.4	7.4	—	7.2	7.2	—
Information .....	—	10.1	—	—	5.5	—	9.3	9.3	( <sup>1</sup> )
Financial activities .....	6.7	6.7	—	6.5	6.5	—	7.9	7.6	3.4
Finance and insurance .....	6.7	6.7	—	6.1	6.1	—	7.3	6.4	4.8

See footnotes at end of table.

**Table 13. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	9.5	9.5	—	—	8.2	—	10.0	7.3	8.8
Insurance carriers and related activities .....	—	13.8	—	—	11.8	—	—	—	—
Education and health services .....	5.5	5.5	—	—	4.5	—	9.0	9.0	0.1
Educational services .....	8.7	8.7	—	—	3.4	—	7.6	7.7	0.3
Junior colleges, colleges, and universities ...	3.8	3.8	—	—	1.6	—	4.5	4.5	0.6
Healthcare and social assistance .....	6.4	6.4	—	—	5.8	—	10.5	10.5	—
1 to 99 workers .....	5.3	5.3	—	2.8	2.8	—	4.8	4.8	0.1
1 to 49 workers .....	5.5	5.5	—	3.6	3.6	—	6.5	6.5	0.2
50 to 99 workers .....	9.1	9.1	—	—	—	—	5.6	5.6	—
100 workers or more .....	4.3	4.3	—	2.5	2.5	—	3.2	3.3	0.6
100 to 499 workers .....	6.0	6.0	—	3.5	3.5	—	5.7	5.7	0.5
500 workers or more .....	4.2	4.2	—	3.7	3.7	—	2.6	2.6	0.6
<b>Geographic area</b>									
New England .....	12.1	—	—	—	8.4	—	10.2	10.2	—
Middle Atlantic .....	4.9	4.9	—	—	4.9	—	5.5	5.5	( <sup>1</sup> )
East North Central .....	9.5	9.5	—	5.2	5.2	—	5.2	5.2	0.1
West North Central .....	9.5	—	—	—	19.1	—	7.0	—	—
South Atlantic .....	9.1	9.1	—	3.8	3.8	—	6.2	6.2	( <sup>1</sup> )
East South Central .....	8.8	8.8	—	—	5.3	—	8.1	—	—
West South Central .....	17.0	—	—	—	16.6	—	14.7	—	—
Mountain .....	8.8	8.8	—	—	6.6	—	11.7	—	—
Pacific .....	2.7	2.7	—	2.7	2.7	—	3.3	3.9	1.1

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 14. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012**

(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		
<b>Worker characteristic</b>									
All workers .....	100	65	\$1,000	\$1,500	\$1,500	\$2,500	\$3,500	34	( 1 )
Management, professional, and related .....	100	63	1,000	1,200	1,500	2,000	3,000	36	1
Management, business, and financial .....	100	64	1,000	1,200	1,500	2,000	3,000	35	1
Professional and related .....	100	63	1,000	1,400	1,500	2,000	—	37	( 1 )
Service .....	100	76	1,500	1,500	—	4,000	5,000	24	—
Protective service .....	100	48	1,500	1,500	—	3,000	3,000	52	—
Sales and office .....	100	64	1,000	1,500	1,500	—	2,750	35	1
Sales and related .....	100	62	—	1,150	1,500	2,000	2,500	38	—
Office and administrative support .....	100	65	1,000	1,500	1,500	—	2,750	34	1
Natural resources, construction, and maintenance .....	100	67	1,200	1,750	2,000	3,000	—	33	—
Construction, extraction, farming, fishing, and forestry .....	100	77	—	1,750	2,000	3,000	—	—	—
Installation, maintenance, and repair .....	100	58	—	—	2,000	—	5,000	42	—
Production, transportation, and material moving .....	100	68	1,000	1,500	1,500	2,500	3,000	32	( 1 )
Production .....	100	69	1,000	1,500	1,500	2,000	2,500	31	( 1 )
Transportation and material moving .....	100	67	1,500	1,500	—	2,750	—	—	—
Full time .....	100	66	1,000	1,500	1,500	2,500	3,500	34	( 1 )
Part time .....	100	56	1,000	1,500	1,500	—	—	44	—
Union .....	100	69	1,200	1,500	1,500	—	2,750	31	( 1 )
Nonunion .....	100	65	1,000	1,500	1,500	2,500	3,500	35	( 1 )
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	65	—	1,500	1,500	—	—	35	—
Second 25 percent .....	100	68	1,000	1,500	—	2,500	4,000	31	( 1 )
Third 25 percent .....	100	65	1,000	1,500	1,500	2,500	—	35	( 1 )
Highest 25 percent .....	100	65	1,000	1,500	1,500	2,000	2,750	34	1
Highest 10 percent .....	100	60	1,000	1,500	1,500	—	2,750	39	1
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	73	1,200	1,500	1,500	2,500	3,000	27	—
Construction .....	100	79	1,500	1,750	2,500	3,000	3,500	—	—
Manufacturing .....	100	72	1,000	1,500	1,500	2,000	2,500	28	—
Service-providing industries .....	100	63	1,000	1,500	1,500	2,500	4,000	36	1
Trade, transportation, and utilities .....	100	64	1,000	1,500	—	2,750	—	36	( 1 )
Wholesale trade .....	100	61	1,000	—	2,500	—	5,000	—	—
Retail trade .....	100	61	—	1,150	1,500	1,500	2,000	39	—
Information .....	100	50	750	2,000	2,000	2,000	—	50	( 1 )
Financial activities .....	100	52	1,000	1,000	2,000	2,000	3,000	43	5
Finance and insurance .....	100	46	—	1,000	2,000	2,200	3,500	46	8

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, 2012—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		
Credit intermediation and related activities ..	100	42	—	\$1,000	—	\$2,200	\$3,500	43	14
Insurance carriers and related activities .....	100	—	—	—	—	—	—	—	—
Professional and business services .....	100	81	\$1,200	1,200	\$1,500	2,000	—	—	—
Education and health services .....	100	56	1,000	1,500	1,500	2,500	4,000	44	(1)
Educational services .....	100	59	1,250	1,500	1,500	2,000	—	41	(1)
Junior colleges, colleges, and universities ...	100	49	1,000	1,500	1,500	—	2,500	50	1
Healthcare and social assistance .....	100	55	1,000	1,500	1,500	—	4,000	45	—
1 to 99 workers .....	100	69	1,000	1,500	1,500	2,500	—	31	(1)
1 to 49 workers .....	100	66	1,000	—	1,500	2,500	3,000	34	(1)
50 to 99 workers .....	100	76	1,200	1,500	—	—	5,000	24	—
100 workers or more .....	100	62	1,000	1,500	1,500	2,000	3,000	37	1
100 to 499 workers .....	100	58	1,000	1,500	1,500	2,000	4,000	42	(1)
500 workers or more .....	100	69	1,000	1,500	1,500	2,250	3,000	30	1
<b>Geographic area</b>									
New England .....	100	54	—	1,150	—	2,000	—	46	—
Middle Atlantic .....	100	58	1,000	1,500	1,500	—	4,000	42	(1)
East North Central .....	100	76	1,000	—	1,500	—	5,000	24	(1)
West North Central .....	100	81	1,200	1,500	1,750	3,000	4,000	—	—
South Atlantic .....	100	48	1,000	1,400	2,000	2,500	3,500	52	(1)
East South Central .....	100	87	1,150	—	2,000	—	—	—	—
West South Central .....	100	65	1,000	—	—	—	5,000	—	—
Mountain .....	100	61	1,500	—	—	2,750	2,750	—	—
Pacific .....	100	79	1,200	1,500	1,500	2,000	2,500	19	1

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 14. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012**

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		
<b>Worker characteristic</b>								
All workers .....	2.5	\$0	\$49	\$44	\$333	\$760	2.6	0.2
Management, professional, and related .....	4.9	0	266	49	185	762	5.0	0.6
Management, business, and financial .....	5.9	0	145	240	303	672	6.5	1.2
Professional and related .....	6.9	88	315	0	204	—	6.9	0.2
Service .....	5.6	374	0	—	805	1,415	5.6	—
Protective service .....	11.7	139	0	—	196	0	11.7	—
Sales and office .....	3.3	0	0	0	—	273	3.3	0.2
Sales and related .....	7.1	—	250	0	575	0	7.1	—
Office and administrative support .....	3.2	228	0	184	—	306	3.3	0.2
Natural resources, construction, and maintenance .....	6.2	358	190	274	139	—	6.2	—
Construction, extraction, farming, fishing, and forestry .....	9.7	—	219	568	219	—	—	—
Installation, maintenance, and repair .....	8.1	—	—	589	—	0	8.1	—
Production, transportation, and material moving .....	5.7	294	83	0	607	255	5.7	( <sup>1</sup> )
Production .....	8.0	184	317	0	246	500	8.0	( <sup>1</sup> )
Transportation and material moving .....	10.3	443	0	—	325	—	—	—
Full time .....	2.7	0	53	130	346	792	2.7	0.3
Part time .....	9.9	166	429	0	—	—	9.9	—
Union .....	5.1	29	294	245	—	147	5.1	0.1
Nonunion .....	2.7	0	49	110	294	766	2.7	0.3
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	8.2	—	0	0	—	—	8.2	—
Second 25 percent .....	3.7	0	0	—	233	665	3.8	0.3
Third 25 percent .....	4.7	29	210	69	289	—	4.6	0.2
Highest 25 percent .....	4.1	25	314	196	290	319	4.3	0.6
Highest 10 percent .....	7.0	29	110	85	—	221	7.5	1.1
<b>Establishment characteristic</b>								
Goods-producing industries .....	4.2	278	0	277	615	0	4.2	—
Construction .....	8.0	214	130	505	170	926	—	—
Manufacturing .....	4.8	286	59	0	98	687	4.8	—
Service-providing industries .....	3.3	0	195	85	349	1,027	3.3	0.3
Trade, transportation, and utilities .....	6.2	0	168	—	306	—	6.2	( <sup>1</sup> )
Wholesale trade .....	13.1	187	—	0	—	196	—	—
Retail trade .....	7.2	—	255	0	0	463	7.2	—
Information .....	9.3	0	392	0	260	—	9.3	( <sup>1</sup> )
Financial activities .....	7.9	0	290	294	304	235	7.6	3.4
Finance and insurance .....	7.3	—	29	460	256	603	6.4	4.8

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, 2012—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		
Credit intermediation and related activities ..	10.0	—	\$0	—	\$529	\$814	7.3	8.8
Insurance carriers and related activities .....	—	—	—	—	—	—	—	—
Professional and business services .....	8.8	\$104	224	\$0	190	—	—	—
Education and health services .....	9.0	0	0	235	722	1,038	9.0	0.1
Educational services .....	7.6	358	0	0	555	—	7.7	0.3
Junior colleges, colleges, and universities ...	4.5	0	113	0	—	224	4.5	0.6
Healthcare and social assistance .....	10.5	0	354	444	—	961	10.5	—
1 to 99 workers .....	4.8	63	299	322	189	—	4.8	0.1
1 to 49 workers .....	6.5	0	—	354	174	392	6.5	0.2
50 to 99 workers .....	5.6	228	59	—	—	294	5.6	—
100 workers or more .....	3.2	68	0	0	461	615	3.3	0.6
100 to 499 workers .....	5.7	108	263	128	560	1,047	5.7	0.5
500 workers or more .....	2.6	111	0	0	473	333	2.6	0.6
<b>Geographic area</b>								
New England .....	10.2	—	223	—	0	—	10.2	—
Middle Atlantic .....	5.5	239	333	0	—	1,024	5.5	( <sup>1</sup> )
East North Central .....	5.2	0	—	290	—	0	5.2	0.1
West North Central .....	7.0	0	424	264	0	1,034	—	—
South Atlantic .....	6.2	122	310	553	184	0	6.2	( <sup>1</sup> )
East South Central .....	8.1	0	—	517	—	—	—	—
West South Central .....	14.7	0	—	—	—	0	—	—
Mountain .....	11.7	0	—	—	377	310	—	—
Pacific .....	3.3	197	0	0	0	354	3.9	1.1

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 15. Health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012**

(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		
<b>Worker characteristic</b>									
All workers .....	100	65	\$2,300	\$3,000	\$3,000	\$5,000	\$8,000	34	( 1 )
Management, professional, and related .....	100	63	2,000	2,500	3,000	4,500	7,500	36	1
Management, business, and financial .....	100	64	2,000	2,400	3,500	4,500	6,000	35	1
Professional and related .....	100	62	2,000	3,000	3,000	5,000	7,500	37	( 1 )
Service .....	100	76	3,000	3,000	—	8,000	10,000	24	—
Protective service .....	100	48	3,000	3,000	—	6,000	6,000	52	—
Sales and office .....	100	64	—	3,000	3,000	4,500	5,500	36	1
Sales and related .....	100	61	—	—	3,000	4,000	5,000	39	—
Office and administrative support .....	100	65	3,000	3,000	3,500	5,000	6,000	34	1
Natural resources, construction, and maintenance .....	100	67	3,000	3,500	4,000	6,000	10,000	33	—
Construction, extraction, farming, fishing, and forestry .....	100	77	—	3,500	—	6,000	—	—	—
Installation, maintenance, and repair .....	100	58	3,000	4,000	4,450	—	10,000	42	—
Production, transportation, and material moving .....	100	68	2,000	3,000	3,000	5,000	6,000	32	( 1 )
Production .....	100	69	2,000	3,000	3,000	4,500	6,000	31	( 1 )
Transportation and material moving .....	100	66	3,000	3,000	—	5,500	—	34	—
Full time .....	100	66	2,300	3,000	3,500	5,000	7,500	34	( 1 )
Part time .....	100	56	2,300	3,000	3,000	4,500	—	44	—
Union .....	100	69	2,400	3,000	3,500	5,000	5,500	31	( 1 )
Nonunion .....	100	65	2,000	3,000	3,000	5,000	8,000	35	( 1 )
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	65	—	3,000	3,000	—	9,400	35	—
Second 25 percent .....	100	68	2,300	3,000	4,000	5,500	8,000	31	( 1 )
Third 25 percent .....	100	64	2,300	3,000	3,000	5,000	—	36	( 1 )
Highest 25 percent .....	100	65	2,400	3,000	3,500	5,000	6,000	35	1
Highest 10 percent .....	100	60	2,400	3,000	3,000	4,500	6,000	39	1
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	73	2,400	3,000	3,500	5,000	6,000	27	—
Construction .....	100	79	3,000	3,500	5,000	6,000	9,000	—	—
Manufacturing .....	100	72	2,000	3,000	3,000	4,500	6,000	28	—
Service-providing industries .....	100	63	2,300	3,000	3,000	5,000	8,000	36	1
Trade, transportation, and utilities .....	100	63	—	3,000	—	5,500	—	37	( 1 )
Wholesale trade .....	100	59	—	—	5,000	—	10,000	—	—
Retail trade .....	100	60	—	3,000	3,000	3,000	4,000	40	—
Information .....	100	50	1,500	4,000	4,000	—	6,600	50	( 1 )
Financial activities .....	100	52	2,000	—	4,000	4,400	6,000	43	5
Finance and insurance .....	100	46	—	2,000	4,000	4,400	—	46	8

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, 2012—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		
Credit intermediation and related activities ..	100	42	—	\$2,000	—	\$4,400	—	43	14
Insurance carriers and related activities .....	100	—	—	—	—	—	—	—	—
Professional and business services .....	100	81	\$2,400	—	\$3,000	4,000	—	—	—
Education and health services .....	100	56	2,000	3,000	—	6,000	\$8,000	44	(1)
Educational services .....	100	59	2,600	3,000	—	4,500	8,000	41	(1)
Junior colleges, colleges, and universities ...	100	49	2,000	3,000	3,000	5,000	5,300	51	1
Healthcare and social assistance .....	100	55	2,000	3,000	3,000	6,000	8,000	45	—
<b>1 to 99 workers .....</b>	<b>100</b>	<b>69</b>	<b>2,400</b>	<b>3,000</b>	<b>3,500</b>	<b>5,000</b>	<b>—</b>	<b>31</b>	<b>(1)</b>
1 to 49 workers .....	100	66	2,400	3,000	3,500	5,000	6,000	34	(1)
50 to 99 workers .....	100	76	2,400	3,000	—	—	10,000	24	—
<b>100 workers or more .....</b>	<b>100</b>	<b>62</b>	<b>2,000</b>	<b>3,000</b>	<b>3,000</b>	<b>5,000</b>	<b>7,000</b>	<b>37</b>	<b>1</b>
100 to 499 workers .....	100	57	2,000	3,000	3,000	—	8,000	42	(1)
500 workers or more .....	100	68	2,500	3,000	—	5,000	6,000	31	1
<b>Geographic area</b>									
New England .....	100	54	—	2,300	—	4,000	—	46	—
Middle Atlantic .....	100	58	—	3,000	3,000	—	8,000	42	(1)
East North Central .....	100	76	2,000	—	—	—	10,000	24	(1)
West North Central .....	100	81	2,400	—	4,000	6,000	8,000	—	—
South Atlantic .....	100	48	2,400	3,000	4,000	6,000	9,400	52	(1)
East South Central .....	100	86	2,300	—	4,000	—	—	—	—
West South Central .....	100	65	—	—	—	—	10,000	—	—
Mountain .....	100	59	3,000	—	—	5,000	5,500	—	—
Pacific .....	100	79	2,500	3,000	3,000	4,500	6,000	19	1

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 15. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012**

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		
<b>Worker characteristic</b>								
All workers .....	2.5	\$301	\$0	\$701	\$196	\$1,637	2.6	0.2
Management, professional, and related .....	4.9	225	512	439	658	1,770	5.0	0.6
Management, business, and financial .....	5.9	0	314	746	687	1,578	6.5	1.2
Professional and related .....	6.9	528	682	240	1,152	1,659	6.9	0.2
Service .....	5.7	0	0	–	1,471	577	5.7	–
Protective service .....	11.7	277	0	–	310	0	11.7	–
Sales and office .....	3.4	–	0	367	653	636	3.4	0.2
Sales and related .....	7.2	–	–	0	1,122	0	7.2	–
Office and administrative support .....	3.2	0	0	879	564	1,072	3.3	0.2
Natural resources, construction, and maintenance .....	6.2	807	240	1,110	1,794	743	6.2	–
Construction, extraction, farming, fishing, and forestry .....	9.7	–	340	–	0	–	–	–
Installation, maintenance, and repair .....	8.1	340	855	868	–	0	8.1	–
Production, transportation, and material moving .....	5.7	577	166	589	380	260	5.7	( <sup>1</sup> )
Production .....	8.0	368	634	196	367	1,057	8.0	( <sup>1</sup> )
Transportation and material moving .....	10.2	893	0	–	628	–	10.2	–
Full time .....	2.7	336	0	785	219	1,324	2.7	0.3
Part time .....	9.9	129	658	0	1,178	–	9.9	–
Union .....	5.1	20	487	754	980	196	5.1	0.1
Nonunion .....	2.7	402	0	891	196	1,037	2.7	0.3
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	8.2	–	0	139	–	1,813	8.2	–
Second 25 percent .....	3.7	475	0	712	658	927	3.8	0.3
Third 25 percent .....	4.7	395	0	695	345	–	4.6	0.2
Highest 25 percent .....	4.1	466	247	690	589	498	4.3	0.6
Highest 10 percent .....	7.0	20	55	450	773	620	7.5	1.1
<b>Establishment characteristic</b>								
Goods-producing industries .....	4.2	556	0	643	277	0	4.2	–
Construction .....	8.0	572	277	651	340	2,459	–	–
Manufacturing .....	4.8	571	118	785	170	1,020	4.8	–
Service-providing industries .....	3.3	373	0	460	331	1,438	3.3	0.3
Trade, transportation, and utilities .....	6.5	–	0	–	643	–	6.5	( <sup>1</sup> )
Wholesale trade .....	13.8	–	–	392	–	0	–	–
Retail trade .....	7.2	–	659	0	0	680	7.2	–
Information .....	9.3	0	707	0	–	1,135	9.3	( <sup>1</sup> )
Financial activities .....	7.9	0	–	69	1,224	288	7.6	3.4
Finance and insurance .....	7.3	–	221	539	483	–	6.4	4.8

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, 2012—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		
Credit intermediation and related activities ..	10.0	—	\$0	—	\$1,031	—	7.3	8.8
Insurance carriers and related activities .....	—	—	—	—	—	—	—	—
Professional and business services .....	8.8	\$0	—	\$0	294	—	—	—
Education and health services .....	9.0	547	0	—	1,508	\$866	9.0	0.1
Educational services .....	7.7	647	0	—	936	2,176	7.7	0.3
Junior colleges, colleges, and universities ...	4.5	0	0	340	729	776	4.5	0.6
Healthcare and social assistance .....	10.5	470	342	888	1,654	1,618	10.5	—
1 to 99 workers .....	4.8	111	0	734	170	—	4.8	0.1
1 to 49 workers .....	6.5	0	0	641	0	1,043	6.5	0.2
50 to 99 workers .....	5.6	456	118	—	—	196	5.6	—
100 workers or more .....	3.3	332	0	428	804	1,852	3.3	0.6
100 to 499 workers .....	5.7	210	526	491	—	1,490	5.7	0.5
500 workers or more .....	2.8	318	0	—	646	0	2.8	0.6
<b>Geographic area</b>								
New England .....	10.2	—	446	—	0	—	10.2	—
Middle Atlantic .....	5.5	—	0	0	—	500	5.5	( <sup>1</sup> )
East North Central .....	5.3	0	—	—	—	0	5.3	0.1
West North Central .....	7.0	0	—	899	1,711	1,814	—	—
South Atlantic .....	6.2	525	695	537	677	0	6.2	( <sup>1</sup> )
East South Central .....	7.9	96	—	752	—	—	—	—
West South Central .....	14.7	—	—	—	—	0	—	—
Mountain .....	12.2	0	—	—	605	240	—	—
Pacific .....	3.4	454	0	416	197	450	4.0	1.1

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 16. High deductible health plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012**

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristic</b>					
All workers .....	\$1,250	\$1,500	\$2,000	\$2,700	\$3,000
Management, professional, and related .....	1,200	1,500	1,800	2,500	3,000
Management, business, and financial .....	1,200	1,500	2,000	2,500	–
Professional and related .....	1,200	1,500	1,500	2,000	2,500
Service .....	1,300	1,500	2,000	3,000	–
Sales and office .....	1,500	1,500	2,500	2,700	3,500
Sales and related .....	1,500	1,500	2,500	2,700	3,000
Office and administrative support .....	1,450	1,500	2,000	3,000	5,000
Natural resources, construction, and maintenance .....	1,500	1,500	2,500	3,000	–
Construction, extraction, farming, fishing, and forestry .....	1,200	1,500	–	3,500	5,000
Installation, maintenance, and repair .....	1,500	–	2,500	3,000	3,000
Production, transportation, and material moving .....	1,300	1,500	2,000	2,500	3,000
Production .....	1,250	1,500	1,800	2,500	3,000
Transportation and material moving .....	1,500	1,500	2,000	2,700	3,500
Full time .....	1,250	1,500	2,000	2,700	3,000
Part time .....	1,250	1,500	2,000	2,700	2,700
Union .....	1,200	1,300	1,500	2,000	–
Nonunion .....	1,250	1,500	2,000	2,700	3,000
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	1,300	1,500	2,000	2,700	3,000
Second 25 percent .....	1,500	1,500	2,000	2,700	–
Third 25 percent .....	1,300	1,500	2,000	3,000	3,500
Highest 25 percent .....	1,200	1,500	1,650	2,500	3,000
Highest 10 percent .....	1,200	1,500	2,000	2,400	2,700
<b>Establishment characteristic</b>					
Goods-producing industries .....	1,300	1,500	2,000	2,500	–
Construction .....	1,500	1,800	2,500	3,000	5,000
Manufacturing .....	1,250	1,500	2,000	2,500	3,000
Service-providing industries .....	1,250	1,500	2,000	2,700	3,000
Trade, transportation, and utilities .....	1,500	1,500	2,500	2,700	3,000
Wholesale trade .....	1,500	1,500	1,800	2,500	3,500
Retail trade .....	1,500	1,500	2,700	2,700	3,000
Information .....	1,200	1,200	1,250	–	2,500
Financial activities .....	1,500	1,500	2,000	2,500	2,700
Finance and insurance .....	1,450	1,500	2,000	2,500	3,000

See footnotes at end of table.

**Table 16. High deductible health plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued**

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Credit intermediation and related activities ..	\$1,500	\$1,500	\$2,000	\$2,500	\$3,000
Insurance carriers and related activities .....	1,450	1,550	2,000	2,500	3,000
Professional and business services .....	1,200	1,500	1,500	—	3,000
Education and health services .....	1,375	1,500	—	—	5,000
Healthcare and social assistance .....	1,375	1,500	—	—	5,000
1 to 99 workers .....	1,500	1,500	2,000	3,000	5,000
1 to 49 workers .....	1,500	1,500	2,000	3,000	5,000
50 to 99 workers .....	1,300	1,500	2,000	2,000	2,500
100 workers or more .....	1,250	1,500	1,800	2,700	3,000
100 to 499 workers .....	1,250	1,500	2,000	2,700	3,000
500 workers or more .....	1,200	1,450	1,500	2,500	2,700
<b>Geographic area</b>					
New England .....	1,250	1,500	2,000	2,500	2,700
Middle Atlantic .....	1,200	1,250	—	2,500	3,000
East North Central .....	1,500	1,500	2,500	—	5,000
West North Central .....	1,300	1,500	2,000	3,000	3,000
South Atlantic .....	1,250	1,500	2,000	2,700	—
East South Central .....	1,500	1,500	2,000	2,500	2,700
West South Central .....	1,450	1,500	2,000	3,000	3,000
Mountain .....	1,250	1,500	1,500	2,600	—
Pacific .....	1,250	1,500	1,500	2,500	3,500

<sup>1</sup> 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 \$1,200 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include

workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 16. Standard errors for high deductible health plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012**

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristic</b>					
All workers .....	\$49	\$0	\$0	\$112	\$587
Management, professional, and related .....	10	0	237	425	393
Management, business, and financial .....	54	0	104	0	–
Professional and related .....	0	110	10	0	240
Service .....	238	62	0	383	–
Sales and office .....	0	0	635	156	842
Sales and related .....	0	28	181	0	144
Office and administrative support .....	153	0	316	204	1,198
Natural resources, construction, and maintenance .....	206	283	710	0	–
Construction, extraction, farming, fishing, and forestry .....	250	183	–	621	589
Installation, maintenance, and repair .....	0	–	694	118	0
Production, transportation, and material moving .....	47	0	267	0	228
Production .....	65	0	409	28	424
Transportation and material moving .....	215	0	68	286	755
Full time .....	87	0	0	204	741
Part time .....	0	128	270	0	0
Union .....	20	102	20	155	–
Nonunion .....	103	0	0	66	721
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	268	0	144	0	0
Second 25 percent .....	39	0	0	353	–
Third 25 percent .....	173	0	73	409	1,020
Highest 25 percent .....	14	0	220	398	350
Highest 10 percent .....	10	0	309	377	302
<b>Establishment characteristic</b>					
Goods-producing industries .....	224	0	28	325	–
Construction .....	83	241	170	564	0
Manufacturing .....	126	0	402	20	405
Service-providing industries .....	48	0	39	35	378
Trade, transportation, and utilities .....	0	0	294	0	673
Wholesale trade .....	0	0	263	306	564
Retail trade .....	96	182	96	0	325
Information .....	0	20	306	–	0
Financial activities .....	49	0	0	0	315
Finance and insurance .....	61	0	0	20	388

See footnotes at end of table.

**Table 16. Standard errors for high deductible health plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Credit intermediation and related activities ..	\$152	\$0	\$0	\$111	\$422
Insurance carriers and related activities .....	52	34	286	0	643
Professional and business services .....	0	93	308	—	0
Education and health services .....	154	0	—	—	0
Healthcare and social assistance .....	152	0	—	—	0
1 to 99 workers .....	158	0	0	600	1,428
1 to 49 workers .....	55	0	371	0	589
50 to 99 workers .....	95	0	594	305	537
100 workers or more .....	28	0	82	71	308
100 to 499 workers .....	26	0	232	0	0
500 workers or more .....	59	119	71	183	128
<b>Geographic area</b>					
New England .....	0	0	96	0	468
Middle Atlantic .....	68	288	—	438	469
East North Central .....	240	125	576	—	196
West North Central .....	137	28	314	583	0
South Atlantic .....	207	49	0	167	—
East South Central .....	0	0	284	458	294
West South Central .....	225	0	195	424	0
Mountain .....	250	0	0	664	—
Pacific .....	234	0	113	137	340

<sup>1</sup> 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 \$1,200 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include

workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/nchs/ebs/glossary20122013.htm](http://www.bls.gov/nchs/ebs/glossary20122013.htm).

**Table 17. High deductible health plans: Summary of tax-favored accounts,<sup>1</sup> private industry workers, National Compensation Survey, 2012**

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

Characteristics	Health savings account <sup>2</sup>	Health reimbursement arrangement <sup>3</sup>	Flexible spending account <sup>4</sup>
<b>Worker characteristic</b>			
All workers .....	31	22	36
Management, professional, and related .....	42	13	46
Management, business, and financial .....	38	14	37
Professional and related .....	45	12	55
Service .....	36	—	32
Sales and office .....	26	34	30
Sales and related .....	17	52	22
Office and administrative support .....	32	24	35
Natural resources, construction, and maintenance .....	—	—	29
Production, transportation, and material moving .....	24	20	35
Production .....	25	14	42
Transportation and material moving .....	23	32	—
Full time .....	32	19	37
Part time .....	—	57	33
Union .....	35	27	59
Nonunion .....	31	21	36
Average wage within the following categories: <sup>5</sup>			
Lowest 25 percent .....	19	32	21
Second 25 percent .....	27	24	32
Third 25 percent .....	33	19	34
Highest 25 percent .....	40	17	49
Highest 10 percent .....	35	19	51
<b>Establishment characteristic</b>			
Goods-producing industries .....	24	14	33
Construction .....	—	21	—
Manufacturing .....	26	—	40
Service-providing industries .....	34	24	38
Trade, transportation, and utilities .....	20	42	19
Retail trade .....	17	55	18
Information .....	—	—	66
Financial activities .....	49	21	56
Finance and insurance .....	55	19	62

See footnotes at end of table.

**Table 17. High deductible health plans: Summary of tax-favored accounts,<sup>1</sup> private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Health savings account <sup>2</sup>	Health reimbursement arrangement <sup>3</sup>	Flexible spending account <sup>4</sup>
Credit intermediation and related activities ..	53	22	64
Insurance carriers and related activities .....	56	—	64
Professional and business services .....	—	—	45
Professional and technical services .....	48	—	60
Education and health services .....	40	13	39
Educational services .....	—	—	51
Junior colleges, colleges, and universities ...	36	—	41
Healthcare and social assistance .....	41	13	39
1 to 99 workers .....	33	11	29
1 to 49 workers .....	35	11	26
50 to 99 workers .....	27	12	38
100 workers or more .....	30	35	46
100 to 499 workers .....	25	38	38
500 workers or more .....	39	28	63
<b>Geographic area</b>			
New England .....	37	36	27
East North Central .....	45	17	29
South Atlantic .....	32	19	44
West South Central .....	—	—	36
Pacific .....	34	22	44

<sup>1</sup> A high deductible health plan (HDHP) is a health plan that features a higher deductible and lower insurance premiums than those of traditional health plans. In order to be classified as a HDHP, the plan must have a minimum of a \$1,200 deductible for individual coverage. The plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses up to the deductible.

<sup>2</sup> Health savings accounts (HSA) are used in combination with high deductible health plans to pay for current and future medical expenses. HSAs are controlled by the employee, although both employees and employers may contribute to the account. Accounts can accumulate tax-deferred interest.

<sup>3</sup> Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

<sup>4</sup> Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 17. Standard errors for high deductible health plans: Summary of tax-favored accounts, private industry workers, National Compensation Survey, 2012**

Characteristics	Health savings account <sup>1</sup>	Health reimbursement arrangement <sup>2</sup>	Flexible spending account <sup>3</sup>
<b>Worker characteristic</b>			
All workers .....	2.8	2.1	2.9
Management, professional, and related .....	4.4	2.1	5.3
Management, business, and financial .....	5.3	2.7	5.6
Professional and related .....	5.9	2.7	6.5
Service .....	8.7	–	8.1
Sales and office .....	3.2	4.2	3.8
Sales and related .....	4.4	5.6	5.7
Office and administrative support .....	3.9	3.8	4.4
Natural resources, construction, and maintenance .....	–	–	8.6
Production, transportation, and material moving .....	4.3	4.0	5.5
Production .....	5.3	3.8	7.5
Transportation and material moving .....	6.2	7.9	–
Full time .....	2.8	2.0	3.0
Part time .....	–	6.9	6.9
Union .....	10.0	6.8	7.6
Nonunion .....	2.8	2.2	2.9
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	5.0	4.8	4.7
Second 25 percent .....	3.6	3.2	3.7
Third 25 percent .....	4.7	3.0	4.0
Highest 25 percent .....	3.8	3.0	5.1
Highest 10 percent .....	4.6	4.0	5.9
<b>Establishment characteristic</b>			
Goods-producing industries .....	4.1	3.2	5.5
Construction .....	–	5.4	–
Manufacturing .....	4.9	–	6.5
Service-providing industries .....	3.3	2.4	3.4
Trade, transportation, and utilities .....	3.9	4.5	2.9
Retail trade .....	4.4	5.1	3.3
Information .....	–	–	11.1
Financial activities .....	4.8	4.8	6.6
Finance and insurance .....	4.7	4.6	5.9

See footnotes at end of table.

**Table 17. Standard errors for high deductible health plans: Summary of tax-favored accounts, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Health savings account <sup>1</sup>	Health reimbursement arrangement <sup>2</sup>	Flexible spending account <sup>3</sup>
Credit intermediation and related activities ..	5.4	6.2	7.7
Insurance carriers and related activities .....	8.9	—	10.6
Professional and business services .....	—	—	8.3
Professional and technical services .....	8.9	—	9.2
Education and health services .....	8.3	3.7	9.1
Educational services .....	—	—	12.2
Junior colleges, colleges, and universities ...	9.8	—	8.3
Healthcare and social assistance .....	8.7	3.9	9.5
<b>1 to 99 workers</b> .....	4.4	2.1	4.2
1 to 49 workers .....	5.0	2.9	4.5
50 to 99 workers .....	7.2	3.2	8.5
<b>100 workers or more</b> .....	2.6	3.7	3.8
100 to 499 workers .....	3.1	4.2	4.2
500 workers or more .....	4.7	6.1	5.2
<b>Geographic area</b>			
New England .....	6.9	5.6	7.7
East North Central .....	6.8	4.5	7.0
South Atlantic .....	4.8	3.5	7.6
West South Central .....	—	—	6.2
Pacific .....	8.3	5.0	6.1

<sup>1</sup> Health savings accounts (HSA) are used in combination with high deductible health plans to pay for current and future medical expenses. HSAs are controlled by the employee, although both employees and employers may contribute to the account. Accounts can accumulate tax-deferred interest.

<sup>2</sup> Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

<sup>3</sup> Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the

end of the plan year are forfeited by the employee.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 18. Outpatient prescription drug benefits:<sup>1</sup> Type of coverage, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs
<b>Worker characteristic</b>				
All workers .....	100	99	83	83
Management, professional, and related .....	100	98	83	80
Management, business, and financial .....	100	97	83	84
Professional and related .....	100	99	83	77
Service .....	100	99	81	84
Protective service .....	100	98	74	96
Sales and office .....	100	100	84	86
Sales and related .....	100	100	84	89
Office and administrative support .....	100	99	83	85
Natural resources, construction, and maintenance	100	99	83	83
Construction, extraction, farming, fishing, and forestry .....	100	100	76	73
Installation, maintenance, and repair .....	100	99	87	89
Production, transportation, and material moving .....	100	100	85	83
Production .....	100	100	84	84
Transportation and material moving .....	100	100	87	80
Full time .....	100	99	83	84
Part time .....	100	100	83	73
Union .....	100	99	86	71
Nonunion .....	100	99	83	85
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	100	99	82	82
Second 25 percent .....	100	99	82	86
Third 25 percent .....	100	100	81	83
Highest 25 percent .....	100	98	86	82
Highest 10 percent .....	100	99	87	83
<b>Establishment characteristic</b>				
Goods-producing industries .....	100	100	87	83
Construction .....	100	100	77	79
Manufacturing .....	100	100	90	85
Service-providing industries .....	100	99	82	83
Trade, transportation, and utilities .....	100	100	84	85
Wholesale trade .....	100	100	84	88
Retail trade .....	100	100	78	87
Transportation and warehousing .....	100	100	97	78
Utilities .....	100	95	99	72
Information .....	100	100	92	91
Financial activities .....	100	98	86	81
Finance and insurance .....	100	100	84	82

See footnotes at end of table.

**Table 18. Outpatient prescription drug benefits:<sup>1</sup> Type of coverage, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs
Credit intermediation and related activities ..	100	100	82	81
Insurance carriers and related activities .....	100	100	85	82
Real estate and rental and leasing .....	100	91	92	77
Professional and business services .....	100	96	78	87
Professional and technical services .....	100	93	71	86
Education and health services .....	100	100	80	74
Educational services .....	100	100	88	78
Junior colleges, colleges, and universities ...	100	100	85	89
Healthcare and social assistance .....	100	100	78	73
Leisure and hospitality .....	100	100	88	91
Accommodation and food services .....	100	100	90	92
Other services .....	100	100	71	82
1 to 99 workers .....	100	99	75	83
1 to 49 workers .....	100	98	74	80
50 to 99 workers .....	100	100	80	92
100 workers or more .....	100	99	89	83
100 to 499 workers .....	100	99	88	82
500 workers or more .....	100	99	91	84
<b>Geographic area</b>				
New England .....	100	99	91	94
Middle Atlantic .....	100	100	88	82
East North Central .....	100	100	81	80
West North Central .....	100	100	80	81
South Atlantic .....	100	96	77	84
East South Central .....	100	100	84	79
West South Central .....	100	100	84	87
Mountain .....	100	100	85	89
Pacific .....	100	100	88	79

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 18. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Type of coverage, private industry workers, National Compensation Survey, 2012**

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs
<b>Worker characteristic</b>				
All workers .....	( <sup>2</sup> )	0.5	1.3	1.3
Management, professional, and related .....	( <sup>2</sup> )	1.4	1.8	2.2
Management, business, and financial .....	( <sup>2</sup> )	3.2	3.4	2.6
Professional and related .....	( <sup>2</sup> )	0.4	2.4	3.6
Service .....	( <sup>2</sup> )	0.7	4.3	3.5
Protective service .....	( <sup>2</sup> )	2.1	17.4	2.8
Sales and office .....	( <sup>2</sup> )	0.2	1.9	1.7
Sales and related .....	( <sup>2</sup> )	0.2	3.1	2.2
Office and administrative support .....	( <sup>2</sup> )	0.3	1.9	1.9
Natural resources, construction, and maintenance .....	( <sup>2</sup> )	0.4	3.1	3.2
Construction, extraction, farming, fishing, and forestry .....	( <sup>2</sup> )	( <sup>2</sup> )	5.9	5.3
Installation, maintenance, and repair .....	( <sup>2</sup> )	0.8	3.6	3.5
Production, transportation, and material moving .....	( <sup>2</sup> )	0.2	2.1	2.0
Production .....	( <sup>2</sup> )	0.4	2.7	2.5
Transportation and material moving .....	( <sup>2</sup> )	( <sup>2</sup> )	2.6	2.9
Full time .....	( <sup>2</sup> )	0.5	1.3	1.3
Part time .....	( <sup>2</sup> )	0.3	3.3	3.9
Union .....	( <sup>2</sup> )	0.4	2.8	3.1
Nonunion .....	( <sup>2</sup> )	0.6	1.4	1.4
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	( <sup>2</sup> )	0.4	2.3	2.5
Second 25 percent .....	( <sup>2</sup> )	0.5	2.3	1.9
Third 25 percent .....	( <sup>2</sup> )	0.2	2.0	2.2
Highest 25 percent .....	( <sup>2</sup> )	1.3	1.8	1.7
Highest 10 percent .....	( <sup>2</sup> )	0.3	2.6	2.4
<b>Establishment characteristic</b>				
Goods-producing industries .....	( <sup>2</sup> )	0.2	2.0	2.3
Construction .....	( <sup>2</sup> )	( <sup>2</sup> )	5.1	4.4
Manufacturing .....	( <sup>2</sup> )	0.2	2.2	2.3
Service-providing industries .....	( <sup>2</sup> )	0.6	1.5	1.5
Trade, transportation, and utilities .....	( <sup>2</sup> )	0.1	2.2	1.6
Wholesale trade .....	( <sup>2</sup> )	( <sup>2</sup> )	3.8	3.4
Retail trade .....	( <sup>2</sup> )	0.2	3.5	2.5
Transportation and warehousing .....	( <sup>2</sup> )	( <sup>2</sup> )	2.6	4.9
Utilities .....	( <sup>2</sup> )	2.1	1.0	5.6
Information .....	( <sup>2</sup> )	( <sup>2</sup> )	3.1	3.5
Financial activities .....	0.1	1.3	2.0	2.6
Finance and insurance .....	0.1	0.2	2.0	2.7

See footnotes at end of table.

**Table 18. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Type of coverage, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs
Credit intermediation and related activities ..	0.2	0.2	3.3	3.1
Insurance carriers and related activities .....	( <sup>2</sup> )	0.4	4.5	4.9
Real estate and rental and leasing .....	( <sup>2</sup> )	7.1	6.5	9.9
Professional and business services .....	( <sup>2</sup> )	2.7	4.3	3.2
Professional and technical services .....	( <sup>2</sup> )	5.0	5.4	3.3
Education and health services .....	( <sup>2</sup> )	0.3	3.6	4.1
Educational services .....	( <sup>2</sup> )	0.2	3.6	5.9
Junior colleges, colleges, and universities ...	( <sup>2</sup> )	( <sup>2</sup> )	3.1	3.0
Healthcare and social assistance .....	( <sup>2</sup> )	0.3	4.3	4.8
Leisure and hospitality .....	( <sup>2</sup> )	( <sup>2</sup> )	4.6	4.5
Accommodation and food services .....	( <sup>2</sup> )	( <sup>2</sup> )	4.8	4.8
Other services .....	( <sup>2</sup> )	( <sup>2</sup> )	13.3	8.7
1 to 99 workers .....	( <sup>2</sup> )	1.1	2.6	2.4
1 to 49 workers .....	( <sup>2</sup> )	1.5	3.3	3.2
50 to 99 workers .....	( <sup>2</sup> )	0.1	3.0	2.3
100 workers or more .....	( <sup>2</sup> )	0.2	1.0	1.3
100 to 499 workers .....	( <sup>2</sup> )	0.3	1.4	2.0
500 workers or more .....	( <sup>2</sup> )	0.2	1.3	1.8
<b>Geographic area</b>				
New England .....	( <sup>2</sup> )	0.6	5.9	2.6
Middle Atlantic .....	( <sup>2</sup> )	0.4	2.7	2.9
East North Central .....	( <sup>2</sup> )	0.4	3.3	4.4
West North Central .....	( <sup>2</sup> )	0.1	7.6	7.0
South Atlantic .....	( <sup>2</sup> )	2.4	2.8	2.9
East South Central .....	( <sup>2</sup> )	0.1	3.3	4.4
West South Central .....	( <sup>2</sup> )	0.1	4.7	2.4
Mountain .....	( <sup>2</sup> )	( <sup>2</sup> )	3.6	3.1
Pacific .....	( <sup>2</sup> )	0.1	1.7	3.9

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

<sup>2</sup> Less than 0.05.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 19. Outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Generic drugs <sup>2</sup>				Brand-name drugs <sup>3</sup>			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
<b>Worker characteristic</b>								
All workers .....	84	13	2	\$10	78	20	3	\$30
Management, professional, and related .....	85	12	3	10	78	18	4	30
Management, business, and financial .....	85	12	3	10	80	17	3	30
Professional and related .....	84	12	4	10	76	19	4	30
Service .....	79	20	1	10	81	17	1	30
Protective service .....	96	—	—	10	94	—	—	35
Sales and office .....	85	13	3	10	73	24	3	30
Sales and related .....	84	14	2	10	68	30	2	30
Office and administrative support .....	85	12	3	10	75	21	4	30
Natural resources, construction, and maintenance .....	87	11	2	10	83	16	2	30
Construction, extraction, farming, fishing, and forestry .....	81	15	3	10	79	18	3	25
Installation, maintenance, and repair .....	91	8	( <sup>4</sup> )	10	85	15	( <sup>4</sup> )	30
Production, transportation, and material moving .....	85	14	1	10	80	19	1	30
Production .....	86	12	2	10	81	17	2	30
Transportation and material moving .....	83	17	( <sup>4</sup> )	10	78	22	( <sup>4</sup> )	25
Full time .....	85	13	2	10	79	19	3	30
Part time .....	79	18	4	10	64	33	4	25
Union .....	78	21	2	10	78	20	2	20
Nonunion .....	85	12	3	10	78	20	3	30
Average wage within the following categories: <sup>5</sup>								
Lowest 25 percent .....	86	11	3	10	78	19	3	30
Second 25 percent .....	82	16	2	10	73	25	2	30
Third 25 percent .....	85	13	2	10	79	18	2	30
Highest 25 percent .....	85	12	3	10	80	17	3	30
Highest 10 percent .....	85	12	3	10	79	17	3	25
<b>Establishment characteristic</b>								
Goods-producing industries .....	85	14	2	10	80	18	2	30
Construction .....	84	12	4	10	80	17	4	30
Manufacturing .....	84	14	1	10	80	18	2	30
Service-providing industries .....	84	13	3	10	77	20	3	30
Trade, transportation, and utilities .....	86	13	1	10	75	24	1	30
Wholesale trade .....	94	6	—	10	91	9	—	25
Retail trade .....	85	13	2	10	66	32	2	30
Transportation and warehousing .....	80	20	—	10	75	25	—	25
Utilities .....	68	29	3	10	57	40	3	25
Information .....	89	—	—	10	81	19	1	25
Financial activities .....	78	19	3	10	62	32	5	30
Finance and insurance .....	77	19	3	10	59	35	6	30

See footnotes at end of table.

**Table 19. Outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Generic drugs <sup>2</sup>				Brand-name drugs <sup>3</sup>			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Credit intermediation and related activities ..	80	15	5	\$10	50	39	11	\$30
Insurance carriers and related activities .....	73	25	2	10	68	30	2	30
Real estate and rental and leasing .....	83	—	—	10	82	—	—	30
Professional and business services .....	84	10	6	10	79	15	6	30
Professional and technical services .....	85	—	—	10	78	—	—	30
Education and health services .....	85	14	1	10	79	20	1	30
Educational services .....	92	7	2	10	91	8	2	25
Junior colleges, colleges, and universities ...	87	11	2	10	89	9	2	25
Healthcare and social assistance .....	84	15	1	10	77	22	1	30
Leisure and hospitality .....	79	—	—	10	98	—	—	25
Accommodation and food services .....	79	—	—	10	100	—	—	25
Other services .....	83	—	—	10	84	—	—	25
1 to 99 workers .....	86	11	4	10	81	16	4	30
1 to 49 workers .....	83	12	4	10	76	19	5	30
50 to 99 workers .....	92	—	—	10	90	—	—	30
100 workers or more .....	83	15	1	10	75	23	2	25
100 to 499 workers .....	84	14	2	10	75	23	2	30
500 workers or more .....	81	17	1	10	76	22	2	25
<b>Geographic area</b>								
New England .....	90	10	—	10	82	17	( <sup>4</sup> )	30
Middle Atlantic .....	86	13	1	10	82	17	2	30
East North Central .....	80	16	4	10	73	23	4	30
West North Central .....	73	24	3	10	72	26	3	35
South Atlantic .....	87	10	3	10	80	16	3	30
East South Central .....	82	18	1	10	74	25	1	30
West South Central .....	89	8	3	10	76	21	3	30
Mountain .....	83	12	5	10	75	20	5	25
Pacific .....	86	13	1	10	81	18	1	30

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

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

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

<sup>4</sup> Less than 0.5.

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the

occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 19. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, private industry workers, National Compensation Survey, 2012**

Characteristics	Generic drugs				Brand-name drugs			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
<b>Worker characteristic</b>								
All workers .....	1.1	1.0	0.6	\$0	1.3	1.3	0.6	\$0
Management, professional, and related .....	1.3	1.2	1.1	0	2.1	2.3	1.1	0
Management, business, and financial .....	1.7	1.7	0.9	0	1.8	1.8	1.0	3
Professional and related .....	2.0	1.3	1.8	0	3.6	3.5	1.8	0
Service .....	4.3	4.3	0.7	0	3.5	3.4	0.7	0
Protective service .....	2.3	–	–	0	2.8	–	–	6
Sales and office .....	1.6	1.3	0.9	0	1.8	1.7	0.9	0
Sales and related .....	2.7	2.5	0.9	0	3.5	3.4	1.0	2
Office and administrative support .....	1.6	1.3	1.0	0	2.0	1.9	1.1	0
Natural resources, construction, and maintenance .....	2.2	2.1	0.9	0	3.0	2.9	0.9	2
Construction, extraction, farming, fishing, and forestry .....	5.0	4.5	2.1	0	5.7	5.2	2.1	6
Installation, maintenance, and repair .....	1.8	1.8	0.3	0	3.1	3.0	0.3	3
Production, transportation, and material moving .....	2.1	2.2	0.5	0	2.4	2.4	0.6	0
Production .....	2.4	2.4	0.8	0	2.6	2.6	1.0	0
Transportation and material moving .....	4.0	4.0	0.1	0	3.8	3.7	0.1	3
Full time .....	1.1	1.0	0.5	0	1.3	1.4	0.6	0
Part time .....	4.8	4.3	1.6	0	4.4	4.2	1.6	1
Union .....	3.6	3.3	0.8	0	3.0	2.7	0.8	5
Nonunion .....	1.0	1.0	0.6	0	1.3	1.4	0.6	0
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.7	2.4	1.0	0	2.5	2.3	1.0	1
Second 25 percent .....	2.2	2.2	0.5	0	2.1	2.1	0.5	0
Third 25 percent .....	1.5	1.3	0.7	0	1.8	1.7	0.7	0
Highest 25 percent .....	1.2	1.1	1.0	0	1.5	1.6	1.1	5
Highest 10 percent .....	1.6	1.4	1.4	0	1.9	1.9	1.4	6
<b>Establishment characteristic</b>								
Goods-producing industries .....	1.8	1.8	0.6	0	2.1	2.0	0.7	0
Construction .....	3.9	3.4	2.0	0	5.0	4.5	2.0	3
Manufacturing .....	2.2	2.1	0.7	0	2.4	2.3	0.8	0
Service-providing industries .....	1.2	1.1	0.7	0	1.3	1.4	0.7	0
Trade, transportation, and utilities .....	2.2	2.0	0.6	0	2.8	2.7	0.6	2
Wholesale trade .....	1.8	1.8	–	0	2.4	2.4	–	6
Retail trade .....	3.1	2.6	1.2	0	3.6	3.4	1.2	0
Transportation and warehousing .....	5.4	5.4	–	0	5.7	5.7	–	1
Utilities .....	5.7	5.7	1.4	1	7.2	7.1	1.4	7
Information .....	3.6	–	–	3	5.5	5.4	0.6	6
Financial activities .....	2.4	2.4	0.9	0	3.6	2.9	1.3	0
Finance and insurance .....	2.8	2.8	1.1	0	4.2	3.4	1.5	0

See footnotes at end of table.

**Table 19. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, private industry workers, National Compensation Survey, 2012—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
Credit intermediation and related activities ..	3.8	3.5	1.8	\$0	6.5	5.4	2.2	\$0
Insurance carriers and related activities .....	4.8	5.0	1.2	0	4.6	4.7	1.3	0
Real estate and rental and leasing .....	7.8	—	—	0	8.3	—	—	4
Professional and business services .....	2.8	2.5	2.3	0	3.0	2.9	2.4	0
Professional and technical services .....	3.9	—	—	0	4.7	—	—	7
Education and health services .....	2.7	2.7	0.5	0	4.0	4.0	0.5	0
Educational services .....	2.4	2.0	0.9	0	2.7	2.1	0.9	0
Junior colleges, colleges, and universities ...	2.9	2.7	1.0	0	2.3	2.0	1.0	3
Healthcare and social assistance .....	3.2	3.2	0.5	0	4.6	4.6	0.5	0
Leisure and hospitality .....	10.5	—	—	( <sup>3</sup> )	1.7	—	—	5
Accommodation and food services .....	12.0	—	—	1	0.4	—	—	5
Other services .....	4.6	—	—	( <sup>3</sup> )	4.6	—	—	3
<b>1 to 99 workers .....</b>	<b>1.9</b>	<b>1.6</b>	<b>1.1</b>	<b>0</b>	<b>2.5</b>	<b>2.3</b>	<b>1.1</b>	<b>0</b>
1 to 49 workers .....	2.4	2.1	1.5	0	3.3	3.0	1.5	0
50 to 99 workers .....	2.6	—	—	0	2.8	—	—	0
<b>100 workers or more .....</b>	<b>1.3</b>	<b>1.4</b>	<b>0.3</b>	<b>0</b>	<b>1.6</b>	<b>1.7</b>	<b>0.4</b>	<b>2</b>
100 to 499 workers .....	1.7	1.6	0.5	0	2.2	2.2	0.5	3
500 workers or more .....	2.0	2.1	0.4	0	2.3	2.2	0.4	0
<b>Geographic area</b>								
New England .....	2.5	2.5	—	0	3.2	3.5	0.3	5
Middle Atlantic .....	3.0	2.8	0.7	0	2.2	2.4	0.5	2
East North Central .....	3.7	3.3	1.6	0	4.0	3.6	1.7	0
West North Central .....	3.4	3.7	1.3	0	3.6	3.4	1.3	6
South Atlantic .....	2.6	2.0	1.8	0	3.1	2.7	1.9	0
East South Central .....	4.6	4.2	0.7	0	4.2	3.9	0.7	8
West South Central .....	2.6	2.4	1.2	0	2.8	2.8	1.3	0
Mountain .....	4.1	1.6	4.0	0	2.7	2.6	4.3	2
Pacific .....	1.8	2.0	0.5	0	4.5	4.6	0.5	7

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

<sup>3</sup> Less than 0.5.

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 20. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012**

(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		
<b>Worker characteristic</b>									
All workers .....	100	72	56	21	12	15	1	28	—
Management, professional, and related .....	100	63	54	21	12	9	( <sup>1</sup> )	37	—
Management, business, and financial .....	100	59	53	21	12	6	( <sup>1</sup> )	41	—
Professional and related .....	100	68	56	21	12	11	1	32	—
Service .....	100	84	73	21	12	12	—	16	—
Sales and office .....	100	71	58	21	12	9	3	29	—
Sales and related .....	100	67	53	21	12	—	—	33	—
Office and administrative support .....	100	72	60	21	12	11	2	28	—
Natural resources, construction, and maintenance .....	100	87	61	21	12	25	—	—	—
Construction, extraction, farming, fishing, and forestry .....	100	95	59	—	12	36	—	—	—
Installation, maintenance, and repair .....	100	77	64	21	12	—	—	—	—
Production, transportation, and material moving .....	100	72	44	21	12	27	1	28	—
Production .....	100	65	32	21	12	33	—	35	—
Transportation and material moving .....	100	79	57	21	12	20	3	—	—
Full time .....	100	71	56	21	12	15	( <sup>1</sup> )	29	—
Part time .....	100	79	58	21	12	—	—	21	—
Union .....	100	85	62	21	12	21	2	15	—
Nonunion .....	100	63	52	21	12	10	( <sup>1</sup> )	37	—
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	84	56	21	12	—	—	—	—
Second 25 percent .....	100	70	53	21	12	16	1	30	—
Third 25 percent .....	100	71	54	21	12	17	( <sup>1</sup> )	29	—
Highest 25 percent .....	100	71	58	21	12	13	( <sup>1</sup> )	29	—
Highest 10 percent .....	100	59	48	21	12	—	—	41	—
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	72	42	21	12	30	( <sup>1</sup> )	28	—
Construction .....	100	98	61	—	12	37	—	—	—
Manufacturing .....	100	58	32	21	12	25	1	42	—
Service-providing industries .....	100	72	60	21	12	10	1	28	—
Trade, transportation, and utilities .....	100	73	53	21	12	15	5	27	—
Wholesale trade .....	100	47	—	—	—	—	—	53	—
Retail trade .....	100	71	45	—	12	—	—	—	—
Transportation and warehousing .....	100	88	79	—	12	—	—	—	—
Utilities .....	100	84	61	20	12	—	—	—	—
Information .....	100	54	54	—	12	—	—	46	—
Financial activities .....	100	70	66	21	12	—	—	30	—
Finance and insurance .....	100	70	67	21	12	—	—	30	—
Credit intermediation and related activities ..	100	66	62	21	12	—	—	34	—
Insurance carriers and related activities .....	100	81	76	21	12	—	—	19	—
Professional and business services .....	100	68	67	—	12	—	—	—	—
Education and health services .....	100	76	59	21	12	17	—	24	—
Educational services .....	100	92	—	—	—	52	—	—	—
Junior colleges, colleges, and universities ...	100	79	68	21	12	11	—	21	—
Healthcare and social assistance .....	100	74	62	21	12	12	—	26	—

See footnotes at end of table.

**Table 20. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012—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	77	54	21	12	23	—	23	—
1 to 49 workers .....	100	72	50	21	12	23	—	28	—
50 to 99 workers .....	100	85	62	21	12	23	—	—	—
100 workers or more .....	100	70	57	21	12	12	2	30	—
100 to 499 workers .....	100	67	54	21	12	10	3	33	—
500 workers or more .....	100	72	58	21	12	14	( <sup>1</sup> )	28	—
<b>Geographic area</b>									
New England .....	100	69	57	21	12	—	—	31	—
Middle Atlantic .....	100	76	56	21	12	20	—	24	—
East North Central .....	100	69	51	21	12	17	2	31	—
West North Central .....	100	68	47	21	12	20	1	—	—
South Atlantic .....	100	68	57	21	12	—	—	—	—
East South Central .....	100	78	55	21	12	—	—	—	—
West South Central .....	100	78	58	21	12	—	—	22	—
Mountain .....	100	60	55	21	12	—	—	40	—
Pacific .....	100	76	63	21	12	13	—	24	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 20. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012**

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		
<b>Worker characteristic</b>								
All workers .....	2.7	2.9	0.0	0.0	1.5	0.4	2.7	—
Management, professional, and related .....	5.7	5.6	0.0	0.0	1.9	0.2	5.7	—
Management, business, and financial .....	9.3	9.6	0.0	0.0	1.5	0.3	9.3	—
Professional and related .....	5.1	5.0	0.0	0.0	2.9	0.4	5.1	—
Service .....	4.6	6.1	0.0	0.0	2.5	—	4.6	—
Sales and office .....	3.4	3.5	0.0	0.0	2.2	1.4	3.4	—
Sales and related .....	7.0	7.8	0.0	0.0	—	—	7.0	—
Office and administrative support .....	3.8	4.1	0.0	0.0	2.4	1.0	3.8	—
Natural resources, construction, and maintenance .....	4.6	5.6	0.0	0.0	5.1	—	—	—
Construction, extraction, farming, fishing, and forestry .....	3.2	7.4	—	0.0	7.5	—	—	—
Installation, maintenance, and repair .....	8.2	8.4	0.0	0.0	—	—	—	—
Production, transportation, and material moving .....	4.7	5.0	0.0	0.0	4.2	0.6	4.7	—
Production .....	6.1	6.3	0.0	0.0	5.4	—	6.1	—
Transportation and material moving .....	6.4	7.2	0.0	0.0	5.7	1.4	—	—
Full time .....	2.9	3.2	0.0	0.0	1.7	0.1	2.9	—
Part time .....	4.4	4.1	0.0	0.0	—	—	4.4	—
Union .....	2.9	3.6	0.0	0.0	2.7	1.1	2.9	—
Nonunion .....	4.0	4.6	0.0	0.0	2.0	0.1	4.0	—
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	5.5	5.9	0.0	0.0	—	—	—	—
Second 25 percent .....	4.2	4.2	0.0	0.0	3.3	0.5	4.2	—
Third 25 percent .....	3.1	4.0	0.0	0.0	2.8	0.3	3.1	—
Highest 25 percent .....	3.7	3.9	0.0	0.0	1.7	0.1	3.7	—
Highest 10 percent .....	6.5	6.4	0.0	0.0	—	—	6.5	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	3.7	4.2	0.0	0.0	4.4	0.2	3.7	—
Construction .....	1.7	8.4	—	0.0	8.1	—	—	—
Manufacturing .....	5.0	6.1	0.0	0.0	4.5	0.3	5.0	—
Service-providing industries .....	3.2	3.1	0.0	0.0	1.2	0.6	3.2	—
Trade, transportation, and utilities .....	5.2	4.5	0.0	0.0	3.2	2.1	5.2	—
Wholesale trade .....	13.9	—	—	—	—	—	13.9	—
Retail trade .....	7.5	6.7	—	0.0	—	—	—	—
Transportation and warehousing .....	6.9	7.3	—	0.0	—	—	—	—
Utilities .....	7.5	9.1	1.1	0.0	—	—	—	—
Information .....	6.7	6.7	—	0.0	—	—	6.7	—
Financial activities .....	4.0	3.8	0.0	0.0	—	—	4.0	—
Finance and insurance .....	4.5	4.2	0.0	0.0	—	—	4.5	—
Credit intermediation and related activities ..	6.1	6.8	0.0	0.0	—	—	6.1	—
Insurance carriers and related activities .....	5.6	6.9	0.0	0.0	—	—	5.6	—
Professional and business services .....	16.5	16.4	—	0.0	—	—	—	—
Education and health services .....	4.8	5.4	0.0	0.0	3.1	—	4.8	—
Educational services .....	2.8	—	—	—	14.1	—	—	—
Junior colleges, colleges, and universities ...	4.1	5.8	0.0	0.0	3.0	—	4.1	—
Healthcare and social assistance .....	5.5	6.2	0.0	0.0	1.9	—	5.5	—

See footnotes at end of table.

**Table 20. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012—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 .....	3.9	4.0	0.0	0.0	4.5	—	3.9	—
1 to 49 workers .....	5.0	4.7	0.0	0.0	6.1	—	5.0	—
50 to 99 workers .....	4.8	5.6	0.0	0.0	6.5	—	—	—
100 workers or more .....	3.4	3.5	0.0	0.0	1.4	0.6	3.4	—
100 to 499 workers .....	7.1	6.8	0.0	0.0	1.8	1.4	7.1	—
500 workers or more .....	2.7	3.2	0.0	0.0	2.1	0.2	2.7	—
<b>Geographic area</b>								
New England .....	6.7	8.5	0.0	0.0	—	—	6.7	—
Middle Atlantic .....	5.1	5.4	0.0	0.0	2.7	—	5.1	—
East North Central .....	4.6	4.9	0.0	0.0	4.8	1.0	4.6	—
West North Central .....	10.8	9.4	1.3	0.0	4.5	0.6	—	—
South Atlantic .....	11.1	11.9	0.0	0.0	—	—	—	—
East South Central .....	10.5	8.7	0.0	0.0	—	—	—	—
West South Central .....	6.3	7.8	0.0	0.0	—	—	6.3	—
Mountain .....	10.2	11.3	0.0	0.0	—	—	10.2	—
Pacific .....	5.5	6.2	0.0	0.0	1.7	—	5.5	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 21. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	Single employer	Multi-employer <sup>1</sup>	Other
<b>Worker characteristic</b>				
All workers .....	100	73	—	—
Management, professional, and related .....	100	89	—	—
Management, business, and financial .....	100	95	—	—
Professional and related .....	100	83	—	—
Service .....	100	—	55	—
Sales and office .....	100	78	—	—
Sales and related .....	100	61	39	—
Office and administrative support .....	100	82	—	—
Natural resources, construction, and maintenance .....	100	—	50	—
Construction, extraction, farming, fishing, and forestry .....	100	—	83	—
Installation, maintenance, and repair .....	100	83	—	—
Production, transportation, and material moving .....	100	68	—	—
Production .....	100	72	—	—
Transportation and material moving .....	100	64	—	—
Full time .....	100	76	—	—
Part time .....	100	52	—	—
Union .....	100	—	54	—
Nonunion .....	100	92	—	—
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	100	—	65	—
Second 25 percent .....	100	70	—	—
Third 25 percent .....	100	72	—	—
Highest 25 percent .....	100	79	—	—
Highest 10 percent .....	100	83	—	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	100	62	—	—
Construction .....	100	—	86	—
Manufacturing .....	100	88	—	—
Service-providing industries .....	100	76	—	—
Trade, transportation, and utilities .....	100	57	—	—
Wholesale trade .....	100	63	—	—
Retail trade .....	100	27	73	—
Transportation and warehousing .....	100	83	—	—
Utilities .....	100	93	—	—
Information .....	100	100	—	—
Financial activities .....	100	93	—	—
Finance and insurance .....	100	96	—	—
Credit intermediation and related activities ..	100	99	—	—
Insurance carriers and related activities .....	100	93	—	—
Professional and business services .....	100	87	—	—
Education and health services .....	100	83	—	—
Educational services .....	100	—	—	—
Junior colleges, colleges, and universities ...	100	86	—	—
Healthcare and social assistance .....	100	88	—	—

See footnotes at end of table.

**Table 21. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Total	Single employer	Multi-employer <sup>1</sup>	Other
1 to 99 workers .....	100	59	—	—
1 to 49 workers .....	100	62	—	—
50 to 99 workers .....	100	53	—	—
100 workers or more .....	100	78	—	—
100 to 499 workers .....	100	68	—	—
500 workers or more .....	100	85	—	—
<b>Geographic area</b>				
New England .....	100	86	—	—
Middle Atlantic .....	100	65	—	—
East North Central .....	100	74	—	—
West North Central .....	100	65	—	—
South Atlantic .....	100	88	—	—
East South Central .....	100	73	—	—
West South Central .....	100	85	—	—
Mountain .....	100	77	—	—
Pacific .....	100	60	—	—

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for

Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 21. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2012**

Characteristics	Single employer	Multi-employer <sup>1</sup>	Other
<b>Worker characteristic</b>			
All workers .....	2.4	—	—
Management, professional, and related .....	3.5	—	—
Management, business, and financial .....	1.7	—	—
Professional and related .....	6.0	—	—
Service .....	—	8.4	—
Sales and office .....	3.4	—	—
Sales and related .....	6.3	6.3	—
Office and administrative support .....	3.2	—	—
Natural resources, construction, and maintenance .....	—	6.7	—
Construction, extraction, farming, fishing, and forestry .....	—	4.8	—
Installation, maintenance, and repair .....	5.5	—	—
Production, transportation, and material moving .....	4.7	—	—
Production .....	7.1	—	—
Transportation and material moving .....	6.2	—	—
Full time .....	2.6	—	—
Part time .....	6.7	—	—
Union .....	—	4.2	—
Nonunion .....	2.6	—	—
Average wage within the following categories: <sup>2</sup>			
Lowest 25 percent .....	—	6.3	—
Second 25 percent .....	4.5	—	—
Third 25 percent .....	2.9	—	—
Highest 25 percent .....	2.8	—	—
Highest 10 percent .....	5.7	—	—
<b>Establishment characteristic</b>			
Goods-producing industries .....	5.0	—	—
Construction .....	—	5.9	—
Manufacturing .....	3.7	—	—
Service-providing industries .....	2.7	—	—
Trade, transportation, and utilities .....	5.0	—	—
Wholesale trade .....	14.7	—	—
Retail trade .....	6.3	6.3	—
Transportation and warehousing .....	9.0	—	—
Utilities .....	4.9	—	—
Information .....	0.0	—	—
Financial activities .....	3.6	—	—
Finance and insurance .....	1.7	—	—
Credit intermediation and related activities ..	0.7	—	—
Insurance carriers and related activities .....	4.5	—	—
Professional and business services .....	11.1	—	—
Education and health services .....	3.3	—	—
Educational services .....	—	—	—
Junior colleges, colleges, and universities ...	8.4	—	—
Healthcare and social assistance .....	2.0	—	—

See footnotes at end of table.

**Table 21. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Single employer	Multi-employer <sup>1</sup>	Other
1 to 99 workers .....	4.6	—	—
1 to 49 workers .....	6.7	—	—
50 to 99 workers .....	7.9	—	—
100 workers or more .....	2.6	—	—
100 to 499 workers .....	4.5	—	—
500 workers or more .....	2.9	—	—
<b>Geographic area</b>			
New England .....	10.5	—	—
Middle Atlantic .....	3.4	—	—
East North Central .....	7.7	—	—
West North Central .....	5.9	—	—
South Atlantic .....	5.1	—	—
East South Central .....	7.9	—	—
West South Central .....	7.0	—	—
Mountain .....	7.2	—	—
Pacific .....	8.5	—	—

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated

using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 22. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2012**

(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 times years <sup>1</sup>	Percent of employer contribution		Cash balance	Pension equity	Other	
<b>Worker characteristic</b>											
All workers .....	100	69	31	6	24	9	31	27	4	—	
Management, professional, and related .....	100	60	48	8	2	2	40	37	—	—	
Management, business, and financial .....	100	55	46	—	—	—	45	44	—	—	
Professional and related .....	100	64	50	—	—	2	36	32	—	—	
Service .....	100	87	34	—	36	—	13	12	—	—	
Sales and office .....	100	58	26	4	22	7	42	39	—	—	
Sales and related .....	100	65	—	—	40	—	35	35	—	—	
Office and administrative support .....	100	57	30	4	17	5	43	40	—	—	
Natural resources, construction, and maintenance .....	100	81	—	—	43	25	19	—	—	—	
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	36	40	—	—	—	—	
Installation, maintenance, and repair .....	100	—	12	—	51	—	—	—	—	—	
Production, transportation, and material moving .....	100	85	20	—	48	—	15	11	—	—	
Production .....	100	81	25	—	40	—	19	13	—	—	
Transportation and material moving .....	100	—	14	—	58	—	—	—	—	—	
Full time .....	100	68	32	6	21	8	32	29	4	—	
Part time .....	100	82	22	—	44	—	18	15	—	—	
Union .....	100	89	—	—	54	17	11	—	4	—	
Nonunion .....	100	56	42	8	—	—	44	41	—	—	
Average wage within the following categories: <sup>2</sup>											
Lowest 25 percent .....	100	78	—	—	42	—	22	—	—	—	
Second 25 percent .....	100	69	24	—	32	—	31	28	—	—	
Third 25 percent .....	100	72	34	—	24	—	28	24	—	—	
Highest 25 percent .....	100	66	35	6	19	6	34	30	4	—	
Highest 10 percent .....	100	63	44	—	—	2	37	33	—	—	
<b>Establishment characteristic</b>											
Goods-producing industries .....	100	82	29	—	30	—	18	9	8	—	
Construction .....	100	—	—	—	—	42	—	—	—	—	
Manufacturing .....	100	79	42	—	27	—	21	14	—	—	
Service-providing industries .....	100	65	31	6	22	6	35	32	—	—	
Trade, transportation, and utilities .....	100	88	24	—	47	—	12	12	—	—	
Wholesale trade .....	100	—	—	—	—	—	—	—	—	—	
Retail trade .....	100	—	—	—	64	—	—	—	—	—	
Transportation and warehousing .....	100	—	28	—	56	—	—	—	—	—	
Utilities .....	100	—	72	—	—	—	—	—	—	—	
Information .....	100	72	—	—	46	—	28	27	—	—	
Financial activities .....	100	41	31	—	—	—	59	57	—	—	
Finance and insurance .....	100	40	33	—	—	—	60	58	—	—	
Credit intermediation and related activities ..	100	23	20	—	—	—	77	75	—	—	
Insurance carriers and related activities .....	100	66	58	—	—	—	34	31	—	—	
Professional and business services .....	100	—	—	—	—	—	—	—	—	—	
Education and health services .....	100	63	48	—	—	—	37	32	—	—	
Educational services .....	100	—	—	68	—	—	—	—	—	—	
Junior colleges, colleges, and universities ...	100	—	42	30	—	—	—	—	—	—	
Healthcare and social assistance .....	100	60	52	—	—	—	40	35	—	—	

See footnotes at end of table.

**Table 22. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2012—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 times years <sup>1</sup>	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers .....	100	73	17	—	32	—	27	24	—	—
1 to 49 workers .....	100	69	18	—	26	—	31	30	—	—
50 to 99 workers .....	100	81	—	—	45	—	19	—	—	—
100 workers or more .....	100	68	36	5	21	6	32	28	4	—
100 to 499 workers .....	100	69	31	—	22	—	31	27	—	—
500 workers or more .....	100	67	39	—	20	—	33	29	—	—
<b>Geographic area</b>										
New England .....	100	—	29	—	—	—	—	—	—	—
Middle Atlantic .....	100	68	30	—	21	—	32	29	—	—
East North Central .....	100	77	31	—	27	—	23	22	—	—
West North Central .....	100	73	27	—	24	—	27	—	—	—
South Atlantic .....	100	56	—	—	22	—	44	43	—	—
East South Central .....	100	—	38	—	—	—	—	—	—	—
West South Central .....	100	65	39	—	—	—	35	29	—	—
Mountain .....	100	70	34	—	25	—	30	27	—	—
Pacific .....	100	76	34	—	29	—	24	18	—	—

<sup>1</sup> Benefits are based on a dollar amount per month for each year of service recognized by the plan.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 22. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2012**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years <sup>1</sup>	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Worker characteristic</b>									
All workers .....	2.6	2.4	1.5	2.1	1.4	2.6	2.7	0.9	—
Management, professional, and related .....	5.4	5.4	2.1	0.6	0.6	5.4	5.6	—	—
Management, business, and financial .....	9.4	8.9	—	—	—	9.4	9.6	—	—
Professional and related .....	6.0	5.9	—	—	0.5	6.0	6.0	—	—
Service .....	3.2	7.4	—	10.2	—	3.2	3.1	—	—
Sales and office .....	3.7	2.7	0.9	3.0	1.7	3.7	3.7	—	—
Sales and related .....	6.0	—	—	7.4	—	6.0	6.0	—	—
Office and administrative support .....	3.7	3.3	1.0	2.9	1.6	3.7	3.7	—	—
Natural resources, construction, and maintenance .....	3.7	—	—	6.7	5.6	3.7	—	—	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	10.7	9.3	—	—	—	—
Installation, maintenance, and repair .....	—	3.5	—	9.0	—	—	—	—	—
Production, transportation, and material moving .....	3.4	3.6	—	5.1	—	3.4	2.3	—	—
Production .....	5.0	5.2	—	6.2	—	5.0	3.6	—	—
Transportation and material moving .....	—	4.0	—	6.7	—	—	—	—	—
Full time .....	2.9	2.5	1.5	2.0	1.5	2.9	2.9	0.9	—
Part time .....	3.5	4.0	—	6.2	—	3.5	3.3	—	—
Union .....	2.1	—	—	3.6	2.8	2.1	—	1.2	—
Nonunion .....	4.0	3.6	1.9	—	—	4.0	4.3	—	—
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	4.8	—	—	6.2	—	4.8	—	—	—
Second 25 percent .....	3.4	3.2	—	4.7	—	3.4	3.3	—	—
Third 25 percent .....	3.4	3.0	—	2.7	—	3.4	3.1	—	—
Highest 25 percent .....	4.4	3.6	1.7	3.1	1.1	4.4	4.5	1.1	—
Highest 10 percent .....	6.0	6.5	—	—	0.6	6.0	6.0	—	—
<b>Establishment characteristic</b>									
Goods-producing industries .....	2.8	4.4	—	4.4	—	2.8	2.1	2.2	—
Construction .....	—	—	—	—	10.5	—	—	—	—
Manufacturing .....	3.8	5.2	—	4.7	—	3.8	2.9	—	—
Service-providing industries .....	3.2	3.0	1.5	2.6	1.4	3.2	3.3	—	—
Trade, transportation, and utilities .....	3.2	4.3	—	5.9	—	3.2	3.2	—	—
Wholesale trade .....	—	—	—	—	—	—	—	—	—
Retail trade .....	—	—	—	7.9	—	—	—	—	—
Transportation and warehousing .....	—	7.2	—	11.0	—	—	—	—	—
Utilities .....	—	6.9	—	—	—	—	—	—	—
Information .....	5.3	—	—	7.8	—	5.3	5.2	—	—
Financial activities .....	4.7	3.6	—	—	—	4.7	4.7	—	—
Finance and insurance .....	4.0	3.5	—	—	—	4.0	4.0	—	—
Credit intermediation and related activities ..	5.2	4.9	—	—	—	5.2	5.5	—	—
Insurance carriers and related activities .....	6.9	6.6	—	—	—	6.9	6.9	—	—
Professional and business services .....	—	—	—	—	—	—	—	—	—
Education and health services .....	7.2	5.9	—	—	—	7.2	7.4	—	—
Educational services .....	—	—	9.8	—	—	—	—	—	—
Junior colleges, colleges, and universities ...	—	8.1	5.0	—	—	—	—	—	—
Healthcare and social assistance .....	7.4	7.2	—	—	—	7.4	7.7	—	—

See footnotes at end of table.

**Table 22. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years <sup>1</sup>	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers .....	4.0	3.0	—	5.5	—	4.0	4.0	—	—
1 to 49 workers .....	6.1	3.9	—	6.9	—	6.1	6.1	—	—
50 to 99 workers .....	5.5	—	—	9.9	—	5.5	—	—	—
100 workers or more .....	3.1	3.5	1.3	2.3	1.4	3.1	3.2	1.1	—
100 to 499 workers .....	6.8	7.0	—	3.0	—	6.8	6.8	—	—
500 workers or more .....	3.0	2.6	—	3.0	—	3.0	3.0	—	—
<b>Geographic area</b>									
New England .....	—	5.4	—	—	—	—	—	—	—
Middle Atlantic .....	7.5	4.7	—	3.7	—	7.5	7.7	—	—
East North Central .....	4.9	5.5	—	5.3	—	4.9	4.8	—	—
West North Central .....	5.8	3.1	—	7.2	—	5.8	—	—	—
South Atlantic .....	8.4	—	—	4.0	—	8.4	8.3	—	—
East South Central .....	—	10.4	—	—	—	—	—	—	—
West South Central .....	3.3	8.8	—	—	—	3.3	4.4	—	—
Mountain .....	7.2	7.6	—	7.3	—	7.2	6.4	—	—
Pacific .....	3.5	6.4	—	5.4	—	3.5	4.2	—	—

<sup>1</sup> Benefits are based on a dollar amount per month for each year of service recognized by the plan.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 23. Defined contribution plans: Type of plan,<sup>1</sup> private industry workers, National Compensation Survey, 2012**

(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
<b>Worker characteristic</b>							
All workers .....	74	23	4	18	—	—	—
Management, professional, and related .....	74	20	—	21	—	—	—
Management, business, and financial .....	79	24	—	14	—	—	—
Professional and related .....	72	17	2	26	—	—	—
Service .....	66	28	—	18	—	—	—
Sales and office .....	77	26	5	11	—	—	—
Sales and related .....	82	25	—	4	—	—	—
Office and administrative support .....	75	27	5	14	—	—	—
Natural resources, construction, and maintenance .....	67	20	—	21	—	—	—
Construction, extraction, farming, fishing, and forestry .....	46	—	—	44	—	—	—
Installation, maintenance, and repair .....	77	24	—	—	—	—	—
Production, transportation, and material moving .....	73	22	—	19	—	—	—
Production .....	72	23	—	18	—	—	—
Transportation and material moving .....	74	22	—	22	—	—	—
Full time .....	74	23	3	18	—	3	—
Part time .....	73	18	—	17	—	—	—
Union .....	64	16	—	34	—	—	—
Nonunion .....	75	23	4	16	—	—	—
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	77	24	—	9	—	—	—
Lowest 10 percent .....	83	—	—	—	—	—	—
Second 25 percent .....	71	24	3	15	—	—	—
Third 25 percent .....	74	23	3	16	—	3	—
Highest 25 percent .....	75	21	4	22	—	—	—
Highest 10 percent .....	75	25	—	23	—	—	—
<b>Establishment characteristic</b>							
Goods-producing industries .....	70	20	—	19	—	—	—
Construction .....	49	—	—	34	—	—	—
Manufacturing .....	75	21	—	16	—	—	—
Service-providing industries .....	75	24	3	17	—	—	—
Trade, transportation, and utilities .....	83	25	4	8	—	—	—
Wholesale trade .....	72	24	—	—	—	—	—
Retail trade .....	87	26	—	—	—	—	—
Transportation and warehousing .....	86	26	—	—	—	—	—
Utilities .....	97	—	—	—	—	—	—
Information .....	92	23	—	—	—	—	—
Financial activities .....	82	26	—	15	—	—	—
Finance and insurance .....	85	28	—	15	—	—	—
Credit intermediation and related activities ..	86	33	—	9	—	—	—
Insurance carriers and related activities .....	83	21	—	22	—	—	—
Professional and business services .....	76	29	—	—	—	—	—
Professional and technical services .....	77	—	—	—	—	—	—
Education and health services .....	58	18	—	37	—	—	—
Educational services .....	28	—	—	67	—	—	—
Junior colleges, colleges, and universities ...	29	—	—	83	—	—	—
Healthcare and social assistance .....	65	20	—	31	—	—	—

See footnotes at end of table.

**Table 23. Defined contribution plans: Type of plan,<sup>1</sup> private industry workers, National Compensation Survey, 2012—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 .....	69	27	3	13	—	—	—
1 to 49 workers .....	66	28	4	14	—	—	—
50 to 99 workers .....	76	24	—	—	—	—	—
100 workers or more .....	77	20	4	20	—	—	—
100 to 499 workers .....	79	22	—	11	—	—	—
500 workers or more .....	74	18	—	31	—	—	—
<b>Geographic area</b>							
New England .....	75	—	—	23	—	—	—
Middle Atlantic .....	72	17	—	25	—	—	—
East North Central .....	69	28	—	18	—	—	—
West North Central .....	69	12	—	18	—	—	—
South Atlantic .....	74	22	—	17	—	—	—
East South Central .....	74	31	—	—	—	—	—
West South Central .....	77	17	—	20	—	—	—
Mountain .....	85	32	—	—	—	—	—
Pacific .....	74	31	5	14	—	—	—

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey

publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 23. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2012**

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
<b>Worker characteristic</b>							
All workers .....	1.9	1.7	0.7	1.3	—	—	—
Management, professional, and related .....	2.5	2.5	—	2.0	—	—	—
Management, business, and financial .....	2.9	3.7	—	1.9	—	—	—
Professional and related .....	3.3	2.3	0.5	2.9	—	—	—
Service .....	8.3	7.6	—	3.9	—	—	—
Sales and office .....	2.0	2.1	1.1	1.2	—	—	—
Sales and related .....	2.8	4.1	—	1.1	—	—	—
Office and administrative support .....	2.3	2.2	1.3	1.6	—	—	—
Natural resources, construction, and maintenance .....	4.5	4.6	—	4.7	—	—	—
Construction, extraction, farming, fishing, and forestry .....	8.2	—	—	9.8	—	—	—
Installation, maintenance, and repair .....	3.6	5.6	—	—	—	—	—
Production, transportation, and material moving .....	2.7	2.9	—	2.9	—	—	—
Production .....	4.0	4.2	—	3.4	—	—	—
Transportation and material moving .....	3.6	3.9	—	3.9	—	—	—
Full time .....	1.8	1.8	0.6	1.3	—	0.7	—
Part time .....	6.6	3.2	—	3.4	—	—	—
Union .....	4.7	3.8	—	4.7	—	—	—
Nonunion .....	1.9	1.9	0.7	1.2	—	—	—
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	4.8	4.7	—	2.4	—	—	—
Lowest 10 percent .....	7.5	—	—	—	—	—	—
Second 25 percent .....	4.1	2.5	0.9	2.6	—	—	—
Third 25 percent .....	2.4	2.3	1.0	1.9	—	0.8	—
Highest 25 percent .....	2.2	2.2	1.0	1.8	—	—	—
Highest 10 percent .....	3.0	3.1	—	3.2	—	—	—
<b>Establishment characteristic</b>							
Goods-producing industries .....	3.3	3.2	—	3.0	—	—	—
Construction .....	7.9	—	—	8.3	—	—	—
Manufacturing .....	3.3	3.9	—	2.7	—	—	—
Service-providing industries .....	2.2	2.0	0.7	1.5	—	—	—
Trade, transportation, and utilities .....	2.4	3.4	1.1	1.9	—	—	—
Wholesale trade .....	6.0	6.1	—	—	—	—	—
Retail trade .....	3.3	4.7	—	—	—	—	—
Transportation and warehousing .....	4.5	6.8	—	—	—	—	—
Utilities .....	2.0	—	—	—	—	—	—
Information .....	3.3	6.1	—	—	—	—	—
Financial activities .....	2.0	3.2	—	2.7	—	—	—
Finance and insurance .....	1.8	3.8	—	2.4	—	—	—
Credit intermediation and related activities ..	2.0	5.9	—	2.3	—	—	—
Insurance carriers and related activities .....	4.6	4.9	—	5.1	—	—	—
Professional and business services .....	4.6	6.4	—	—	—	—	—
Professional and technical services .....	5.5	—	—	—	—	—	—
Education and health services .....	5.4	4.7	—	4.3	—	—	—
Educational services .....	4.2	—	—	7.0	—	—	—
Junior colleges, colleges, and universities ...	3.8	—	—	4.3	—	—	—
Healthcare and social assistance .....	6.8	5.6	—	4.4	—	—	—

See footnotes at end of table.

**Table 23. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2012—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 .....	3.2	2.9	0.8	2.2	—	—	—
1 to 49 workers .....	3.9	3.4	1.0	2.6	—	—	—
50 to 99 workers .....	4.1	5.0	—	—	—	—	—
100 workers or more .....	2.1	2.2	0.9	1.3	—	—	—
100 to 499 workers .....	3.1	3.1	—	1.6	—	—	—
500 workers or more .....	2.7	3.0	—	2.3	—	—	—
<b>Geographic area</b>							
New England .....	5.9	—	—	6.5	—	—	—
Middle Atlantic .....	3.8	4.5	—	4.2	—	—	—
East North Central .....	5.8	4.1	—	3.4	—	—	—
West North Central .....	9.9	3.6	—	4.0	—	—	—
South Atlantic .....	5.2	5.8	—	3.2	—	—	—
East South Central .....	8.2	6.7	—	—	—	—	—
West South Central .....	4.5	2.6	—	4.3	—	—	—
Mountain .....	2.3	4.5	—	—	—	—	—
Pacific .....	2.9	4.9	1.3	2.2	—	—	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 24. Savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2012**

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

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Worker characteristic</b>						
All workers .....	100	43	33	11	87	83
Management, professional, and related .....	100	47	34	10	88	86
Management, business, and financial .....	100	50	36	10	89	87
Professional and related .....	100	45	33	10	87	85
Service .....	100	23	41	–	82	80
Protective service .....	100	–	–	–	97	97
Sales and office .....	100	43	31	10	86	82
Sales and related .....	100	33	26	9	89	86
Office and administrative support .....	100	48	33	10	84	81
Natural resources, construction, and maintenance .....	100	57	31	–	89	77
Construction, extraction, farming, fishing, and forestry .....	100	46	–	–	85	77
Installation, maintenance, and repair .....	100	61	34	–	90	77
Production, transportation, and material moving .....	100	37	34	15	87	84
Production .....	100	33	29	11	88	85
Transportation and material moving .....	100	42	41	21	85	83
Full time .....	100	44	34	10	86	83
Part time .....	100	29	29	13	89	87
Union .....	100	61	29	–	91	77
Nonunion .....	100	42	34	11	86	84
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	100	22	23	–	86	83
Lowest 10 percent .....	100	–	–	–	79	75
Second 25 percent .....	100	35	35	11	85	84
Third 25 percent .....	100	42	34	13	87	84
Highest 25 percent .....	100	54	35	9	87	83
Highest 10 percent .....	100	55	37	9	89	86
<b>Establishment characteristic</b>						
Goods-producing industries .....	100	40	34	9	84	81
Manufacturing .....	100	41	35	11	83	80
Service-providing industries .....	100	44	33	11	87	84
Trade, transportation, and utilities .....	100	42	34	12	89	86
Wholesale trade .....	100	37	42	–	80	–
Retail trade .....	100	32	24	10	92	88
Transportation and warehousing .....	100	61	53	–	94	94
Utilities .....	100	88	–	–	86	–
Information .....	100	74	37	–	99	83
Financial activities .....	100	57	31	12	87	83
Finance and insurance .....	100	59	32	13	89	85
Credit intermediation and related activities ..	100	64	24	–	91	89
Insurance carriers and related activities .....	100	48	46	21	88	85
Professional and business services .....	100	54	41	–	88	88
Professional and technical services .....	100	54	34	–	82	81
Education and health services .....	100	23	31	–	–	–
Educational services .....	100	23	–	–	–	–
Junior colleges, colleges, and universities ...	100	–	–	–	–	–
Healthcare and social assistance .....	100	23	32	–	82	–

See footnotes at end of table.

**Table 24. Savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers .....	100	44	31	10	83	79
1 to 49 workers .....	100	45	32	10	81	77
50 to 99 workers .....	100	43	30	—	87	83
100 workers or more .....	100	43	35	11	89	86
100 to 499 workers .....	100	40	31	8	94	90
500 workers or more .....	100	46	40	14	83	81
<b>Geographic area</b>						
New England .....	100	49	29	—	92	82
Middle Atlantic .....	100	41	30	—	86	83
East North Central .....	100	41	38	8	82	81
West North Central .....	100	40	49	16	82	78
South Atlantic .....	100	42	30	11	85	83
East South Central .....	100	40	28	—	92	90
West South Central .....	100	36	22	9	91	89
Mountain .....	100	52	39	—	84	83
Pacific .....	100	51	37	12	90	84

<sup>1</sup> 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, 43 percent of all workers have a post-tax contribution. The remaining 57 percent either do not have the provision or information on the provision is not available.

<sup>2</sup> Under these plans, employees are allowed to have part or all of their retirement plan post-tax contributions grow tax free as under a Roth IRA plan.

<sup>3</sup> 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.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 24. Standard errors for savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2012**

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Worker characteristic</b>						
All workers .....	0.0	1.8	2.0	1.1	1.5	1.4
Management, professional, and related .....	( <sup>4</sup> )	3.2	2.9	1.9	1.9	1.9
Management, business, and financial .....	( <sup>4</sup> )	4.0	3.8	1.6	2.4	2.4
Professional and related .....	( <sup>4</sup> )	4.0	3.3	2.5	2.2	2.3
Service .....	( <sup>4</sup> )	5.5	7.7	–	4.8	4.9
Protective service .....	0.0	–	–	–	2.2	2.4
Sales and office .....	0.0	2.2	2.6	1.4	2.1	2.0
Sales and related .....	0.0	3.9	4.0	2.4	2.9	2.9
Office and administrative support .....	( <sup>4</sup> )	2.6	3.5	1.6	2.4	2.5
Natural resources, construction, and maintenance .....	( <sup>4</sup> )	5.8	5.2	–	3.2	5.4
Construction, extraction, farming, fishing, and forestry .....	0.0	10.3	–	–	8.8	10.7
Installation, maintenance, and repair .....	0.0	6.8	6.5	–	3.4	6.7
Production, transportation, and material moving .....	( <sup>4</sup> )	4.1	3.7	2.9	2.3	2.5
Production .....	0.0	4.4	4.0	2.8	2.9	3.1
Transportation and material moving .....	0.0	6.1	5.2	4.9	4.4	4.5
Full time .....	( <sup>4</sup> )	1.8	2.0	1.1	1.5	1.5
Part time .....	0.0	4.3	4.2	2.8	3.3	3.1
Union .....	( <sup>4</sup> )	5.6	5.7	–	2.3	5.4
Nonunion .....	0.0	1.9	2.2	1.2	1.6	1.6
Average wage within the following categories: <sup>5</sup>						
Lowest 25 percent .....	0.0	2.8	5.8	–	3.4	3.4
Lowest 10 percent .....	0.0	–	–	–	11.3	11.3
Second 25 percent .....	( <sup>4</sup> )	2.6	3.0	1.5	1.9	1.9
Third 25 percent .....	0.0	3.0	2.6	2.0	1.9	2.0
Highest 25 percent .....	0.0	2.6	2.9	1.9	2.0	1.9
Highest 10 percent .....	( <sup>4</sup> )	3.6	3.8	1.9	3.0	2.9
<b>Establishment characteristic</b>						
Goods-producing industries .....	0.0	3.8	3.8	1.8	3.5	3.4
Manufacturing .....	0.0	4.4	3.9	2.2	3.9	4.0
Service-providing industries .....	0.0	2.2	2.0	1.2	1.6	1.5
Trade, transportation, and utilities .....	0.0	3.7	3.0	2.1	2.1	2.3
Wholesale trade .....	0.0	8.6	7.3	–	4.5	–
Retail trade .....	0.0	4.5	4.1	2.5	2.0	2.2
Transportation and warehousing .....	( <sup>4</sup> )	8.6	8.3	–	6.0	6.0
Utilities .....	0.0	7.2	–	–	5.1	–
Information .....	( <sup>4</sup> )	7.9	6.5	–	0.8	6.8
Financial activities .....	0.0	4.0	3.3	2.4	1.9	2.3
Finance and insurance .....	0.0	3.9	3.5	2.5	2.3	2.5
Credit intermediation and related activities ..	( <sup>4</sup> )	5.7	6.2	–	3.2	3.3
Insurance carriers and related activities .....	( <sup>4</sup> )	5.4	5.6	5.9	4.3	4.5
Professional and business services .....	0.0	5.6	5.9	–	3.9	4.0
Professional and technical services .....	0.0	7.8	8.1	–	6.4	6.4
Education and health services .....	0.0	5.4	5.8	–	–	–
Educational services .....	0.0	5.0	–	–	–	–
Junior colleges, colleges, and universities ...	0.0	–	–	–	–	–
Healthcare and social assistance .....	0.0	5.8	6.4	–	4.4	–

See footnotes at end of table.

**Table 24. Standard errors for savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers .....	0.0	3.7	3.5	2.0	2.7	2.5
1 to 49 workers .....	0.0	4.5	4.1	2.1	3.3	3.4
50 to 99 workers .....	0.0	6.4	5.1	—	3.7	4.5
100 workers or more .....	0.0	2.1	2.4	1.4	1.7	1.7
100 to 499 workers .....	0.0	3.3	3.4	1.9	1.3	1.6
500 workers or more .....	( <sup>4</sup> )	3.0	3.0	2.5	3.4	3.5
<b>Geographic area</b>						
New England .....	0.0	5.1	5.2	—	3.7	2.1
Middle Atlantic .....	0.0	4.5	6.7	—	3.7	3.3
East North Central .....	( <sup>4</sup> )	5.7	3.7	1.6	3.3	3.2
West North Central .....	0.0	7.0	3.1	4.5	3.8	5.7
South Atlantic .....	0.0	3.7	5.9	3.3	5.6	5.2
East South Central .....	0.0	5.8	5.6	—	5.4	5.3
West South Central .....	( <sup>4</sup> )	4.2	3.1	2.6	2.2	2.6
Mountain .....	0.0	6.3	7.6	—	5.6	5.4
Pacific .....	0.0	4.6	3.2	3.6	3.3	3.2

<sup>1</sup> 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, 43 percent of all workers have a post-tax contribution. The remaining 57 percent either do not have the provision or information on the provision is not available.

<sup>2</sup> Under these plans, employees are allowed to have part or all of their retirement plan post-tax contributions grow tax free as under a Roth IRA plan.

<sup>3</sup> 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.

<sup>4</sup> Less than 0.05.

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 25. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2012**

(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					Other default contribution <sup>2</sup>	Default contribution not determinable		
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Worker characteristic</b>												
All workers .....	100	33	33	2.0	3.0	3.0	3.0	5.0	–	–	60	6
Management, professional, and related .....	100	34	34	2.0	3.0	3.0	3.0	5.0	–	–	58	7
Management, business, and financial .....	100	36	35	2.0	3.0	3.0	–	5.0	–	–	55	9
Professional and related .....	100	33	33	2.0	3.0	3.0	3.0	4.0	–	–	61	6
Service .....	100	41	40	2.0	–	3.0	4.0	–	–	1	54	5
Protective service .....	100	–	–	–	–	–	–	–	–	–	–	2
Sales and office .....	100	31	30	2.0	3.0	3.0	3.0	5.0	–	–	63	6
Sales and related .....	100	26	25	1.0	–	3.0	3.0	3.0	–	1	69	6
Office and administrative support .....	100	33	32	2.0	3.0	3.0	3.0	5.0	–	–	60	7
Natural resources, construction, and maintenance .....	100	31	31	2.0	2.0	3.0	3.0	–	–	1	64	5
Construction, extraction, farming, fishing, and forestry .....	100	–	–	–	–	–	–	–	–	4	76	–
Installation, maintenance, and repair .....	100	34	34	2.0	2.0	3.0	3.0	–	–	–	61	5
Production, transportation, and material moving .....	100	34	33	2.0	3.0	3.0	3.0	4.0	–	1	60	5
Production .....	100	29	28	2.0	–	3.0	3.0	4.0	–	1	66	5
Transportation and material moving .....	100	41	41	3.0	3.0	3.0	3.0	3.0	–	( <sup>3</sup> )	52	6
Full time .....	100	34	33	2.0	3.0	3.0	3.0	5.0	–	–	60	6
Part time .....	100	29	28	1.0	2.0	3.0	3.0	3.0	–	1	64	7
Union .....	100	29	28	2.0	–	3.0	3.0	–	–	1	68	3
Nonunion .....	100	34	33	2.0	3.0	3.0	3.0	5.0	–	–	60	7
Average wage within the following categories: <sup>4</sup>												
Lowest 25 percent .....	100	23	22	–	2.0	–	–	4.0	–	1	72	6
Lowest 10 percent .....	100	–	–	–	–	–	–	–	–	3	89	–
Second 25 percent .....	100	35	34	2.0	–	3.0	3.0	–	–	1	60	5
Third 25 percent .....	100	34	33	2.0	3.0	3.0	3.0	5.0	–	–	60	6
Highest 25 percent .....	100	35	34	2.0	3.0	3.0	3.0	5.0	–	–	58	7
Highest 10 percent .....	100	37	36	–	3.0	3.0	3.0	5.0	–	–	56	7
<b>Establishment characteristic</b>												
Goods-producing industries .....	100	34	32	2.0	2.0	3.0	3.0	4.0	–	2	60	7
Manufacturing .....	100	35	33	2.0	2.0	3.0	3.0	4.0	–	2	58	8
Service-providing industries .....	100	33	33	2.0	3.0	3.0	3.0	5.0	–	–	60	6
Trade, transportation, and utilities .....	100	34	32	–	3.0	3.0	3.0	3.0	–	1	60	6
Wholesale trade .....	100	42	42	3.0	3.0	3.0	3.0	–	–	–	56	3
Retail trade .....	100	24	23	1.0	–	–	3.0	3.0	–	1	69	7
Transportation and warehousing .....	100	53	50	3.0	3.0	3.0	3.0	3.0	–	3	41	6
Utilities .....	100	–	–	–	–	–	–	–	–	–	75	–
Information .....	100	37	36	2.0	–	3.0	3.0	7.0	–	1	63	( <sup>3</sup> )
Financial activities .....	100	31	30	–	3.0	3.0	3.0	5.0	–	1	58	12
Finance and insurance .....	100	32	31	3.0	3.0	3.0	3.0	5.0	–	1	57	11
Credit intermediation and related activities ..	100	24	23	–	3.0	3.0	–	6.0	–	( <sup>3</sup> )	68	9
Insurance carriers and related activities .....	100	46	45	3.0	3.0	3.0	–	5.0	–	1	48	6
Professional and business services .....	100	41	41	3.0	3.0	3.0	–	5.0	–	( <sup>3</sup> )	54	5
Professional and technical services .....	100	34	34	–	3.0	3.0	3.0	–	–	–	61	5
Education and health services .....	100	31	30	2.0	–	3.0	–	4.0	–	–	62	7
Educational services .....	100	–	–	–	–	–	–	–	–	–	–	–
Junior colleges, colleges, and universities ...	100	–	–	–	–	–	–	–	–	–	–	–
Healthcare and social assistance .....	100	32	32	2.0	–	3.0	–	4.0	–	1	63	5

See footnotes at end of table.

**Table 25. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2012—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					Other default contribution <sup>2</sup>			Default contribution not determinable
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
1 to 99 workers .....	100	31	31	2.0	—	3.0	3.0	—	—	1	62	6
1 to 49 workers .....	100	32	31	2.0	—	3.0	3.0	—	—	1	61	7
50 to 99 workers .....	100	30	30	—	3.0	3.0	3.0	—	—	( <sup>3</sup> )	66	4
100 workers or more .....	100	35	34	2.0	3.0	3.0	3.0	5.0	—	—	59	6
100 to 499 workers .....	100	31	30	—	3.0	3.0	3.0	4.0	—	1	64	5
500 workers or more .....	100	40	38	2.0	3.0	3.0	3.0	5.0	—	—	53	8
<b>Geographic area</b>												
New England .....	100	29	25	—	3.0	3.0	3.0	—	—	—	61	10
Middle Atlantic .....	100	30	28	2.0	3.0	3.0	3.0	4.0	—	2	60	10
East North Central .....	100	38	38	2.0	—	3.0	3.0	—	—	1	51	11
West North Central .....	100	49	46	2.0	3.0	3.0	—	—	—	3	45	6
South Atlantic .....	100	30	29	2.0	—	3.0	3.0	—	—	1	67	3
East South Central .....	100	28	28	2.0	—	3.0	3.0	—	—	—	66	6
West South Central .....	100	22	22	—	3.0	3.0	3.0	4.0	—	( <sup>3</sup> )	75	3
Mountain .....	100	39	39	—	3.0	3.0	—	5.0	—	—	58	3
Pacific .....	100	37	37	—	3.0	3.0	—	5.0	—	—	57	6

<sup>1</sup> 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.

<sup>2</sup> Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

<sup>3</sup> Less than 0.5.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using

percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 25. Standard errors for savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2012**

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					Other default contribution <sup>2</sup>			Default contribution not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Worker characteristic</b>											
All workers .....	2.0	1.9	0.0	0.0	0.0	0.0	1.3	—	—	1.9	0.8
Management, professional, and related .....	2.9	2.9	0.0	0.0	0.0	0.2	0.7	—	—	3.3	1.4
Management, business, and financial .....	3.8	3.8	0.4	0.0	0.0	—	0.0	—	—	4.4	2.5
Professional and related .....	3.3	3.3	0.0	0.0	0.0	0.0	0.5	—	—	3.5	1.1
Service .....	7.7	7.6	0.0	—	0.0	1.2	—	—	0.6	8.6	2.0
Protective service .....	—	—	—	—	—	—	—	—	—	—	2.0
Sales and office .....	2.6	2.5	0.5	0.0	0.0	0.0	0.9	—	—	2.5	1.1
Sales and related .....	4.0	3.9	0.0	—	0.0	0.0	0.0	—	0.8	4.1	1.8
Office and administrative support .....	3.5	3.4	0.0	0.0	0.0	0.0	0.3	—	—	3.1	1.4
Natural resources, construction, and maintenance .....	5.2	5.3	0.0	0.0	0.7	0.0	—	—	0.8	5.6	1.9
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	—	—	—	—	3.4	8.2	—
Installation, maintenance, and repair .....	6.5	6.5	0.0	0.0	0.2	0.0	—	—	—	6.8	2.4
Production, transportation, and material moving .....	3.7	3.7	0.0	0.0	0.0	0.0	1.1	—	0.6	3.9	1.7
Production .....	4.0	3.9	0.0	—	0.0	0.0	0.5	—	0.9	4.5	2.0
Transportation and material moving .....	5.2	5.2	0.8	0.0	0.0	0.0	0.7	—	0.3	5.6	2.9
Full time .....	2.0	2.0	0.0	0.0	0.0	0.0	1.0	—	—	1.9	0.8
Part time .....	4.2	4.1	0.2	0.4	0.0	0.0	0.0	—	0.5	4.3	3.0
Union .....	5.7	5.7	0.0	—	0.0	0.0	—	—	0.8	5.2	2.0
Nonunion .....	2.2	2.1	0.0	0.0	0.0	0.0	1.1	—	—	2.0	0.9
Average wage within the following categories: <sup>3</sup>											
Lowest 25 percent .....	5.8	5.8	—	0.0	—	—	0.2	—	0.5	5.6	2.1
Lowest 10 percent .....	—	—	—	—	—	—	—	—	2.6	4.3	—
Second 25 percent .....	3.0	2.9	0.0	—	0.0	0.0	—	—	0.4	2.8	1.2
Third 25 percent .....	2.6	2.6	0.0	0.0	0.0	0.0	1.2	—	—	2.7	1.3
Highest 25 percent .....	2.9	2.9	0.0	0.0	0.0	0.0	1.1	—	—	3.2	1.2
Highest 10 percent .....	3.8	3.8	—	0.0	0.0	0.0	0.9	—	—	4.0	2.2
<b>Establishment characteristic</b>											
Goods-producing industries .....	3.8	3.7	0.0	0.0	0.0	0.0	0.0	—	0.9	3.8	2.6
Manufacturing .....	3.9	3.8	0.2	0.2	0.0	0.0	0.0	—	1.0	3.9	3.0
Service-providing industries .....	2.0	1.9	0.0	0.0	0.0	0.0	0.9	—	—	2.0	0.8
Trade, transportation, and utilities .....	3.0	3.0	—	0.2	0.0	0.0	0.0	—	0.9	3.4	1.8
Wholesale trade .....	7.3	7.3	0.7	0.0	0.0	0.0	—	—	—	7.7	2.7
Retail trade .....	4.1	4.1	0.0	—	—	0.0	0.0	—	1.1	4.2	2.0
Transportation and warehousing .....	8.3	8.6	0.0	0.0	0.0	0.0	0.0	—	2.9	9.6	6.0
Utilities .....	—	—	—	—	—	—	—	—	—	7.0	—
Information .....	6.5	6.6	0.2	—	0.0	0.0	1.1	—	0.6	6.5	0.2
Financial activities .....	3.3	3.3	—	0.0	0.0	0.6	0.0	—	0.4	3.7	2.4
Finance and insurance .....	3.5	3.5	0.7	0.0	0.0	0.8	0.2	—	0.5	4.3	3.1
Credit intermediation and related activities .....	6.2	6.2	—	0.0	0.0	—	1.7	—	0.2	6.2	3.6
Insurance carriers and related activities .....	5.6	5.6	0.5	0.0	0.0	—	0.0	—	1.3	6.1	2.3
Professional and business services .....	5.9	5.9	0.2	0.0	0.0	—	0.0	—	0.3	6.2	1.8
Professional and technical services .....	8.1	8.1	—	0.1	0.0	0.0	—	—	—	8.7	2.8
Education and health services .....	5.8	5.7	0.0	—	0.0	—	0.0	—	—	6.2	1.8
Educational services .....	—	—	—	—	—	—	—	—	—	—	—
Junior colleges, colleges, and universities .....	—	—	—	—	—	—	—	—	—	—	—
Healthcare and social assistance .....	6.4	6.2	0.0	—	0.0	—	0.0	—	0.5	6.9	1.6

See footnotes at end of table.

**Table 25. Standard errors for savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2012—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					Other default contribution <sup>2</sup>	Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
1 to 99 workers .....	3.5	3.6	0.0	—	0.0	0.0	—	—	0.4	3.7	1.4
1 to 49 workers .....	4.1	4.1	0.0	—	0.0	0.0	—	—	0.5	4.4	1.9
50 to 99 workers .....	5.1	5.3	—	0.0	0.0	0.0	—	—	0.4	4.9	1.4
100 workers or more .....	2.4	2.3	0.0	0.0	0.0	0.0	1.1	—	—	2.4	1.1
100 to 499 workers .....	3.4	3.2	—	0.0	0.0	0.0	0.8	—	0.5	3.5	1.2
500 workers or more .....	3.0	3.0	0.0	0.0	0.0	0.4	0.8	—	—	3.2	2.0
<b>Geographic area</b>											
New England .....	5.2	6.7	—	0.0	0.0	0.0	—	—	—	5.3	3.7
Middle Atlantic .....	6.7	5.3	0.0	0.2	0.0	0.3	0.9	—	1.6	6.3	2.4
East North Central .....	3.7	3.8	0.0	—	0.0	0.0	—	—	0.4	4.0	2.9
West North Central .....	3.1	2.5	0.0	0.0	0.0	—	—	—	2.1	3.3	1.7
South Atlantic .....	5.9	5.9	0.0	—	0.0	0.0	—	—	0.4	5.7	2.2
East South Central .....	5.6	5.6	0.0	—	0.0	0.0	—	—	—	4.2	4.0
West South Central .....	3.1	3.1	—	0.0	0.0	0.4	0.6	—	0.2	3.0	1.5
Mountain .....	7.6	7.6	—	0.0	0.0	—	0.6	—	—	7.9	1.2
Pacific .....	3.2	3.2	—	0.2	0.0	—	0.0	—	—	3.8	1.8

<sup>1</sup> 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.

<sup>2</sup> Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories

were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 26. Savings and thrift plans: Automatic escalation features, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	Automatic escalation available	Automatic escalation features <sup>1</sup>				Automatic escalation not available	Not determinable
			Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
<b>Worker characteristic</b>								
All workers .....	100	32	21	3	22	6.0	65	3
Management, professional, and related .....	100	28	21	3	18	—	69	3
Management, business, and financial .....	100	27	21	3	20	—	71	2
Professional and related .....	100	29	21	3	17	—	68	3
Service .....	100	—	—	—	—	—	58	—
Protective service .....	100	—	—	—	—	—	—	—
Sales and office .....	100	32	16	3	21	6.0	63	5
Sales and related .....	100	35	—	—	29	6.0	60	5
Office and administrative support .....	100	30	18	3	19	6.0	64	5
Natural resources, construction, and maintenance .....	100	—	—	—	—	—	82	—
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	—	—	99	—
Installation, maintenance, and repair .....	100	—	—	—	—	—	79	—
Production, transportation, and material moving .....	100	43	25	3	36	6.0	54	3
Production .....	100	36	26	3	—	—	58	6
Transportation and material moving .....	100	50	—	—	49	6.0	49	1
Full time .....	100	31	22	3	21	6.0	66	3
Part time .....	100	44	—	—	42	6.0	52	4
Union .....	100	—	—	—	—	—	83	—
Nonunion .....	100	33	21	3	23	6.0	64	4
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	100	—	—	—	—	—	61	—
Lowest 10 percent .....	100	—	—	—	—	—	—	—
Second 25 percent .....	100	33	20	3	26	6.0	63	4
Third 25 percent .....	100	37	23	3	24	6.0	59	4
Highest 25 percent .....	100	26	21	3	17	—	71	2
Highest 10 percent .....	100	25	21	3	18	—	73	2
<b>Establishment characteristic</b>								
Goods-producing industries .....	100	28	17	—	16	—	68	4
Manufacturing .....	100	32	19	—	19	—	63	5
Service-providing industries .....	100	33	22	3	24	6.0	64	3
Trade, transportation, and utilities .....	100	37	16	3	32	6.0	59	5
Wholesale trade .....	100	—	—	—	—	—	64	—
Retail trade .....	100	40	—	—	38	—	55	5
Transportation and warehousing .....	100	—	—	—	—	—	—	5
Utilities .....	100	—	—	—	—	—	100	—
Information .....	100	—	—	—	—	—	89	—
Financial activities .....	100	39	35	3	24	—	58	3
Finance and insurance .....	100	40	36	3	26	—	57	3
Credit intermediation and related activities ..	100	—	—	—	—	—	67	—
Insurance carriers and related activities .....	100	46	44	3	—	—	51	3
Professional and business services .....	100	33	—	—	—	—	66	1
Professional and technical services .....	100	—	—	—	—	—	61	—
Education and health services .....	100	—	—	—	—	—	65	—
Educational services .....	100	—	—	—	—	—	—	—
Healthcare and social assistance .....	100	—	—	—	—	—	67	—

See footnotes at end of table.

**Table 26. Savings and thrift plans: Automatic escalation features, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Total	Automatic escalation available	Automatic escalation features <sup>1</sup>				Automatic escalation not available	Not determinable
			Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
1 to 99 workers .....	100	33	19	3	27	6.0	64	3
1 to 49 workers .....	100	31	16	3	22	6.0	67	2
50 to 99 workers .....	100	—	—	—	—	—	57	—
100 workers or more .....	100	31	22	3	20	6.0	66	4
100 to 499 workers .....	100	26	—	—	20	—	71	3
500 workers or more .....	100	36	31	3	20	6.0	60	4
<b>Geographic area</b>								
New England .....	100	—	—	—	—	—	—	12
Middle Atlantic .....	100	39	36	—	—	—	54	6
East North Central .....	100	22	13	—	16	6.0	76	1
West North Central .....	100	34	25	3	—	—	60	7
South Atlantic .....	100	—	—	—	—	—	59	—
East South Central .....	100	35	—	—	—	—	63	2
West South Central .....	100	41	—	—	40	6.0	57	2
Mountain .....	100	—	—	—	—	—	85	—
Pacific .....	100	34	—	—	—	—	66	—

<sup>1</sup> The sum of the individual components may exceed the total because some workers may be in plans in which employee contribution is escalated based on both years of service and as a specified percent of earnings.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for

Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 26. Standard errors for savings and thrift plans: Automatic escalation features, private industry workers, National Compensation Survey, 2012**

Characteristics	Automatic escalation available	Automatic escalation features <sup>1</sup>				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
<b>Worker characteristic</b>							
All workers .....	2.9	2.4	0.0	2.9	0.0	3.0	1.0
Management, professional, and related .....	5.2	4.7	0.0	4.0	—	5.0	1.0
Management, business, and financial .....	4.8	3.7	0.0	4.3	—	5.0	1.3
Professional and related .....	6.7	6.4	0.0	5.0	—	6.5	1.1
Service .....	—	—	—	—	—	13.1	—
Protective service .....	—	—	—	—	—	—	—
Sales and office .....	4.3	2.8	0.0	4.0	0.0	4.8	2.3
Sales and related .....	8.6	—	—	8.5	0.0	9.3	3.2
Office and administrative support .....	4.4	3.2	0.0	3.7	0.0	4.9	2.2
Natural resources, construction, and maintenance .....	—	—	—	—	—	6.4	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	—	0.9	—
Installation, maintenance, and repair .....	—	—	—	—	—	7.7	—
Production, transportation, and material moving .....	7.1	4.9	0.0	7.0	0.0	7.1	1.9
Production .....	7.4	7.1	0.0	—	—	7.6	3.1
Transportation and material moving .....	10.3	—	—	10.3	0.0	10.3	0.7
Full time .....	2.9	2.5	0.0	3.0	0.0	3.0	1.0
Part time .....	10.0	—	—	10.2	0.0	9.9	1.8
Union .....	—	—	—	—	—	5.6	—
Nonunion .....	3.1	2.6	0.0	3.2	0.0	3.3	1.0
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	—	—	—	—	—	14.1	—
Lowest 10 percent .....	—	—	—	—	—	—	—
Second 25 percent .....	4.4	3.3	0.0	4.3	0.0	5.1	1.6
Third 25 percent .....	4.9	3.8	0.0	4.4	0.0	4.9	1.6
Highest 25 percent .....	4.8	4.5	0.0	3.7	—	4.6	0.8
Highest 10 percent .....	4.8	4.5	0.0	4.7	—	4.8	0.8
<b>Establishment characteristic</b>							
Goods-producing industries .....	4.8	3.9	—	4.4	—	5.2	2.5
Manufacturing .....	5.4	4.7	—	4.8	—	5.8	2.8
Service-providing industries .....	3.4	2.9	0.0	3.4	0.0	3.6	1.0
Trade, transportation, and utilities .....	6.2	3.9	0.0	6.0	0.0	6.6	2.7
Wholesale trade .....	—	—	—	—	—	11.1	—
Retail trade .....	11.3	—	—	11.2	—	11.9	4.7
Transportation and warehousing .....	—	—	—	—	—	—	5.5
Utilities .....	—	—	—	—	—	0.0	—
Information .....	—	—	—	—	—	4.9	—
Financial activities .....	7.3	7.2	0.0	5.4	—	7.3	1.6
Finance and insurance .....	7.5	7.4	0.0	5.6	—	7.5	1.7
Credit intermediation and related activities ..	—	—	—	—	—	11.8	—
Insurance carriers and related activities .....	11.1	11.1	0.0	—	—	10.9	2.8
Professional and business services .....	9.3	—	—	—	—	9.4	0.7
Professional and technical services .....	—	—	—	—	—	14.6	—
Education and health services .....	—	—	—	—	—	12.6	—
Educational services .....	—	—	—	—	—	—	—
Healthcare and social assistance .....	—	—	—	—	—	12.4	—

See footnotes at end of table.

**Table 26. Standard errors for savings and thrift plans: Automatic escalation features, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Automatic escalation available	Automatic escalation features <sup>1</sup>				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
1 to 99 workers .....	6.9	4.9	0.0	6.2	0.0	7.3	1.8
1 to 49 workers .....	6.7	4.9	0.0	5.6	0.0	6.8	1.8
50 to 99 workers .....	—	—	—	—	—	13.6	—
100 workers or more .....	3.5	2.9	0.0	3.4	1.3	3.7	1.2
100 to 499 workers .....	5.1	—	—	5.5	—	6.0	1.6
500 workers or more .....	5.7	5.8	0.0	3.5	0.0	5.7	1.5
<b>Geographic area</b>							
New England .....	—	—	—	—	—	—	8.5
Middle Atlantic .....	7.8	8.6	—	—	—	10.3	3.6
East North Central .....	4.0	3.3	—	3.2	0.0	4.1	1.0
West North Central .....	9.8	6.4	0.0	—	—	11.5	4.4
South Atlantic .....	—	—	—	—	—	12.3	—
East South Central .....	10.2	—	—	—	—	10.0	1.8
West South Central .....	8.1	—	—	8.7	0.0	8.1	1.4
Mountain .....	—	—	—	—	—	7.8	—
Pacific .....	8.7	—	—	—	—	8.7	—

<sup>1</sup> The sum of the individual components may exceed the total because some workers may be in plans in which employee contribution is escalated based on both years of service and as a specified percent of earnings.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey

publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 27. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2012**

(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 <sup>1</sup>					Automatic enrollment not available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>									
All workers .....	100	33	44	50	50	100	100	60	6
Management, professional, and related .....	100	34	—	50	50	—	100	58	7
Management, business, and financial .....	100	36	50	50	50	100	100	55	9
Professional and related .....	100	33	33	50	50	75	100	61	6
Service .....	100	41	—	—	—	133	133	54	5
Protective service .....	100	—	—	—	—	—	—	—	2
Sales and office .....	100	31	44	50	50	100	100	63	6
Sales and related .....	100	26	50	50	60	75	—	69	6
Office and administrative support .....	100	33	40	50	50	100	100	60	7
Natural resources, construction, and maintenance .....	100	31	44	50	—	100	100	64	5
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	—	—	—	76	—
Installation, maintenance, and repair .....	100	34	44	50	—	100	100	61	5
Production, transportation, and material moving .....	100	34	36	50	60	—	100	60	5
Production .....	100	29	36	50	50	100	100	66	5
Transportation and material moving .....	100	41	—	50	60	63	100	52	6
Full time .....	100	34	44	50	50	100	100	60	6
Part time .....	100	29	50	50	50	60	100	64	7
Union .....	100	29	33	33	50	100	100	68	3
Nonunion .....	100	34	50	50	50	100	100	60	7
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	23	50	50	—	133	133	72	6
Lowest 10 percent .....	100	—	—	—	—	—	—	89	—
Second 25 percent .....	100	35	40	50	50	100	100	60	5
Third 25 percent .....	100	34	50	50	60	—	100	60	6
Highest 25 percent .....	100	35	—	50	50	100	100	58	7
Highest 10 percent .....	100	37	—	50	50	100	100	56	7
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	34	36	50	50	—	100	60	7
Manufacturing .....	100	35	36	40	50	100	100	58	8
Service-providing industries .....	100	33	50	50	60	100	100	60	6
Trade, transportation, and utilities .....	100	34	50	60	60	—	100	60	6
Wholesale trade .....	100	42	50	60	75	75	75	56	3
Retail trade .....	100	24	50	50	—	100	100	69	7
Transportation and warehousing .....	100	53	—	—	—	—	—	41	6
Utilities .....	100	—	—	—	—	—	—	75	—
Information .....	100	37	—	50	50	—	100	63	( <sup>3</sup> )
Financial activities .....	100	31	44	50	50	—	100	58	12
Finance and insurance .....	100	32	50	50	50	—	100	57	11
Credit intermediation and related activities ..	100	24	50	50	50	—	100	68	9
Insurance carriers and related activities .....	100	46	33	50	50	100	100	48	6
Professional and business services .....	100	41	50	50	—	100	100	54	5
Professional and technical services .....	100	34	—	—	—	—	—	61	5
Education and health services .....	100	31	—	50	—	—	133	62	7
Educational services .....	100	—	—	—	—	—	—	—	—
Junior colleges, colleges, and universities ...	100	—	—	—	—	—	—	—	—
Healthcare and social assistance .....	100	32	—	50	—	—	133	63	5

See footnotes at end of table.

**Table 27. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2012—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 <sup>1</sup>					Automatic enrollment not available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	100	31	50	50	50	—	100	62	6
1 to 49 workers .....	100	32	50	50	50	—	100	61	7
50 to 99 workers .....	100	30	—	50	50	—	100	66	4
100 workers or more .....	100	35	38	50	60	100	100	59	6
100 to 499 workers .....	100	31	50	50	—	100	—	64	5
500 workers or more .....	100	40	33	50	60	100	100	53	8
<b>Geographic area</b>									
New England .....	100	29	50	50	60	—	100	61	10
Middle Atlantic .....	100	30	33	50	—	—	133	60	10
East North Central .....	100	38	36	50	50	—	100	51	11
West North Central .....	100	49	33	50	50	75	100	45	6
South Atlantic .....	100	30	50	50	50	100	100	67	3
East South Central .....	100	28	50	50	50	60	100	66	6
West South Central .....	100	22	50	50	60	67	100	75	3
Mountain .....	100	39	50	75	—	100	100	58	3
Pacific .....	100	37	44	50	—	100	100	57	6

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

<sup>3</sup> 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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 27. 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, 2012**

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>								
All workers .....	2.0	6.9	0.0	8.6	6.9	0.0	1.9	0.8
Management, professional, and related .....	2.9	–	0.0	0.0	–	0.0	3.3	1.4
Management, business, and financial .....	3.8	0.0	0.0	7.3	24.0	0.0	4.4	2.5
Professional and related .....	3.3	4.9	0.0	0.0	14.7	0.0	3.5	1.1
Service .....	7.7	–	–	–	38.7	0.0	8.6	2.0
Protective service .....	–	–	–	–	–	–	–	2.0
Sales and office .....	2.6	8.9	0.0	14.3	8.5	0.0	2.5	1.1
Sales and related .....	4.0	0.0	0.0	9.3	7.2	–	4.1	1.8
Office and administrative support .....	3.5	5.6	0.0	6.5	0.0	0.0	3.1	1.4
Natural resources, construction, and maintenance .....	5.2	4.2	1.5	–	0.0	0.0	5.6	1.9
Construction, extraction, farming, fishing, and forestry .....	–	–	–	–	–	–	8.2	–
Installation, maintenance, and repair .....	6.5	2.2	4.4	–	0.0	0.0	6.8	2.4
Production, transportation, and material moving .....	3.7	6.8	0.0	13.3	–	0.0	3.9	1.7
Production .....	4.0	7.4	2.0	0.0	20.0	0.0	4.5	2.0
Transportation and material moving .....	5.2	–	7.6	2.0	6.6	28.5	5.6	2.9
Full time .....	2.0	7.4	0.0	9.2	6.9	0.0	1.9	0.8
Part time .....	4.2	0.0	0.0	8.6	0.0	4.9	4.3	3.0
Union .....	5.7	0.0	3.0	10.3	18.1	0.0	5.2	2.0
Nonunion .....	2.2	4.6	0.0	9.6	8.5	0.0	2.0	0.9
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	5.8	0.0	3.9	–	13.1	0.0	5.6	2.1
Lowest 10 percent .....	–	–	–	–	–	–	4.3	–
Second 25 percent .....	3.0	4.0	0.0	14.0	0.0	0.0	2.8	1.2
Third 25 percent .....	2.6	6.4	0.0	9.4	–	0.0	2.7	1.3
Highest 25 percent .....	2.9	–	0.0	0.0	13.0	0.0	3.2	1.2
Highest 10 percent .....	3.8	–	0.0	0.0	11.0	0.0	4.0	2.2
<b>Establishment characteristic</b>								
Goods-producing industries .....	3.8	3.1	9.4	0.0	–	0.0	3.8	2.6
Manufacturing .....	3.9	3.8	11.4	0.0	19.0	0.0	3.9	3.0
Service-providing industries .....	2.0	0.0	0.0	11.3	8.5	0.0	2.0	0.8
Trade, transportation, and utilities .....	3.0	0.0	6.5	14.3	–	0.0	3.4	1.8
Wholesale trade .....	7.3	7.6	7.5	14.2	0.0	9.8	7.7	2.7
Retail trade .....	4.1	0.0	10.0	–	0.0	0.0	4.2	2.0
Transportation and warehousing .....	8.3	–	–	–	–	–	9.6	6.0
Utilities .....	–	–	–	–	–	–	7.0	–
Information .....	6.5	–	7.9	0.0	–	9.8	6.5	0.2
Financial activities .....	3.3	7.8	0.0	0.0	–	0.0	3.7	2.4
Finance and insurance .....	3.5	4.2	0.0	0.0	–	0.0	4.3	3.1
Credit intermediation and related activities ..	6.2	8.3	0.0	0.0	–	22.4	6.2	3.6
Insurance carriers and related activities .....	5.6	8.1	5.2	3.9	29.4	0.0	6.1	2.3
Professional and business services .....	5.9	0.0	0.0	–	0.0	0.0	6.2	1.8
Professional and technical services .....	8.1	–	–	–	–	–	8.7	2.8
Education and health services .....	5.8	–	0.0	–	–	0.0	6.2	1.8
Educational services .....	–	–	–	–	–	–	–	–
Junior colleges, colleges, and universities ...	–	–	–	–	–	–	–	–
Healthcare and social assistance .....	6.4	–	0.0	–	–	0.0	6.9	1.6

See footnotes at end of table.

**Table 27. 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, 2012—Continued**

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	3.5	12.4	0.0	0.0	—	0.0	3.7	1.4
1 to 49 workers .....	4.1	11.3	0.0	0.0	—	0.0	4.4	1.9
50 to 99 workers .....	5.1	—	0.0	13.0	—	13.9	4.9	1.4
100 workers or more .....	2.4	10.6	0.0	13.8	0.0	0.0	2.4	1.1
100 to 499 workers .....	3.4	1.1	0.0	—	12.0	—	3.5	1.2
500 workers or more .....	3.0	0.0	0.0	16.9	0.0	0.0	3.2	2.0
<b>Geographic area</b>								
New England .....	5.2	0.0	0.0	5.2	—	0.0	5.3	3.7
Middle Atlantic .....	6.7	0.0	0.0	—	—	0.0	6.3	2.4
East North Central .....	3.7	6.0	0.0	0.0	—	0.0	4.0	2.9
West North Central .....	3.1	0.0	12.2	0.0	17.7	19.6	3.3	1.7
South Atlantic .....	5.9	11.1	0.0	8.3	8.5	0.0	5.7	2.2
East South Central .....	5.6	7.9	0.0	7.1	2.0	26.5	4.2	4.0
West South Central .....	3.1	0.0	0.0	6.2	18.0	20.8	3.0	1.5
Mountain .....	7.6	8.3	8.8	—	0.0	0.0	7.9	1.2
Pacific .....	3.2	5.6	0.0	—	0.0	0.0	3.8	1.8

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using

data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 28. Savings and thrift plans: Maximum employee contributions,<sup>1</sup> private industry workers, National Compensation Survey, 2012**

(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			
<b>Worker characteristic</b>										
All workers .....	100	62	24	—	50	75	75	38	—	—
Management, professional, and related .....	100	62	20	—	50	75	75	38	—	—
Management, business, and financial .....	100	71	20	30	50	70	75	29	—	—
Professional and related .....	100	55	25	—	50	75	75	45	—	—
Service .....	100	47	20	—	—	75	90	53	—	—
Protective service .....	100	67	—	30	—	75	75	—	—	—
Sales and office .....	100	68	25	50	50	60	80	31	—	—
Sales and related .....	100	71	40	50	50	50	75	29	—	—
Office and administrative support .....	100	67	25	—	50	75	80	32	—	—
Natural resources, construction, and maintenance .....	100	67	16	25	—	50	75	33	—	—
Construction, extraction, farming, fishing, and forestry .....	100	79	—	—	50	75	75	—	—	—
Installation, maintenance, and repair .....	100	63	16	25	30	50	—	37	—	—
Production, transportation, and material moving .....	100	51	25	40	50	75	75	48	—	—
Production .....	100	46	25	50	50	75	75	53	—	—
Transportation and material moving .....	100	59	25	40	50	50	75	41	—	—
Full time .....	100	62	20	30	50	75	75	38	—	—
Part time .....	100	64	25	50	50	60	80	36	—	—
Union .....	100	74	16	30	50	50	75	25	—	—
Nonunion .....	100	61	25	40	50	75	80	39	—	—
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	100	60	20	50	50	75	80	39	—	—
Lowest 10 percent .....	100	56	20	—	50	75	80	44	—	—
Second 25 percent .....	100	56	25	50	50	60	75	44	—	—
Third 25 percent .....	100	62	25	40	50	75	80	38	—	—
Highest 25 percent .....	100	66	20	30	50	70	75	34	—	—
Highest 10 percent .....	100	66	25	—	50	75	75	34	—	—
<b>Establishment characteristic</b>										
Goods-producing industries .....	100	58	25	30	50	75	75	42	—	—
Manufacturing .....	100	55	25	—	50	75	75	45	—	—
Service-providing industries .....	100	63	20	—	50	70	75	37	—	—
Trade, transportation, and utilities .....	100	66	25	50	50	50	75	34	—	—
Wholesale trade .....	100	59	—	50	50	50	75	39	—	—
Retail trade .....	100	70	—	50	50	50	75	30	—	—
Transportation and warehousing .....	100	67	25	40	50	50	60	33	—	—
Utilities .....	100	66	24	25	—	—	84	34	—	—
Information .....	100	78	16	—	30	50	50	—	—	—
Financial activities .....	100	63	25	40	50	50	75	37	—	—
Finance and insurance .....	100	64	25	40	50	—	75	35	—	—
Credit intermediation and related activities ..	100	70	30	40	50	—	75	29	—	—
Insurance carriers and related activities .....	100	58	25	—	50	—	80	42	—	—
Professional and business services .....	100	75	20	25	50	75	80	25	—	—
Professional and technical services .....	100	76	19	—	60	75	80	24	—	—
Education and health services .....	100	38	25	50	75	90	90	62	—	—
Educational services .....	100	38	—	—	—	75	95	62	—	—
Junior colleges, colleges, and universities ...	100	33	25	25	—	85	95	67	—	—
Healthcare and social assistance .....	100	38	—	50	75	90	90	62	—	—

See footnotes at end of table.

**Table 28. Savings and thrift plans: Maximum employee contributions,<sup>1</sup> private industry workers, National Compensation Survey, 2012—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	57	19	30	50	70	80	43	—	—
1 to 49 workers .....	100	59	19	25	50	75	80	40	—	—
50 to 99 workers .....	100	52	25	—	50	70	75	48	—	—
100 workers or more .....	100	64	25	40	50	75	75	35	—	—
100 to 499 workers .....	100	66	25	50	50	75	75	34	—	—
500 workers or more .....	100	62	20	—	50	75	75	38	—	—
<b>Geographic area</b>										
New England .....	100	63	16	25	50	60	80	36	—	—
Middle Atlantic .....	100	54	20	50	50	75	90	46	—	—
East North Central .....	100	52	25	—	50	60	75	48	—	—
West North Central .....	100	61	—	50	50	75	75	39	—	—
South Atlantic .....	100	67	19	25	50	60	75	33	—	—
East South Central .....	100	58	20	—	50	—	75	42	—	—
West South Central .....	100	63	25	30	50	50	75	36	—	—
Mountain .....	100	65	30	50	50	75	80	35	—	—
Pacific .....	100	71	25	50	50	75	75	29	—	—

<sup>1</sup> The percent of earnings that are specified. Actual contributions may be limited by the Internal Revenue Code limit.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 28. Standard errors for savings and thrift plans: Maximum employee contributions,<sup>1</sup> private industry workers, National Compensation Survey, 2012**

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			
<b>Worker characteristic</b>									
All workers .....	1.8	5.9	–	0.0	6.8	4.8	1.8	–	–
Management, professional, and related .....	2.9	4.5	–	0.0	2.9	4.8	2.9	–	–
Management, business, and financial .....	2.9	3.0	8.7	0.0	9.8	3.3	2.9	–	–
Professional and related .....	3.9	6.4	–	0.0	1.4	6.3	3.9	–	–
Service .....	6.5	0.0	–	–	13.7	4.5	6.5	–	–
Protective service .....	18.8	–	0.0	–	17.5	4.6	–	–	–
Sales and office .....	2.1	0.0	3.9	0.0	11.0	6.4	2.1	–	–
Sales and related .....	3.8	10.0	0.0	0.0	0.0	15.8	3.7	–	–
Office and administrative support .....	2.7	3.0	–	0.0	6.9	3.3	2.7	–	–
Natural resources, construction, and maintenance .....	4.7	0.0	2.2	–	3.4	0.0	4.7	–	–
Construction, extraction, farming, fishing, and forestry .....	7.9	–	–	8.6	8.3	0.0	–	–	–
Installation, maintenance, and repair .....	5.9	0.0	6.0	1.7	0.0	–	5.9	–	–
Production, transportation, and material moving .....	4.4	0.0	11.1	0.0	8.1	0.0	4.3	–	–
Production .....	5.7	1.4	11.8	13.0	0.0	3.9	5.7	–	–
Transportation and material moving .....	5.5	0.0	7.1	0.0	10.4	0.0	5.5	–	–
Full time .....	1.9	4.9	5.5	0.0	4.8	4.2	1.9	–	–
Part time .....	5.7	3.9	0.0	0.0	11.8	6.0	5.7	–	–
Union .....	4.4	0.0	7.2	14.8	0.0	0.0	4.4	–	–
Nonunion .....	1.9	4.2	5.7	0.0	4.0	6.5	1.9	–	–
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	5.1	2.2	2.0	0.0	7.8	8.4	5.1	–	–
Lowest 10 percent .....	11.2	0.0	–	4.4	3.8	1.4	11.2	–	–
Second 25 percent .....	2.8	0.0	14.4	0.0	7.1	1.4	2.8	–	–
Third 25 percent .....	2.5	0.0	9.4	0.0	2.6	4.9	2.5	–	–
Highest 25 percent .....	2.7	2.6	6.3	0.0	8.3	0.0	2.7	–	–
Highest 10 percent .....	3.4	7.0	–	0.0	7.7	0.0	3.3	–	–
<b>Establishment characteristic</b>									
Goods-producing industries .....	3.5	3.9	7.2	4.4	5.7	8.2	3.5	–	–
Manufacturing .....	4.2	2.4	–	5.9	5.7	6.9	4.2	–	–
Service-providing industries .....	2.1	5.2	–	0.0	13.2	5.5	2.1	–	–
Trade, transportation, and utilities .....	3.0	0.0	0.0	0.0	0.0	12.5	3.0	–	–
Wholesale trade .....	7.6	–	0.0	0.0	4.8	20.6	7.5	–	–
Retail trade .....	4.2	–	0.0	0.0	0.0	13.2	4.2	–	–
Transportation and warehousing .....	8.3	4.3	11.6	2.0	0.0	16.6	8.3	–	–
Utilities .....	9.2	4.6	1.2	–	–	0.0	9.2	–	–
Information .....	7.7	0.0	–	0.0	9.6	0.0	–	–	–
Financial activities .....	3.2	0.0	11.8	0.0	12.4	0.0	3.2	–	–
Finance and insurance .....	3.2	3.3	6.2	0.0	–	0.0	3.1	–	–
Credit intermediation and related activities ..	5.0	2.9	8.3	0.0	–	0.0	5.0	–	–
Insurance carriers and related activities .....	6.1	0.0	–	0.0	–	6.1	6.1	–	–
Professional and business services .....	4.8	1.7	6.4	2.8	5.6	6.5	4.8	–	–
Professional and technical services .....	6.9	1.7	–	12.5	2.6	1.7	6.9	–	–
Education and health services .....	6.3	3.8	0.0	0.0	9.0	0.0	6.3	–	–
Educational services .....	10.1	–	–	–	6.6	6.2	10.1	–	–
Junior colleges, colleges, and universities ...	8.9	0.0	0.0	–	15.4	0.0	8.9	–	–
Healthcare and social assistance .....	7.1	–	0.0	0.0	7.5	0.0	7.1	–	–

See footnotes at end of table.

**Table 28. Standard errors for savings and thrift plans: Maximum employee contributions,<sup>1</sup> private industry workers, National Compensation Survey, 2012—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 .....	3.8	5.7	6.1	0.0	5.4	4.3	3.8	—	—
1 to 49 workers .....	4.7	4.4	7.3	0.0	4.9	3.3	4.7	—	—
50 to 99 workers .....	6.1	4.3	—	0.0	5.9	3.5	6.1	—	—
100 workers or more .....	2.4	5.3	9.0	0.0	12.3	0.0	2.4	—	—
100 to 499 workers .....	3.1	2.8	13.5	0.0	19.2	4.2	3.1	—	—
500 workers or more .....	3.3	5.4	—	0.0	12.0	0.0	3.3	—	—
<b>Geographic area</b>									
New England .....	7.9	3.4	5.4	0.0	8.1	6.4	7.2	—	—
Middle Atlantic .....	4.8	5.4	3.4	0.0	0.0	10.1	4.9	—	—
East North Central .....	5.5	0.0	—	0.0	13.9	0.0	5.5	—	—
West North Central .....	6.3	—	0.0	0.0	4.2	3.5	6.3	—	—
South Atlantic .....	4.4	1.1	1.4	0.0	6.5	6.8	4.4	—	—
East South Central .....	7.4	4.4	—	0.0	—	0.0	7.4	—	—
West South Central .....	4.0	2.6	5.4	0.0	10.8	0.0	3.9	—	—
Mountain .....	10.0	2.9	13.6	0.0	12.3	0.0	10.0	—	—
Pacific .....	2.5	6.8	9.1	0.0	0.0	0.0	2.4	—	—

<sup>1</sup> The percent of earnings that are specified. Actual contributions may be limited by the Internal Revenue Code limit.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 29. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>									
All workers .....	100	64	3	4	6	6	6	36	—
Management, professional, and related .....	100	66	3	4	6	6	6	34	—
Management, business, and financial .....	100	66	4	5	6	6	6	34	—
Professional and related .....	100	65	3	4	6	6	6	35	—
Service .....	100	47	—	3	5	6	6	53	—
Protective service .....	100	—	—	—	—	—	—	—	—
Sales and office .....	100	67	4	5	6	6	6	33	—
Sales and related .....	100	64	4	5	6	6	6	36	—
Office and administrative support .....	100	68	—	5	6	6	6	32	—
Natural resources, construction, and maintenance	100	72	2	4	6	6	6	28	—
Construction, extraction, farming, fishing, and forestry .....	100	63	—	4	6	6	6	37	—
Installation, maintenance, and repair .....	100	74	2	4	6	6	6	26	—
Production, transportation, and material moving .....	100	58	4	4	6	6	6	42	—
Production .....	100	62	—	4	6	6	6	38	—
Transportation and material moving .....	100	53	4	5	6	6	6	47	—
Full time .....	100	64	3	4	6	6	6	36	—
Part time .....	100	62	—	5	6	6	6	38	—
Union .....	100	70	3	6	6	6	6	30	—
Nonunion .....	100	63	3	4	6	6	6	37	—
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	55	3	4	6	6	6	45	—
Lowest 10 percent .....	100	45	4	5	5	6	6	55	—
Second 25 percent .....	100	61	3	4	6	6	6	39	—
Third 25 percent .....	100	63	3	4	6	6	6	37	—
Highest 25 percent .....	100	69	3	5	6	6	6	31	—
Highest 10 percent .....	100	66	3	4	6	6	6	34	—
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	69	3	4	6	6	—	31	—
Manufacturing .....	100	69	3	4	6	6	—	31	—
Service-providing industries .....	100	63	3	4	6	6	6	37	—
Trade, transportation, and utilities .....	100	66	—	5	6	6	6	34	—
Wholesale trade .....	100	73	—	4	5	6	6	27	—
Retail trade .....	100	66	—	5	6	6	6	34	—
Transportation and warehousing .....	100	51	4	4	5	6	6	49	—
Utilities .....	100	83	3	5	6	6	6	—	—
Information .....	100	84	6	6	6	6	6	—	—
Financial activities .....	100	61	4	5	6	6	6	39	—
Finance and insurance .....	100	62	4	5	6	6	6	38	—
Credit intermediation and related activities ..	100	74	4	5	6	6	6	26	—
Insurance carriers and related activities .....	100	40	—	5	6	6	6	60	—
Professional and business services .....	100	59	4	5	6	6	6	41	—
Professional and technical services .....	100	61	4	5	6	6	6	39	—
Education and health services .....	100	65	2	3	5	6	6	35	—
Educational services .....	100	85	2	—	5	5	6	15	—
Junior colleges, colleges, and universities ...	100	80	2	4	5	5	6	20	—
Healthcare and social assistance .....	100	63	—	3	5	6	6	37	—

See footnotes at end of table.

**Table 29. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Total	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	100	65	3	5	6	6	6	35	—
1 to 49 workers .....	100	65	3	—	6	6	6	35	—
50 to 99 workers .....	100	63	3	—	6	6	—	37	—
100 workers or more .....	100	64	3	4	6	6	6	36	—
100 to 499 workers .....	100	66	—	4	6	6	6	34	—
500 workers or more .....	100	61	—	4	6	6	6	39	—
<b>Geographic area</b>									
New England .....	100	63	—	5	6	6	6	37	—
Middle Atlantic .....	100	58	3	4	6	6	6	42	—
East North Central .....	100	70	—	5	6	6	6	30	—
West North Central .....	100	53	3	4	6	6	6	47	—
South Atlantic .....	100	66	—	4	6	6	6	34	—
East South Central .....	100	70	3	4	5	6	6	30	—
West South Central .....	100	69	3	4	6	6	6	31	—
Mountain .....	100	68	—	4	6	6	6	32	—
Pacific .....	100	57	3	5	6	6	6	43	—

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 29. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2012**

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>								
All workers .....	1.9	0.0	0.4	0.0	0.0	0.0	1.9	-
Management, professional, and related .....	3.4	0.0	0.0	0.0	0.0	0.0	3.4	-
Management, business, and financial .....	4.6	0.5	0.0	0.4	0.0	0.0	4.6	-
Professional and related .....	3.8	0.0	0.0	0.2	0.0	0.0	3.8	-
Service .....	6.0	-	0.8	0.6	0.0	0.0	6.0	-
Protective service .....	-	-	-	-	-	-	-	-
Sales and office .....	2.5	0.8	0.0	0.0	0.0	0.0	2.5	-
Sales and related .....	3.9	0.0	0.3	0.0	0.0	0.0	3.9	-
Office and administrative support .....	2.7	-	0.0	0.0	0.0	0.0	2.7	-
Natural resources, construction, and maintenance .....	4.6	0.4	0.1	0.0	0.0	0.0	4.6	-
Construction, extraction, farming, fishing, and forestry .....	9.3	-	0.0	1.2	0.0	0.4	9.3	-
Installation, maintenance, and repair .....	4.7	0.3	0.6	0.0	0.0	0.0	4.7	-
Production, transportation, and material moving .....	4.3	0.8	0.3	0.9	0.0	0.0	4.3	-
Production .....	4.7	-	0.3	1.0	0.0	0.3	4.7	-
Transportation and material moving .....	6.1	0.0	1.3	0.9	0.0	0.0	6.1	-
Full time .....	2.0	0.0	0.3	0.0	0.0	0.0	2.0	-
Part time .....	4.7	-	1.4	0.3	0.0	0.0	4.7	-
Union .....	5.5	0.0	0.9	0.0	0.0	0.0	5.5	-
Nonunion .....	2.0	0.0	0.1	0.0	0.0	0.0	2.0	-
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	4.9	0.0	0.7	0.3	0.0	0.0	4.9	-
Lowest 10 percent .....	9.6	0.3	0.4	1.1	0.0	0.0	9.6	-
Second 25 percent .....	3.0	0.0	0.2	0.4	0.0	0.0	3.0	-
Third 25 percent .....	2.6	0.5	0.2	0.2	0.0	0.0	2.6	-
Highest 25 percent .....	3.2	0.6	1.1	0.0	0.0	0.0	3.2	-
Highest 10 percent .....	4.3	0.4	1.0	0.0	0.0	0.0	4.3	-
<b>Establishment characteristic</b>								
Goods-producing industries .....	3.5	0.5	0.0	0.0	0.0	-	3.5	-
Manufacturing .....	4.1	0.7	0.0	0.4	0.0	-	4.1	-
Service-providing industries .....	2.2	0.0	0.9	0.0	0.0	0.0	2.2	-
Trade, transportation, and utilities .....	2.8	-	1.3	0.2	0.0	0.0	2.8	-
Wholesale trade .....	6.3	-	0.4	1.2	0.0	0.0	6.3	-
Retail trade .....	4.5	-	0.0	0.0	0.0	0.0	4.5	-
Transportation and warehousing .....	7.8	0.0	0.9	1.0	0.0	0.0	7.8	-
Utilities .....	6.1	0.4	0.9	0.0	0.0	0.0	-	-
Information .....	6.4	0.7	0.0	0.0	0.0	0.7	-	-
Financial activities .....	3.1	0.4	0.0	0.0	0.0	0.0	3.1	-
Finance and insurance .....	3.7	0.7	0.2	0.0	0.0	0.0	3.7	-
Credit intermediation and related activities ..	4.5	0.0	0.0	0.0	0.0	0.0	4.5	-
Insurance carriers and related activities .....	4.4	-	1.2	0.0	0.0	0.0	4.4	-
Professional and business services .....	6.2	0.8	0.6	0.7	0.0	0.0	6.2	-
Professional and technical services .....	8.1	0.9	0.7	0.0	0.0	0.0	8.1	-
Education and health services .....	5.1	0.4	0.8	0.7	0.0	0.0	5.1	-
Educational services .....	4.0	0.0	-	0.5	0.8	0.0	4.0	-
Junior colleges, colleges, and universities ...	4.6	0.0	1.0	0.0	0.0	0.9	4.6	-
Healthcare and social assistance .....	5.7	-	0.8	1.1	0.0	0.0	5.7	-

See footnotes at end of table.

**Table 29. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	4.1	0.3	1.5	0.0	0.0	0.0	4.1	—
1 to 49 workers .....	5.0	0.4	—	0.4	0.0	0.0	5.0	—
50 to 99 workers .....	6.2	0.9	—	0.0	0.0	—	6.2	—
100 workers or more .....	2.4	0.6	0.2	0.0	0.0	0.0	2.4	—
100 to 499 workers .....	3.0	—	0.9	0.0	0.0	0.0	3.0	—
500 workers or more .....	3.5	—	0.0	1.3	0.0	0.0	3.5	—
<b>Geographic area</b>								
New England .....	9.6	—	1.1	0.0	0.0	1.2	9.6	—
Middle Atlantic .....	5.5	0.0	0.8	0.3	0.0	0.0	5.5	—
East North Central .....	4.7	—	1.1	0.0	0.0	0.0	4.7	—
West North Central .....	4.2	0.6	1.1	0.0	0.0	0.0	4.2	—
South Atlantic .....	5.4	—	0.4	1.7	0.0	0.0	5.4	—
East South Central .....	4.0	0.7	0.0	0.1	0.0	0.0	4.0	—
West South Central .....	3.0	0.9	0.9	0.3	0.0	0.0	3.0	—
Mountain .....	8.4	—	0.9	0.9	0.0	0.4	8.4	—
Pacific .....	3.9	0.4	0.9	0.0	0.0	0.0	3.9	—

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 30. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>									
All workers .....	100	64	50	50	100	100	100	36	–
Management, professional, and related .....	100	66	–	50	100	100	100	34	–
Management, business, and financial .....	100	66	–	50	100	100	100	34	–
Professional and related .....	100	65	50	50	–	100	100	35	–
Service .....	100	47	–	50	–	100	–	53	–
Protective service .....	100	–	–	–	–	–	–	–	–
Sales and office .....	100	67	50	50	100	100	100	33	–
Sales and related .....	100	64	50	75	100	100	100	36	–
Office and administrative support .....	100	68	50	50	100	100	100	32	–
Natural resources, construction, and maintenance .....	100	72	–	50	82	100	100	28	–
Construction, extraction, farming, fishing, and forestry .....	100	63	50	50	–	100	100	37	–
Installation, maintenance, and repair .....	100	74	–	–	82	100	100	26	–
Production, transportation, and material moving .....	100	58	25	50	50	100	100	42	–
Production .....	100	62	25	50	50	100	100	38	–
Transportation and material moving .....	100	53	25	50	–	100	100	47	–
Full time .....	100	64	–	50	100	100	100	36	–
Part time .....	100	62	50	50	100	100	100	38	–
Union .....	100	70	50	50	80	82	100	30	–
Nonunion .....	100	63	–	50	100	100	100	37	–
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	55	–	50	100	100	100	45	–
Lowest 10 percent .....	100	45	25	50	–	100	100	55	–
Second 25 percent .....	100	61	–	50	100	100	100	39	–
Third 25 percent .....	100	63	–	50	–	100	100	37	–
Highest 25 percent .....	100	69	–	50	100	100	100	31	–
Highest 10 percent .....	100	66	–	50	100	100	100	34	–
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	69	–	50	–	100	100	31	–
Manufacturing .....	100	69	–	50	50	100	100	31	–
Service-providing industries .....	100	63	–	50	100	100	100	37	–
Trade, transportation, and utilities .....	100	66	–	50	100	100	100	34	–
Wholesale trade .....	100	73	25	–	–	100	100	27	–
Retail trade .....	100	66	50	100	100	100	100	34	–
Transportation and warehousing .....	100	51	–	50	100	100	100	49	–
Utilities .....	100	83	70	85	100	100	100	–	–
Information .....	100	84	–	80	80	100	100	–	–
Financial activities .....	100	61	50	50	100	100	100	39	–
Finance and insurance .....	100	62	50	50	100	100	100	38	–
Credit intermediation and related activities ..	100	74	50	–	100	100	100	26	–
Insurance carriers and related activities .....	100	40	–	50	–	100	100	60	–
Professional and business services .....	100	59	–	50	100	100	100	41	–
Professional and technical services .....	100	61	25	–	100	100	100	39	–
Education and health services .....	100	65	50	50	50	100	100	35	–
Educational services .....	100	85	50	–	100	100	100	15	–
Junior colleges, colleges, and universities ...	100	80	–	100	100	100	150	20	–
Healthcare and social assistance .....	100	63	–	50	50	–	100	37	–

See footnotes at end of table.

**Table 30. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Total	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	100	65	—	50	100	100	100	35	—
1 to 49 workers .....	100	65	—	—	100	100	100	35	—
50 to 99 workers .....	100	63	50	50	—	100	100	37	—
100 workers or more .....	100	64	—	50	80	100	100	36	—
100 to 499 workers .....	100	66	—	50	—	100	100	34	—
500 workers or more .....	100	61	50	50	100	100	100	39	—
<b>Geographic area</b>									
New England .....	100	63	—	50	80	100	100	37	—
Middle Atlantic .....	100	58	—	50	—	100	100	42	—
East North Central .....	100	70	—	50	50	100	100	30	—
West North Central .....	100	53	50	50	—	100	100	47	—
South Atlantic .....	100	66	—	50	100	100	100	34	—
East South Central .....	100	70	50	85	100	100	100	30	—
West South Central .....	100	69	—	50	100	100	100	31	—
Mountain .....	100	68	—	—	100	100	125	32	—
Pacific .....	100	57	50	50	100	100	100	43	—

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 30. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2012**

Characteristics	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>								
All workers .....	1.9	14.9	0.0	17.2	0.0	0.0	1.9	-
Management, professional, and related .....	3.4	-	0.0	19.2	0.0	0.0	3.4	-
Management, business, and financial .....	4.6	-	0.0	0.0	0.0	0.0	4.6	-
Professional and related .....	3.8	0.0	0.0	-	0.0	0.0	3.8	-
Service .....	6.0	-	0.0	-	0.0	-	6.0	-
Protective service .....	-	-	-	-	-	-	-	-
Sales and office .....	2.5	0.0	0.0	0.0	0.0	0.0	2.5	-
Sales and related .....	3.9	0.0	18.2	0.0	0.0	0.0	3.9	-
Office and administrative support .....	2.7	0.0	0.0	0.0	0.0	0.0	2.7	-
Natural resources, construction, and maintenance .....	4.6	-	9.5	1.8	0.0	0.0	4.6	-
Construction, extraction, farming, fishing, and forestry .....	9.3	0.0	0.0	-	0.0	0.0	9.3	-
Installation, maintenance, and repair .....	4.7	-	-	1.8	0.0	0.0	4.7	-
Production, transportation, and material moving .....	4.3	1.0	0.0	0.0	0.0	0.0	4.3	-
Production .....	4.7	7.5	0.0	0.0	0.0	0.0	4.7	-
Transportation and material moving .....	6.1	2.2	2.8	-	0.0	0.0	6.1	-
Full time .....	2.0	-	0.0	27.0	0.0	0.0	2.0	-
Part time .....	4.7	0.0	0.0	0.0	0.0	0.0	4.7	-
Union .....	5.5	0.0	7.7	0.0	0.8	0.0	5.5	-
Nonunion .....	2.0	-	0.0	0.0	0.0	0.0	2.0	-
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	4.9	-	0.0	0.0	0.0	0.0	4.9	-
Lowest 10 percent .....	9.6	5.3	0.0	-	0.0	0.0	9.6	-
Second 25 percent .....	3.0	-	0.0	0.0	0.0	0.0	3.0	-
Third 25 percent .....	2.6	-	0.0	-	0.0	0.0	2.6	-
Highest 25 percent .....	3.2	-	0.0	28.6	0.0	0.0	3.2	-
Highest 10 percent .....	4.3	-	0.0	0.0	0.0	0.0	4.3	-
<b>Establishment characteristic</b>								
Goods-producing industries .....	3.5	-	0.0	-	0.0	0.0	3.5	-
Manufacturing .....	4.1	-	0.0	14.7	0.0	0.0	4.1	-
Service-providing industries .....	2.2	-	0.0	4.6	0.0	0.0	2.2	-
Trade, transportation, and utilities .....	2.8	-	0.0	0.0	0.0	0.0	2.8	-
Wholesale trade .....	6.3	0.0	-	-	0.0	0.0	6.3	-
Retail trade .....	4.5	0.0	5.5	0.0	0.0	0.0	4.5	-
Transportation and warehousing .....	7.8	-	14.0	0.0	0.0	0.0	7.8	-
Utilities .....	6.1	6.7	16.2	0.0	0.0	0.0	-	-
Information .....	6.4	-	5.6	1.5	25.5	0.0	-	-
Financial activities .....	3.1	0.0	0.0	0.0	0.0	0.0	3.1	-
Finance and insurance .....	3.7	0.0	0.0	0.0	0.0	0.0	3.7	-
Credit intermediation and related activities ..	4.5	0.0	-	0.0	0.0	0.0	4.5	-
Insurance carriers and related activities .....	4.4	-	0.0	-	0.0	0.0	4.4	-
Professional and business services .....	6.2	-	14.5	3.9	0.0	0.0	6.2	-
Professional and technical services .....	8.1	0.0	-	13.3	0.0	0.0	8.1	-
Education and health services .....	5.1	12.7	0.0	0.0	9.8	0.0	5.1	-
Educational services .....	4.0	0.0	-	0.0	0.0	24.0	4.0	-
Junior colleges, colleges, and universities ...	4.6	-	0.0	0.0	0.0	43.9	4.6	-
Healthcare and social assistance .....	5.7	-	0.0	0.0	-	0.0	5.7	-

See footnotes at end of table.

**Table 30. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	4.1	—	0.0	0.0	0.0	0.0	4.1	—
1 to 49 workers .....	5.0	—	—	0.0	0.0	0.0	5.0	—
50 to 99 workers .....	6.2	0.0	0.0	—	0.0	0.0	6.2	—
100 workers or more .....	2.4	—	0.0	15.2	0.0	0.0	2.4	—
100 to 499 workers .....	3.0	—	0.0	—	0.0	0.0	3.0	—
500 workers or more .....	3.5	0.0	0.0	15.2	0.0	0.0	3.5	—
<b>Geographic area</b>								
New England .....	9.6	—	0.0	18.8	0.0	0.0	9.6	—
Middle Atlantic .....	5.5	—	0.0	—	0.0	0.0	5.5	—
East North Central .....	4.7	—	0.0	10.4	0.0	0.0	4.7	—
West North Central .....	4.2	0.0	0.0	—	0.0	0.0	4.2	—
South Atlantic .....	5.4	—	10.2	0.0	0.0	0.0	5.4	—
East South Central .....	4.0	9.4	20.5	0.0	0.0	0.0	4.0	—
West South Central .....	3.0	—	0.0	22.1	0.0	0.0	3.0	—
Mountain .....	8.4	—	—	4.9	0.0	31.0	8.4	—
Pacific .....	3.9	0.0	0.0	19.0	0.0	0.0	3.9	—

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 31. Savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2012**

(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
<b>Worker characteristic</b>					
All workers .....	1.5	3.0	4.0	5.1	6.0
Management, professional, and related .....	–	3.0	–	5.0	6.0
Management, business, and financial .....	–	3.0	4.8	–	6.0
Professional and related .....	–	3.0	3.0	4.8	6.0
Service .....	–	2.0	3.0	–	6.0
Sales and office .....	2.0	3.0	4.9	6.0	6.0
Sales and related .....	–	4.0	5.0	6.0	6.0
Office and administrative support .....	–	3.0	4.8	6.0	6.0
Natural resources, construction, and maintenance .....	1.8	–	4.0	4.9	6.0
Construction, extraction, farming, fishing, and forestry .....	2.0	3.0	–	–	5.1
Installation, maintenance, and repair .....	–	–	4.5	4.9	6.0
Production, transportation, and material moving .....	–	2.0	3.0	4.5	6.0
Production .....	1.0	2.5	3.0	4.0	5.0
Transportation and material moving .....	1.5	2.0	3.0	5.0	6.0
Full time .....	1.5	3.0	4.0	5.0	6.0
Part time .....	1.5	3.0	5.0	6.0	6.0
Union .....	1.5	3.0	4.8	4.9	5.0
Nonunion .....	1.5	3.0	4.0	6.0	6.0
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	1.5	3.0	–	6.0	6.0
Lowest 10 percent .....	–	2.4	3.0	5.0	5.0
Second 25 percent .....	1.5	3.0	4.0	6.0	6.0
Third 25 percent .....	1.5	2.8	3.0	5.0	6.0
Highest 25 percent .....	1.8	3.0	4.0	5.0	6.0
Highest 10 percent .....	–	3.0	4.0	6.0	6.0
<b>Establishment characteristic</b>					
Goods-producing industries .....	2.0	3.0	3.0	4.9	6.0
Manufacturing .....	–	3.0	3.0	4.0	6.0
Service-providing industries .....	1.5	3.0	4.0	6.0	6.0
Trade, transportation, and utilities .....	1.5	3.0	4.5	6.0	6.0
Wholesale trade .....	–	–	3.0	4.0	5.0
Retail trade .....	2.0	3.0	5.0	6.0	6.0
Transportation and warehousing .....	1.8	–	–	5.5	6.0
Utilities .....	3.0	4.2	5.1	6.0	6.0
Information .....	–	4.8	4.8	5.3	6.0
Financial activities .....	3.0	3.0	5.0	6.0	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 .....	1.5	3.0	–	6.0	6.0
Professional and business services .....	1.5	3.0	4.8	6.0	6.0
Professional and technical services .....	1.5	–	4.8	6.0	6.0
Education and health services .....	1.3	2.0	3.0	3.0	6.0
Educational services .....	2.0	–	–	5.0	5.0
Junior colleges, colleges, and universities ...	–	–	5.0	5.0	–
Healthcare and social assistance .....	1.3	2.0	3.0	3.0	–

See footnotes at end of table.

**Table 31. Savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2012—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 .....	—	3.0	4.0	6.0	6.0
1 to 49 workers .....	—	3.0	4.9	6.0	6.0
50 to 99 workers .....	2.0	3.0	3.0	4.8	6.0
100 workers or more .....	1.5	3.0	4.0	5.0	6.0
100 to 499 workers .....	1.5	3.0	3.0	5.0	6.0
500 workers or more .....	—	3.0	4.0	5.0	6.0
<b>Geographic area</b>					
New England .....	—	3.0	4.0	5.0	6.0
Middle Atlantic .....	—	3.0	3.0	4.9	6.0
East North Central .....	1.8	—	3.0	4.8	6.0
West North Central .....	2.0	3.0	4.0	6.0	6.0
South Atlantic .....	1.5	2.3	4.0	6.0	6.0
East South Central .....	2.0	3.0	4.2	5.1	6.0
West South Central .....	1.5	3.0	4.0	5.0	6.0
Mountain .....	—	3.0	4.5	6.0	6.3
Pacific .....	—	3.0	—	5.0	6.0

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the

National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 31. Standard errors for savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2012**

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristic</b>					
All workers .....	0.3	0.0	0.4	0.5	0.0
Management, professional, and related .....	–	0.0	–	0.0	0.0
Management, business, and financial .....	–	0.0	1.1	–	0.0
Professional and related .....	–	0.7	0.0	0.7	0.0
Service .....	–	0.6	0.0	–	0.3
Sales and office .....	0.5	0.0	0.2	0.0	0.0
Sales and related .....	–	1.0	0.4	0.0	0.0
Office and administrative support .....	–	0.0	0.8	0.0	0.0
Natural resources, construction, and maintenance .....	0.5	–	0.7	0.1	1.1
Construction, extraction, farming, fishing, and forestry .....	0.0	0.9	–	–	1.2
Installation, maintenance, and repair .....	–	–	0.9	0.1	1.0
Production, transportation, and material moving .....	–	0.5	0.0	0.8	0.3
Production .....	0.3	0.6	0.0	0.0	1.3
Transportation and material moving .....	0.1	0.3	0.6	0.8	0.0
Full time .....	0.3	( <sup>2</sup> )	0.6	0.3	0.0
Part time .....	0.2	0.2	1.3	0.0	0.0
Union .....	0.1	0.3	0.5	0.1	0.1
Nonunion .....	0.3	0.0	0.8	1.3	0.0
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.4	0.1	–	0.0	0.0
Lowest 10 percent .....	–	0.7	0.7	0.0	1.3
Second 25 percent .....	0.1	0.6	1.0	0.2	0.0
Third 25 percent .....	0.2	0.5	0.2	0.0	0.0
Highest 25 percent .....	0.5	0.0	0.0	0.1	0.0
Highest 10 percent .....	–	0.0	0.0	0.9	0.0
<b>Establishment characteristic</b>					
Goods-producing industries .....	0.4	0.4	0.0	1.1	0.0
Manufacturing .....	–	0.4	0.0	0.8	0.0
Service-providing industries .....	0.2	0.1	( <sup>2</sup> )	1.2	0.0
Trade, transportation, and utilities .....	0.4	0.4	0.8	0.1	0.0
Wholesale trade .....	–	–	0.0	0.3	0.3
Retail trade .....	0.1	0.4	0.7	0.0	0.0
Transportation and warehousing .....	0.2	–	–	0.8	0.0
Utilities .....	0.2	1.1	0.3	0.0	0.0
Information .....	–	0.3	0.1	0.4	0.0
Financial activities .....	0.5	0.0	0.8	0.0	0.0
Finance and insurance .....	0.5	0.0	0.7	0.0	0.0
Credit intermediation and related activities ..	0.0	0.0	0.0	0.0	0.0
Insurance carriers and related activities .....	0.4	0.8	–	0.3	0.0
Professional and business services .....	0.0	0.7	0.9	0.7	0.3
Professional and technical services .....	0.0	–	0.8	1.1	0.0
Education and health services .....	0.3	0.0	0.2	0.0	1.6
Educational services .....	0.3	–	–	0.0	1.3
Junior colleges, colleges, and universities ...	–	–	0.0	0.0	–
Healthcare and social assistance .....	0.3	( <sup>2</sup> )	0.3	0.0	–

See footnotes at end of table.

**Table 31. Standard errors for savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	—	0.0	0.5	1.7	0.0
1 to 49 workers .....	—	0.0	0.6	0.6	0.0
50 to 99 workers .....	( <sup>2</sup> )	0.1	0.0	0.5	1.0
100 workers or more .....	0.1	0.6	0.9	0.5	0.0
100 to 499 workers .....	0.1	0.7	0.7	0.9	0.0
500 workers or more .....	—	0.3	0.0	0.4	0.0
<b>Geographic area</b>					
New England .....	—	0.6	1.0	0.0	0.0
Middle Atlantic .....	—	0.0	0.0	0.2	0.0
East North Central .....	0.4	—	0.0	0.4	0.0
West North Central .....	0.1	0.0	1.0	0.5	0.0
South Atlantic .....	0.2	0.7	0.9	0.6	0.0
East South Central .....	( <sup>2</sup> )	0.0	0.9	0.7	0.0
West South Central .....	0.3	0.7	0.2	1.2	0.0
Mountain .....	—	0.6	0.8	0.0	0.2
Pacific .....	—	0.0	—	1.0	0.0

<sup>1</sup> 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.

<sup>2</sup> Less than 0.05.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories

were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 32. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
<b>Worker characteristic</b>						
All workers .....	100	69	21	6	26	5
Management, professional, and related .....	100	57	21	—	38	6
Management, business, and financial .....	100	66	20	3	29	5
Professional and related .....	100	49	21	6	45	6
Service .....	100	82	21	—	10	8
Protective service .....	100	97	21	—	—	—
Sales and office .....	100	77	21	—	19	4
Sales and related .....	100	86	21	12	11	3
Office and administrative support .....	100	73	21	6	23	5
Natural resources, construction, and maintenance .....	100	69	19	12	27	4
Construction, extraction, farming, fishing, and forestry .....	100	72	21	12	—	—
Installation, maintenance, and repair .....	100	67	19	—	27	5
Production, transportation, and material moving .....	100	79	21	6	19	2
Production .....	100	75	21	—	23	2
Transportation and material moving .....	100	84	21	—	14	2
Full time .....	100	68	21	6	27	5
Part time .....	100	82	21	12	16	2
Union .....	100	59	18	—	38	4
Nonunion .....	100	70	21	6	25	5
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	100	93	21	12	—	—
Lowest 10 percent .....	100	97	21	12	—	—
Second 25 percent .....	100	79	21	—	17	4
Third 25 percent .....	100	71	21	—	25	4
Highest 25 percent .....	100	56	21	6	38	6
Highest 10 percent .....	100	53	21	3	41	6
<b>Establishment characteristic</b>						
Goods-producing industries .....	100	68	21	3	28	4
Manufacturing .....	100	65	19	3	31	4
Service-providing industries .....	100	70	21	—	26	5
Trade, transportation, and utilities .....	100	82	21	—	14	4
Wholesale trade .....	100	69	18	—	—	—
Retail trade .....	100	92	21	12	—	—
Transportation and warehousing .....	100	85	21	—	—	—
Utilities .....	100	48	—	1	37	14
Information .....	100	44	18	—	56	( <sup>2</sup> )
Financial activities .....	100	69	21	—	25	6
Finance and insurance .....	100	68	18	—	27	5
Credit intermediation and related activities ..	100	76	21	—	20	4
Insurance carriers and related activities .....	100	64	18	—	29	7
Professional and business services .....	100	55	21	—	39	6
Professional and technical services .....	100	49	21	3	42	9
Education and health services .....	100	66	21	—	27	7
Educational services .....	100	47	21	12	38	15
Junior colleges, colleges, and universities ...	100	—	—	—	—	—
Healthcare and social assistance .....	100	68	21	—	26	6

See footnotes at end of table.

**Table 32. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Total	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
1 to 99 workers .....	100	75	21	6	20	5
1 to 49 workers .....	100	75	21	6	21	4
50 to 99 workers .....	100	75	21	6	19	6
100 workers or more .....	100	66	21	—	30	5
100 to 499 workers .....	100	69	21	—	27	4
500 workers or more .....	100	61	18	—	33	6
<b>Geographic area</b>						
New England .....	100	55	21	—	35	9
Middle Atlantic .....	100	67	21	—	—	—
East North Central .....	100	71	21	—	23	6
West North Central .....	100	71	21	12	25	4
South Atlantic .....	100	68	21	—	27	5
East South Central .....	100	63	20	—	32	5
West South Central .....	100	81	21	12	16	3
Mountain .....	100	77	21	—	22	1
Pacific .....	100	66	18	6	31	3

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."  
<sup>2</sup> 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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 32. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012**

Characteristics	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
<b>Worker characteristic</b>					
All workers .....	1.8	0.0	0.0	1.9	0.7
Management, professional, and related .....	3.3	0.7	–	3.5	1.3
Management, business, and financial .....	4.3	1.4	0.0	4.3	1.2
Professional and related .....	3.8	0.0	1.7	3.9	1.6
Service .....	3.6	0.0	–	2.4	3.5
Protective service .....	1.8	2.9	–	–	–
Sales and office .....	1.8	0.0	–	1.6	0.6
Sales and related .....	3.0	0.0	0.0	2.9	0.9
Office and administrative support .....	2.1	0.0	0.0	2.1	0.8
Natural resources, construction, and maintenance .....	6.1	2.0	1.7	6.0	2.1
Construction, extraction, farming, fishing, and forestry .....	9.9	2.9	0.0	–	–
Installation, maintenance, and repair .....	7.2	1.2	–	7.1	2.8
Production, transportation, and material moving .....	3.4	0.0	1.3	3.3	0.6
Production .....	4.7	2.7	–	4.7	0.7
Transportation and material moving .....	3.2	0.0	–	3.0	1.2
Full time .....	1.9	0.0	0.0	1.9	0.8
Part time .....	3.7	0.0	1.2	3.6	0.8
Union .....	5.5	0.5	–	4.9	2.0
Nonunion .....	2.0	0.0	0.0	2.0	0.8
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	1.7	0.0	0.2	–	–
Lowest 10 percent .....	2.0	0.0	0.0	–	–
Second 25 percent .....	2.3	0.0	–	2.0	1.1
Third 25 percent .....	2.7	1.6	–	2.8	0.9
Highest 25 percent .....	3.0	1.4	1.5	3.2	1.2
Highest 10 percent .....	4.0	0.0	0.2	4.1	1.7
<b>Establishment characteristic</b>					
Goods-producing industries .....	4.4	1.9	0.6	4.3	1.3
Manufacturing .....	4.9	2.7	0.0	4.7	1.4
Service-providing industries .....	2.0	0.0	–	2.2	0.8
Trade, transportation, and utilities .....	2.8	0.4	–	2.5	1.4
Wholesale trade .....	7.3	2.0	–	–	–
Retail trade .....	2.7	0.2	0.0	–	–
Transportation and warehousing .....	4.7	0.0	–	–	–
Utilities .....	9.3	–	0.0	9.4	5.1
Information .....	8.9	3.4	–	8.9	0.2
Financial activities .....	2.5	2.4	–	2.6	1.7
Finance and insurance .....	2.6	2.5	–	2.6	1.1
Credit intermediation and related activities ..	4.2	2.7	–	4.0	1.5
Insurance carriers and related activities .....	5.3	0.0	–	5.5	2.1
Professional and business services .....	5.7	1.1	–	6.3	2.5
Professional and technical services .....	7.5	1.4	0.4	8.8	4.0
Education and health services .....	5.1	0.0	–	4.9	2.3
Educational services .....	10.2	0.0	0.0	10.5	7.8
Junior colleges, colleges, and universities ...	–	–	–	–	–
Healthcare and social assistance .....	5.3	0.0	–	5.0	2.4

See footnotes at end of table.

**Table 32. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
1 to 99 workers .....	2.8	0.0	0.0	3.1	1.2
1 to 49 workers .....	3.7	0.2	0.0	3.7	1.4
50 to 99 workers .....	6.1	0.0	1.2	5.4	2.4
100 workers or more .....	2.2	0.0	—	2.2	1.0
100 to 499 workers .....	3.2	0.0	—	3.1	1.1
500 workers or more .....	3.3	3.3	—	3.0	1.8
<b>Geographic area</b>					
New England .....	7.0	3.0	—	9.5	5.4
Middle Atlantic .....	8.3	0.0	—	—	—
East North Central .....	5.4	3.2	—	4.6	2.0
West North Central .....	4.9	1.0	0.0	5.3	2.1
South Atlantic .....	4.5	0.0	—	5.3	2.6
East South Central .....	4.4	1.3	—	4.5	3.2
West South Central .....	3.9	0.0	0.0	3.2	1.1
Mountain .....	3.7	0.0	—	3.5	1.0
Pacific .....	5.3	0.4	0.6	5.2	0.9

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 33. Savings and thrift plans: Selected provisions, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Rollovers allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristic</b>						
All workers .....	78	4	18	58	23	19
Management, professional, and related .....	77	–	–	60	22	18
Management, business, and financial .....	77	–	–	–	–	–
Professional and related .....	77	–	–	63	21	17
Sales and office:						
Sales and related .....	78	–	–	37	45	18
Natural resources, construction, and maintenance						
Construction, extraction, farming, fishing, and forestry .....	82	–	–	69	19	11
Installation, maintenance, and repair .....	80	–	–	65	–	–
Production, transportation, and material moving .....	83	–	–	71	–	–
Production .....	80	–	–	59	23	18
Transportation and material moving .....	78	–	–	65	16	18
Transportation and material moving .....	82	–	–	50	32	17
Full time .....	77	4	19	59	22	19
Part time .....	84	–	–	47	38	14
Union .....	83	–	–	71	18	11
Nonunion .....	77	4	19	57	24	19
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	84	–	–	49	34	17
Lowest 10 percent .....	94	–	–	51	34	15
Second 25 percent .....	77	3	19	53	29	18
Third 25 percent .....	76	5	19	–	–	–
Highest 25 percent .....	78	–	–	62	19	19
Highest 10 percent .....	76	–	–	62	19	19
Service-providing industries .....	78	4	17	58	24	17
Trade, transportation, and utilities .....	81	–	–	45	41	15
Wholesale trade .....	76	–	–	64	17	19
Retail trade .....	80	–	–	28	60	12
Transportation and warehousing .....	93	–	–	60	–	–
Information .....	84	–	16	81	–	–
Financial activities .....	–	–	–	72	9	19
Finance and insurance .....	–	–	–	75	9	16
Credit intermediation and related activities ..	82	–	18	76	–	–
Insurance carriers and related activities .....	80	–	–	80	–	–
Professional and business services .....	75	–	–	55	28	17
Professional and technical services .....	77	–	–	53	–	–

See footnotes at end of table.

**Table 33. Savings and thrift plans: Selected provisions, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Rollovers allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers .....	78	—	—	—	—	—
50 to 99 workers .....	88	—	—	60	24	16
100 workers or more .....	77	4	19	59	24	17
100 to 499 workers .....	82	3	15	59	29	12
<b>Geographic area</b>						
New England .....	76	—	—	—	—	—
Middle Atlantic .....	78	—	—	—	—	—
South Atlantic .....	80	—	—	53	31	16
East South Central .....	82	—	—	46	38	15
West South Central .....	75	—	—	58	27	14
Mountain .....	—	—	—	58	26	16
Pacific .....	84	—	—	71	14	15

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 33. Standard errors for savings and thrift plans: Selected provisions, private industry workers, National Compensation Survey, 2012**

Characteristics	Rollovers allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristic</b>						
All workers .....	1.6	0.9	1.5	2.1	1.6	1.6
Management, professional, and related .....	2.5	–	–	3.4	3.1	2.2
Management, business, and financial .....	3.4	–	–	–	–	–
Professional and related .....	3.2	–	–	3.5	3.2	2.3
Sales and office:						
Sales and related .....	3.5	–	–	4.1	4.2	3.3
Natural resources, construction, and maintenance	3.6	–	–	4.9	4.5	3.0
Construction, extraction, farming, fishing, and forestry .....	9.1	–	–	10.2	–	–
Installation, maintenance, and repair .....	3.9	–	–	5.8	–	–
Production, transportation, and material moving .....	2.7	–	–	4.0	3.8	2.5
Production .....	3.4	–	–	4.4	4.1	3.4
Transportation and material moving .....	5.2	–	–	6.3	6.9	4.7
Full time .....	1.7	0.9	1.5	2.2	1.7	1.6
Part time .....	3.4	–	–	4.5	4.1	3.3
Union .....	2.8	–	–	4.6	4.1	2.4
Nonunion .....	1.7	0.9	1.5	2.2	1.7	1.6
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	3.0	–	–	5.1	4.1	3.0
Lowest 10 percent .....	2.6	–	–	10.7	9.4	6.1
Second 25 percent .....	2.5	0.9	2.3	3.3	2.8	2.4
Third 25 percent .....	2.2	1.3	2.0	–	–	–
Highest 25 percent .....	2.3	–	–	3.4	3.0	2.2
Highest 10 percent .....	3.9	–	–	4.0	3.3	3.4
Service-providing industries .....	1.7	1.0	1.5	2.3	1.9	1.7
Trade, transportation, and utilities .....	2.9	–	–	3.7	3.5	2.6
Wholesale trade .....	6.6	–	–	5.9	5.1	5.8
Retail trade .....	3.5	–	–	3.7	4.0	2.5
Transportation and warehousing .....	6.1	–	–	8.2	–	–
Information .....	7.1	–	7.1	5.7	–	–
Financial activities .....	–	–	–	3.8	1.9	3.2
Finance and insurance .....	–	–	–	4.3	2.0	3.7
Credit intermediation and related activities ..	4.4	–	4.4	4.7	–	–
Insurance carriers and related activities .....	4.3	–	–	4.4	–	–
Professional and business services .....	5.9	–	–	6.9	6.8	4.2
Professional and technical services .....	6.5	–	–	10.9	–	–

See footnotes at end of table.

**Table 33. Standard errors for savings and thrift plans: Selected provisions, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Rollovers allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers .....	3.0	—	—	—	—	—
50 to 99 workers .....	3.4	—	—	6.2	6.0	4.8
100 workers or more .....	2.1	1.2	1.9	2.6	2.0	1.8
100 to 499 workers .....	2.5	0.9	2.2	3.5	3.1	1.6
<b>Geographic area</b>						
New England .....	4.4	—	—	—	—	—
Middle Atlantic .....	4.7	—	—	—	—	—
South Atlantic .....	4.5	—	—	7.2	5.2	5.3
East South Central .....	6.2	—	—	9.0	8.9	1.9
West South Central .....	3.8	—	—	5.7	4.7	3.3
Mountain .....	—	—	—	5.0	3.3	5.7
Pacific .....	2.8	—	—	2.1	3.3	2.5

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 34. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
<b>Worker characteristic</b>					
All workers .....	100	31	26	34	9
Management, professional, and related .....	100	32	26	31	10
Management, business, and financial .....	100	36	22	33	9
Professional and related .....	100	30	30	30	10
Service .....	100	14	33	45	9
Protective service .....	100	—	71	—	4
Sales and office .....	100	34	26	31	9
Sales and related .....	100	44	22	25	8
Office and administrative support .....	100	29	28	34	9
Natural resources, construction, and maintenance .....	100	31	35	28	6
Construction, extraction, farming, fishing, and forestry .....	100	44	—	—	3
Installation, maintenance, and repair .....	100	27	38	27	7
Production, transportation, and material moving .....	100	29	20	42	9
Production .....	100	27	12	52	9
Transportation and material moving .....	100	32	30	28	10
Full time .....	100	30	26	34	9
Part time .....	100	39	25	29	7
Union .....	100	23	42	30	5
Nonunion .....	100	32	25	34	9
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	100	32	17	43	8
Lowest 10 percent .....	100	—	—	56	4
Second 25 percent .....	100	33	26	33	7
Third 25 percent .....	100	28	26	36	10
Highest 25 percent .....	100	32	29	29	10
Highest 10 percent .....	100	36	22	32	10
<b>Establishment characteristic</b>					
Goods-producing industries .....	100	25	14	48	13
Manufacturing .....	100	25	12	46	16
Service-providing industries .....	100	33	30	30	8
Trade, transportation, and utilities .....	100	41	25	28	6
Wholesale trade .....	100	25	31	33	10
Retail trade .....	100	48	20	26	6
Transportation and warehousing .....	100	41	33	—	—
Utilities .....	100	67	—	—	3
Information .....	100	—	65	—	6
Financial activities .....	100	39	26	28	7
Finance and insurance .....	100	37	27	29	6
Credit intermediation and related activities ..	100	43	26	26	5
Insurance carriers and related activities .....	100	28	30	34	8
Professional and business services .....	100	37	31	20	12
Professional and technical services .....	100	44	—	—	11
Education and health services .....	100	18	29	42	10
Educational services .....	100	—	—	—	—
Junior colleges, colleges, and universities ...	100	—	—	—	—
Healthcare and social assistance .....	100	17	30	44	9

See footnotes at end of table.

**Table 34. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Total	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
1 to 99 workers .....	100	26	26	40	9
1 to 49 workers .....	100	25	25	40	11
50 to 99 workers .....	100	27	28	39	6
100 workers or more .....	100	34	27	30	9
100 to 499 workers .....	100	38	25	30	7
500 workers or more .....	100	30	29	30	12
<b>Geographic area</b>					
New England .....	100	24	43	23	10
Middle Atlantic .....	100	21	36	34	8
East North Central .....	100	28	26	33	12
West North Central .....	100	38	—	26	—
South Atlantic .....	100	33	24	34	9
East South Central .....	100	47	—	32	—
West South Central .....	100	35	24	37	5
Mountain .....	100	23	29	34	14
Pacific .....	100	35	18	39	8

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 34. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2012**

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
<b>Worker characteristic</b>				
All workers .....	1.6	1.7	1.9	1.1
Management, professional, and related .....	3.1	2.9	2.7	1.9
Management, business, and financial .....	4.5	3.0	4.2	2.7
Professional and related .....	3.4	3.8	3.2	1.9
Service .....	2.3	6.8	7.2	3.4
Protective service .....	—	13.5	—	2.6
Sales and office .....	2.1	2.0	2.2	1.7
Sales and related .....	4.0	3.5	3.8	3.0
Office and administrative support .....	2.3	2.6	2.9	1.8
Natural resources, construction, and maintenance .....	4.8	6.2	5.6	2.2
Construction, extraction, farming, fishing, and forestry .....	10.9	—	—	1.9
Installation, maintenance, and repair .....	4.8	6.8	6.1	2.7
Production, transportation, and material moving .....	3.1	3.3	3.6	1.6
Production .....	3.7	3.3	5.0	2.4
Transportation and material moving .....	4.6	5.3	4.4	2.6
Full time .....	1.7	1.7	1.9	1.1
Part time .....	3.7	3.3	4.0	2.8
Union .....	4.5	6.3	6.3	2.0
Nonunion .....	1.7	1.9	2.1	1.2
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	4.6	3.1	6.0	2.3
Lowest 10 percent .....	—	—	10.1	2.4
Second 25 percent .....	2.1	2.9	3.1	1.3
Third 25 percent .....	2.6	2.8	2.5	1.6
Highest 25 percent .....	2.8	2.7	2.6	1.7
Highest 10 percent .....	3.7	2.9	3.2	2.8
<b>Establishment characteristic</b>				
Goods-producing industries .....	2.9	2.4	3.6	3.0
Manufacturing .....	2.9	2.3	4.0	3.4
Service-providing industries .....	2.1	2.1	2.2	1.1
Trade, transportation, and utilities .....	3.6	3.5	3.2	1.5
Wholesale trade .....	5.5	8.4	6.6	4.1
Retail trade .....	4.3	3.4	4.2	2.0
Transportation and warehousing .....	8.3	8.0	—	—
Utilities .....	9.0	—	—	1.7
Information .....	—	8.1	—	3.3
Financial activities .....	3.4	3.3	3.5	1.2
Finance and insurance .....	3.4	3.4	3.6	1.3
Credit intermediation and related activities ..	4.6	4.3	5.2	1.4
Insurance carriers and related activities .....	5.3	7.1	5.8	2.5
Professional and business services .....	6.5	5.3	5.6	4.6
Professional and technical services .....	8.8	—	—	5.6
Education and health services .....	2.9	5.0	5.8	3.6
Educational services .....	—	—	—	—
Junior colleges, colleges, and universities ...	—	—	—	—
Healthcare and social assistance .....	3.3	5.4	6.1	3.7
1 to 99 workers .....	2.7	3.1	3.4	1.8

See footnotes at end of table.

**Table 34. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
1 to 49 workers .....	3.0	4.4	4.4	2.4
50 to 99 workers .....	5.2	6.1	6.5	2.4
100 workers or more .....	2.1	1.9	2.1	1.6
100 to 499 workers .....	3.2	3.0	3.1	1.5
500 workers or more .....	3.4	3.0	2.7	2.9
<b>Geographic area</b>				
New England .....	4.8	4.1	2.9	3.0
Middle Atlantic .....	3.4	6.7	7.1	3.2
East North Central .....	3.7	4.7	4.5	3.1
West North Central .....	7.6	—	6.5	—
South Atlantic .....	5.4	3.6	4.8	3.2
East South Central .....	8.0	—	8.4	—
West South Central .....	3.9	3.6	5.8	1.8
Mountain .....	3.5	6.2	9.4	5.4
Pacific .....	3.9	2.7	3.6	1.8

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 35. Savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	Investment choice available	Available investments						No investment choice available	Not determinable
			Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
<b>Worker characteristic</b>										
All workers .....	100	87	24	56	73	49	18	12	—	—
Management, professional, and related .....	100	88	24	63	75	50	17	10	—	—
Management, business, and financial .....	100	89	27	65	77	53	16	9	—	—
Professional and related .....	100	87	21	61	73	48	19	10	—	13
Service .....	100	82	—	42	64	28	9	17	—	—
Protective service .....	100	97	—	—	91	70	—	7	—	3
Sales and office .....	100	86	27	55	76	54	19	9	—	—
Sales and related .....	100	89	26	53	83	73	24	6	—	—
Office and administrative support .....	100	84	27	55	72	45	17	11	—	—
Natural resources, construction, and maintenance .....	100	89	44	65	71	46	26	17	—	—
Construction, extraction, farming, fishing, and forestry .....	100	85	37	68	71	37	—	14	—	—
Installation, maintenance, and repair .....	100	90	46	64	71	49	27	18	—	—
Production, transportation, and material moving .....	100	87	18	47	66	44	20	19	—	—
Production .....	100	88	—	—	—	—	—	—	—	—
Transportation and material moving .....	100	85	24	46	68	53	19	17	—	—
Full time .....	100	86	24	57	72	48	18	12	—	—
Part time .....	100	89	23	52	82	60	19	6	—	—
Union .....	100	91	57	74	82	43	23	8	—	—
Nonunion .....	100	86	21	55	72	49	18	12	—	—
Average wage within the following categories: <sup>1</sup>										
Lowest 25 percent .....	100	86	14	45	71	44	11	14	—	—
Lowest 10 percent .....	100	79	—	—	—	—	—	—	—	—
Second 25 percent .....	100	85	20	48	69	45	16	14	—	—
Third 25 percent .....	100	87	23	55	71	47	19	15	—	—
Highest 25 percent .....	100	87	30	66	76	53	21	8	—	—
Highest 10 percent .....	100	89	30	65	77	53	21	9	—	11
<b>Establishment characteristic</b>										
Goods-producing industries .....	100	84	19	51	64	38	17	17	—	—
Manufacturing .....	100	83	17	48	62	40	17	15	—	—
Service-providing industries .....	100	87	25	58	75	51	19	11	—	—
Trade, transportation, and utilities .....	100	89	29	51	77	60	22	11	—	—
Wholesale trade .....	100	80	31	60	76	52	—	4	—	—
Retail trade .....	100	92	23	46	81	72	22	11	—	—
Transportation and warehousing .....	100	94	—	—	—	—	—	—	—	—
Utilities .....	100	86	44	54	72	40	—	14	—	14
Information .....	100	99	67	94	94	65	24	5	—	1
Financial activities .....	100	87	31	65	72	44	17	13	—	13
Finance and insurance .....	100	89	31	68	76	45	17	13	—	11
Credit intermediation and related activities ..	100	91	35	68	75	45	12	15	—	9
Insurance carriers and related activities .....	100	88	25	68	77	40	29	10	—	12
Professional and business services .....	100	88	31	68	80	67	24	2	—	12
Professional and technical services .....	100	82	—	78	74	70	—	3	—	18
Education and health services:										
Healthcare and social assistance .....	100	82	—	47	68	24	9	14	—	18

See footnotes at end of table.

**Table 35. Savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Total	Investment choice available	Available investments						No investment choice available	Not determinable
			Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
1 to 99 workers .....	100	83	20	50	63	38	16	18	—	—
1 to 49 workers .....	100	81	17	52	64	41	15	17	—	—
50 to 99 workers .....	100	87	—	—	—	—	—	—	—	—
100 workers or more .....	100	89	27	60	78	55	20	8	—	—
100 to 499 workers .....	100	94	24	62	82	65	21	9	—	—
500 workers or more .....	100	83	30	58	74	42	18	8	—	—
<b>Geographic area</b>										
New England .....	100	92	34	65	78	55	33	14	—	8
Middle Atlantic .....	100	86	27	55	73	37	22	12	—	—
East North Central .....	100	82	21	54	68	45	—	14	—	—
West North Central .....	100	82	28	56	72	34	—	9	—	—
South Atlantic .....	100	85	18	53	70	49	19	13	—	—
East South Central .....	100	92	27	52	64	52	—	14	—	8
West South Central .....	100	91	21	61	78	52	19	12	—	—
Mountain .....	100	84	26	57	81	61	15	3	—	—
Pacific .....	100	90	28	60	73	57	18	12	—	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 35. Standard errors for savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2012**

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
<b>Worker characteristic</b>									
All workers .....	1.5	1.8	1.8	1.7	2.0	1.8	1.4	-	-
Management, professional, and related .....	1.9	2.8	2.7	2.4	3.3	2.8	1.7	-	-
Management, business, and financial .....	2.4	4.1	3.6	3.5	4.4	2.6	1.8	-	-
Professional and related .....	2.2	3.2	3.6	3.1	4.2	3.5	2.2	-	2.2
Service .....	4.8	-	7.0	6.0	5.6	2.5	4.8	-	-
Protective service .....	2.2	-	-	5.3	16.6	-	4.2	-	2.2
Sales and office .....	2.1	2.6	2.5	2.3	2.5	2.2	1.4	-	-
Sales and related .....	2.9	3.8	4.0	3.1	3.9	3.8	1.8	-	-
Office and administrative support .....	2.4	3.1	2.9	2.6	2.5	2.4	1.8	-	-
Natural resources, construction, and maintenance .....	3.2	5.8	5.7	4.9	5.2	5.5	4.4	-	-
Construction, extraction, farming, fishing, and forestry .....	8.8	9.6	9.7	9.7	8.9	-	7.0	-	-
Installation, maintenance, and repair .....	3.4	6.9	6.5	5.8	6.5	6.8	5.4	-	-
Production, transportation, and material moving .....	2.3	2.9	3.9	4.0	4.2	2.8	3.7	-	-
Production .....	2.9	-	-	-	-	-	-	-	-
Transportation and material moving .....	4.4	4.6	6.3	5.9	6.2	4.1	5.0	-	-
Full time .....	1.5	2.0	1.9	1.8	2.1	1.8	1.5	-	-
Part time .....	3.3	4.3	4.9	3.7	5.4	4.0	1.9	-	-
Union .....	2.3	5.4	4.4	3.7	5.1	5.1	3.0	-	-
Nonunion .....	1.6	1.9	1.9	1.9	2.2	1.9	1.5	-	-
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	3.4	3.3	4.9	4.5	5.4	2.5	3.9	-	-
Lowest 10 percent .....	11.3	-	-	-	-	-	-	-	-
Second 25 percent .....	1.9	2.2	3.0	3.0	2.9	2.0	2.4	-	-
Third 25 percent .....	1.9	2.9	3.0	2.8	3.4	2.6	2.6	-	-
Highest 25 percent .....	2.0	2.8	2.2	2.3	2.9	2.8	1.3	-	-
Highest 10 percent .....	3.0	3.2	3.1	3.1	3.5	3.5	2.0	-	3.0
<b>Establishment characteristic</b>									
Goods-producing industries .....	3.5	3.2	4.2	4.5	3.7	2.2	3.4	-	-
Manufacturing .....	3.9	3.4	4.2	4.6	4.4	2.5	3.7	-	-
Service-providing industries .....	1.6	2.0	2.3	1.9	2.1	2.4	1.5	-	-
Trade, transportation, and utilities .....	2.1	3.5	3.8	3.4	3.8	3.2	2.9	-	-
Wholesale trade .....	4.5	8.6	6.8	5.0	8.1	-	2.0	-	-
Retail trade .....	2.0	3.7	3.9	4.1	4.4	3.4	3.9	-	-
Transportation and warehousing .....	6.0	-	-	-	-	-	-	-	-
Utilities .....	5.1	8.9	9.5	7.8	10.2	-	7.6	-	5.1
Information .....	0.8	8.0	3.2	3.2	7.5	6.9	3.0	-	0.8
Financial activities .....	1.9	3.9	3.3	3.0	4.5	3.0	2.8	-	1.9
Finance and insurance .....	2.3	4.1	3.4	2.9	4.7	3.0	2.8	-	2.3
Credit intermediation and related activities .....	3.2	5.5	5.4	4.4	5.6	3.5	4.0	-	3.2
Insurance carriers and related activities .....	4.3	5.7	5.0	4.5	6.0	6.6	3.6	-	4.3
Professional and business services .....	3.9	6.2	6.0	4.8	5.6	6.5	1.7	-	3.9
Professional and technical services .....	6.4	-	6.8	7.0	7.7	-	2.8	-	6.4
Education and health services:									
Healthcare and social assistance .....	4.4	-	6.1	5.2	4.9	2.5	4.1	-	4.4

See footnotes at end of table.

**Table 35. Standard errors for savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
1 to 99 workers .....	2.7	2.9	3.5	3.7	4.0	3.1	2.9	—	—
1 to 49 workers .....	3.3	2.9	3.9	4.3	4.3	3.3	3.4	—	—
50 to 99 workers .....	3.7	—	—	—	—	—	—	—	—
100 workers or more .....	1.7	2.2	2.2	1.7	2.2	2.0	1.3	—	—
100 to 499 workers .....	1.3	2.8	2.7	2.2	3.3	2.4	2.0	—	—
500 workers or more .....	3.4	3.2	3.6	3.3	3.2	2.5	1.2	—	—
<b>Geographic area</b>									
New England .....	3.7	5.1	3.3	3.6	6.7	7.3	6.7	—	3.7
Middle Atlantic .....	3.7	4.9	4.8	3.3	8.5	6.5	3.4	—	—
East North Central .....	3.3	5.4	5.8	4.8	6.1	—	3.7	—	—
West North Central .....	3.8	8.2	5.1	5.1	5.2	—	2.1	—	—
South Atlantic .....	5.6	4.2	4.7	5.4	5.3	3.5	4.7	—	—
East South Central .....	5.4	5.9	7.4	8.8	6.6	—	6.8	—	5.4
West South Central .....	2.2	2.4	6.3	2.9	4.5	4.5	3.6	—	—
Mountain .....	5.6	6.1	6.7	6.6	5.3	3.9	2.1	—	—
Pacific .....	3.3	4.4	3.6	4.5	4.4	3.4	2.2	—	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 36. Savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	Investment choice available	Available investments						No investment choice available	Not determinable
			Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
<b>Worker characteristic</b>										
All workers .....	100	83	23	53	70	47	17	11	3	14
Management, professional, and related .....	100	86	24	61	74	49	17	9	1	13
Management, business, and financial .....	100	87	28	64	77	52	15	8	—	—
Professional and related .....	100	85	22	59	72	46	18	10	1	14
Service .....	100	80	—	42	63	28	9	16	—	—
Protective service .....	100	97	—	—	91	70	—	6	—	3
Sales and office .....	100	82	26	52	72	52	18	8	2	15
Sales and related .....	100	86	26	53	81	71	24	5	3	11
Office and administrative support .....	100	81	26	51	68	42	15	10	2	17
Natural resources, construction, and maintenance .....	100	77	36	54	58	44	15	16	—	—
Construction, extraction, farming, fishing, and forestry .....	100	77	29	60	63	37	—	14	—	—
Installation, maintenance, and repair .....	100	77	38	52	57	46	—	17	—	—
Production, transportation, and material moving .....	100	84	17	43	63	42	20	18	—	—
Production .....	100	85	13	44	63	37	21	19	—	—
Transportation and material moving .....	100	83	24	41	63	49	18	17	—	—
Full time .....	100	83	24	54	69	46	17	12	3	14
Part time .....	100	87	23	52	80	58	19	6	3	10
Union .....	100	77	44	61	68	42	9	8	—	—
Nonunion .....	100	84	22	53	70	47	18	12	2	14
Average wage within the following categories: <sup>1</sup>										
Lowest 25 percent .....	100	83	14	44	69	42	11	13	—	—
Lowest 10 percent .....	100	75	—	—	—	—	—	—	—	—
Second 25 percent .....	100	84	20	44	67	43	16	13	2	14
Third 25 percent .....	100	84	22	53	68	45	18	14	3	13
Highest 25 percent .....	100	83	29	62	73	51	18	8	—	—
Highest 10 percent .....	100	86	31	63	75	51	20	8	1	13
<b>Establishment characteristic</b>										
Goods-producing industries .....	100	81	17	44	60	36	15	16	—	—
Manufacturing .....	100	80	16	43	61	39	17	15	—	—
Service-providing industries .....	100	84	25	56	72	49	17	10	3	13
Trade, transportation, and utilities .....	100	86	28	50	75	58	22	11	2	13
Wholesale trade .....	100	—	—	—	—	—	—	—	—	—
Retail trade .....	100	88	23	46	78	69	21	10	—	—
Transportation and warehousing .....	100	94	—	—	—	—	—	—	—	—
Utilities .....	100	—	—	—	—	—	—	—	—	—
Information .....	100	83	57	77	77	65	—	5	—	—
Financial activities .....	100	83	30	64	71	43	17	11	—	—
Finance and insurance .....	100	85	31	67	74	44	17	10	—	—
Credit intermediation and related activities ..	100	89	35	67	75	44	12	14	—	—
Insurance carriers and related activities .....	100	85	24	67	76	40	29	8	—	—
Professional and business services .....	100	88	33	65	79	62	24	2	—	—
Professional and technical services .....	100	81	—	78	78	66	—	3	—	—
Education and health services .....	100	—	—	—	—	—	—	—	—	—
Educational services .....	100	—	—	—	—	—	—	—	—	—
Junior colleges, colleges, and universities ...	100	—	—	—	—	—	—	—	—	—
Healthcare and social assistance .....	100	—	—	—	—	—	—	—	—	—

See footnotes at end of table.

**Table 36. Savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Total	Investment choice available	Available investments						No investment choice available	Not determinable
			Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
1 to 99 workers .....	100	79	20	47	59	35	15	18	—	—
1 to 49 workers .....	100	77	18	49	60	39	14	16	—	—
50 to 99 workers .....	100	83	—	—	—	—	—	—	—	—
100 workers or more .....	100	86	25	58	76	53	18	8	2	12
100 to 499 workers .....	100	90	23	58	79	62	19	8	—	—
500 workers or more .....	100	81	28	57	72	42	17	7	2	17
<b>Geographic area</b>										
New England .....	100	82	—	55	67	52	25	13	—	—
Middle Atlantic .....	100	83	25	53	71	36	—	12	—	—
East North Central .....	100	81	23	53	67	45	—	14	—	—
West North Central .....	100	78	—	52	68	34	—	9	—	—
South Atlantic .....	100	83	17	50	69	47	17	13	—	—
East South Central .....	100	90	27	52	65	49	—	13	—	—
West South Central .....	100	89	21	59	75	49	19	12	—	—
Mountain .....	100	83	25	54	78	59	14	3	—	—
Pacific .....	100	84	28	55	69	53	17	10	3	13

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 36. Standard errors for savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2012**

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
<b>Worker characteristic</b>									
All workers .....	1.4	1.9	1.8	1.8	2.0	1.8	1.4	0.6	1.4
Management, professional, and related .....	1.9	3.0	2.8	2.3	3.4	2.8	1.7	0.3	1.9
Management, business, and financial .....	2.4	4.0	3.6	3.3	4.7	2.6	1.7	—	—
Professional and related .....	2.3	3.5	3.8	3.1	4.3	3.5	2.2	0.3	2.3
Service .....	4.9	—	7.0	5.9	5.5	2.5	5.0	—	—
Protective service .....	2.4	—	—	5.3	16.6	—	4.1	—	2.4
Sales and office .....	2.0	2.6	2.5	2.3	2.4	2.2	1.4	0.4	2.0
Sales and related .....	2.9	3.8	4.0	3.0	3.9	3.8	1.7	0.6	3.0
Office and administrative support .....	2.5	3.0	2.8	2.6	2.4	2.4	1.7	0.5	2.3
Natural resources, construction, and maintenance .....	5.4	4.9	5.5	5.4	5.2	3.8	4.3	—	—
Construction, extraction, farming, fishing, and forestry .....	10.7	8.0	10.1	10.3	8.9	—	7.0	—	—
Installation, maintenance, and repair .....	6.7	6.4	7.0	6.7	6.6	—	5.3	—	—
Production, transportation, and material moving .....	2.5	2.8	3.5	4.0	4.4	2.8	3.6	—	—
Production .....	3.1	3.0	5.0	5.2	5.2	3.2	4.9	—	—
Transportation and material moving .....	4.5	4.5	5.5	6.4	6.8	4.2	5.0	—	—
Full time .....	1.5	2.0	1.8	1.9	2.0	1.8	1.5	0.7	1.5
Part time .....	3.1	4.3	4.9	3.5	5.0	4.0	1.9	0.7	3.2
Union .....	5.4	5.1	5.4	5.7	5.0	2.5	3.0	—	—
Nonunion .....	1.6	1.9	1.9	1.8	2.2	1.9	1.5	0.4	1.5
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	3.4	3.3	4.9	4.5	5.2	2.5	3.9	—	—
Lowest 10 percent .....	11.3	—	—	—	—	—	—	—	—
Second 25 percent .....	1.9	2.2	3.1	2.9	2.8	1.9	2.4	0.7	1.9
Third 25 percent .....	2.0	2.9	2.9	2.7	3.4	2.5	2.6	0.6	1.8
Highest 25 percent .....	1.9	2.8	2.5	2.5	3.0	2.9	1.3	—	—
Highest 10 percent .....	2.9	3.0	3.1	3.0	3.6	3.4	2.0	0.4	3.0
<b>Establishment characteristic</b>									
Goods-producing industries .....	3.4	2.9	3.9	4.0	3.6	2.0	3.4	—	—
Manufacturing .....	4.0	3.2	4.0	4.5	4.4	2.5	3.7	—	—
Service-providing industries .....	1.5	2.1	2.3	1.9	2.1	2.2	1.5	0.7	1.4
Trade, transportation, and utilities .....	2.3	3.5	3.8	3.4	3.7	3.1	2.9	0.5	2.3
Wholesale trade .....	—	—	—	—	—	—	—	—	—
Retail trade .....	2.2	3.7	3.9	3.9	4.3	3.4	3.9	—	—
Transportation and warehousing .....	6.0	—	—	—	—	—	—	—	—
Utilities .....	—	—	—	—	—	—	—	—	—
Information .....	6.8	7.8	6.7	6.7	7.5	—	3.0	—	—
Financial activities .....	2.3	3.9	3.3	3.0	4.4	3.0	2.7	—	—
Finance and insurance .....	2.5	4.2	3.4	2.9	4.6	3.0	2.6	—	—
Credit intermediation and related activities .....	3.3	5.5	5.4	4.5	5.6	3.5	3.9	—	—
Insurance carriers and related activities .....	4.5	5.8	5.1	4.7	6.0	6.6	3.3	—	—
Professional and business services .....	4.0	6.4	6.1	5.0	6.2	6.5	1.7	—	—
Professional and technical services .....	6.4	—	6.8	6.8	8.1	—	2.8	—	—
Education and health services .....	—	—	—	—	—	—	—	—	—
Educational services .....	—	—	—	—	—	—	—	—	—
Junior colleges, colleges, and universities .....	—	—	—	—	—	—	—	—	—
Healthcare and social assistance .....	—	—	—	—	—	—	—	—	—

See footnotes at end of table.

**Table 36. Standard errors for savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
1 to 99 workers .....	2.5	2.9	3.4	3.6	3.7	2.9	2.9	—	—
1 to 49 workers .....	3.4	2.8	3.8	4.0	4.1	2.8	3.4	—	—
50 to 99 workers .....	4.5	—	—	—	—	—	—	—	—
100 workers or more .....	1.7	2.3	2.2	1.8	2.2	2.0	1.3	0.5	1.7
100 to 499 workers .....	1.6	2.8	2.8	2.2	3.6	2.4	2.0	—	—
500 workers or more .....	3.5	3.2	3.6	3.5	3.2	2.5	1.2	0.5	3.4
<b>Geographic area</b>									
New England .....	2.1	—	6.0	8.2	6.1	6.7	7.2	—	—
Middle Atlantic .....	3.3	5.2	4.5	3.8	8.5	—	3.5	—	—
East North Central .....	3.2	6.0	5.6	4.8	6.1	—	3.7	—	—
West North Central .....	5.7	—	6.9	6.5	5.2	—	2.1	—	—
South Atlantic .....	5.2	3.4	4.6	5.6	5.0	3.1	4.6	—	—
East South Central .....	5.3	5.9	7.3	7.5	6.9	—	6.8	—	—
West South Central .....	2.6	2.4	4.8	2.9	3.4	4.4	3.6	—	—
Mountain .....	5.4	6.1	7.4	7.0	5.5	4.0	2.1	—	—
Pacific .....	3.2	4.1	3.8	4.2	4.5	3.2	1.9	0.5	3.1

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 37. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Method of distribution <sup>1</sup>				
	Lump sum	Annuity	Installments	Other <sup>2</sup>	Not determinable
<b>Worker characteristic</b>					
All workers .....	91	17	39	10	9
Management, professional, and related .....	91	20	43	6	8
Management, business, and financial .....	91	17	41	7	8
Professional and related .....	91	22	45	5	8
Sales and office .....	92	14	31	17	8
Sales and related .....	92	9	20	28	8
Office and administrative support .....	91	17	36	11	9
Natural resources, construction, and maintenance .....	94	26	56	—	6
Construction, extraction, farming, fishing, and forestry .....	98	—	52	—	2
Installation, maintenance, and repair .....	92	28	58	—	7
Production, transportation, and material moving .....	95	13	40	—	5
Production .....	94	15	49	—	6
Transportation and material moving .....	96	10	26	—	4
Full time .....	91	17	40	9	9
Part time .....	90	18	29	22	10
Union .....	93	26	58	—	7
Nonunion .....	91	16	37	10	9
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	88	9	33	20	12
Lowest 10 percent .....	95	—	56	—	5
Second 25 percent .....	90	16	34	11	9
Third 25 percent .....	92	15	39	11	8
Highest 25 percent .....	92	21	44	5	8
Highest 10 percent .....	92	19	41	5	7
<b>Establishment characteristic</b>					
Goods-producing industries .....	95	18	41	5	5
Manufacturing .....	94	19	45	5	6
Service-providing industries .....	90	17	39	11	10
Trade, transportation, and utilities .....	94	10	30	21	6
Wholesale trade .....	92	—	39	—	8
Retail trade .....	96	14	24	—	4
Transportation and warehousing .....	100	—	30	—	—
Information .....	92	38	66	—	8
Financial activities .....	88	20	37	8	12
Finance and insurance .....	88	21	39	8	11
Credit intermediation and related activities ..	94	28	44	—	5
Insurance carriers and related activities .....	83	16	36	—	17
Professional and business services .....	92	—	42	—	8
Professional and technical services .....	98	—	48	—	2
Education and health services .....	81	22	37	—	18
Educational services .....	87	48	41	—	8
Junior colleges, colleges, and universities ...	81	48	36	—	12
Healthcare and social assistance .....	80	20	36	—	19

See footnotes at end of table.

**Table 37. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Method of distribution <sup>1</sup>				
	Lump sum	Annuity	Installments	Other <sup>2</sup>	Not determinable
1 to 99 workers .....	91	20	46	7	9
1 to 49 workers .....	90	20	43	—	10
50 to 99 workers .....	92	21	54	—	8
100 workers or more .....	91	15	35	11	8
100 to 499 workers .....	94	12	37	14	6
500 workers or more .....	89	19	33	7	11
<b>Geographic area</b>					
New England .....	97	29	52	—	3
Middle Atlantic .....	85	20	43	5	14
West North Central .....	86	14	34	—	14
South Atlantic .....	97	17	39	14	2
East South Central .....	98	28	46	17	2
West South Central .....	94	12	31	—	6
Mountain .....	93	—	37	—	7
Pacific .....	97	21	35	8	3

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the

National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).



**Table 37. Standard errors for savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2012**

Characteristics	Method of distribution				
	Lump sum	Annuity	Installments	Other <sup>1</sup>	Not determinable
<b>Worker characteristic</b>					
All workers .....	1.2	1.4	2.3	1.1	1.2
Management, professional, and related .....	1.4	2.3	3.4	1.5	1.4
Management, business, and financial .....	1.7	2.6	5.1	2.0	1.6
Professional and related .....	1.9	3.5	3.6	1.5	1.8
Sales and office .....	1.5	1.2	2.5	1.9	1.5
Sales and related .....	2.1	2.2	3.1	4.0	2.1
Office and administrative support .....	1.5	1.6	2.9	1.7	1.5
Natural resources, construction, and maintenance .....	2.6	5.8	4.9	–	2.7
Construction, extraction, farming, fishing, and forestry .....	1.4	–	10.0	–	1.4
Installation, maintenance, and repair .....	3.4	7.1	5.8	–	3.4
Production, transportation, and material moving .....	1.4	2.3	3.7	–	1.4
Production .....	2.0	3.4	5.2	–	2.0
Transportation and material moving .....	1.6	2.6	4.4	–	1.6
Full time .....	1.1	1.4	2.4	1.1	1.1
Part time .....	3.4	2.9	3.1	3.1	3.4
Union .....	1.6	5.7	6.1	–	1.5
Nonunion .....	1.3	1.3	2.3	1.2	1.2
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	5.3	2.4	5.6	3.0	5.3
Lowest 10 percent .....	3.0	–	9.7	–	3.0
Second 25 percent .....	2.1	1.8	2.7	1.6	2.1
Third 25 percent .....	1.1	1.8	3.1	2.5	1.1
Highest 25 percent .....	1.1	2.6	3.5	0.9	1.1
Highest 10 percent .....	1.5	3.0	4.3	1.0	1.5
<b>Establishment characteristic</b>					
Goods-producing industries .....	1.5	3.0	4.5	1.4	1.5
Manufacturing .....	1.8	3.3	4.7	1.5	1.8
Service-providing industries .....	1.4	1.5	2.4	1.3	1.4
Trade, transportation, and utilities .....	1.8	2.1	3.6	3.3	1.8
Wholesale trade .....	5.2	–	7.5	–	5.2
Retail trade .....	1.6	3.8	4.5	–	1.6
Transportation and warehousing .....	( <sup>3</sup> )	–	7.6	–	–
Information .....	4.9	6.8	8.4	–	4.9
Financial activities .....	1.7	2.8	3.2	2.0	1.7
Finance and insurance .....	2.1	2.9	3.1	2.1	2.0
Credit intermediation and related activities ..	2.8	4.5	4.8	–	2.7
Insurance carriers and related activities .....	4.4	3.7	6.3	–	4.4
Professional and business services .....	3.2	–	7.3	–	3.2
Professional and technical services .....	1.0	–	10.7	–	1.0
Education and health services .....	5.7	3.6	6.0	–	5.7
Educational services .....	5.0	9.6	9.2	–	5.0
Junior colleges, colleges, and universities ...	6.9	7.8	5.9	–	7.0
Healthcare and social assistance .....	6.2	3.7	6.3	–	6.2

See footnotes at end of table.

**Table 37. Standard errors for savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Method of distribution				
	Lump sum	Annuity	Installments	Other <sup>1</sup>	Not determinable
1 to 99 workers .....	2.5	2.9	3.8	1.9	2.5
1 to 49 workers .....	3.0	3.9	4.7	—	3.0
50 to 99 workers .....	4.5	5.0	7.2	—	4.4
100 workers or more .....	1.4	1.4	2.7	1.5	1.3
100 to 499 workers .....	1.7	1.9	3.9	1.9	1.7
500 workers or more .....	1.8	2.3	3.1	2.0	1.7
<b>Geographic area</b>					
New England .....	1.4	7.4	14.7	—	1.4
Middle Atlantic .....	4.0	3.0	7.9	0.9	4.0
West North Central .....	3.5	4.1	8.4	—	3.5
South Atlantic .....	1.1	4.3	5.4	4.2	1.0
East South Central .....	1.2	5.9	9.0	3.3	1.2
West South Central .....	1.7	2.5	4.7	—	1.7
Mountain .....	5.6	—	8.1	—	5.6
Pacific .....	1.3	3.7	4.8	1.9	1.3

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for

Employee Compensation - March 2012."

<sup>3</sup> 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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 38. Deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012**

(All workers participating in deferred profit-sharing plans = 100 percent)

Characteristics	Total	Employer contribution		
		Based on predetermined formula	Not based on predetermined formula	Not determinable
<b>Worker characteristic</b>				
All workers .....	100	15	82	3
Management, professional, and related .....	100	19	77	4
Management, business, and financial .....	100	22	73	5
Professional and related .....	100	—	81	—
Service .....	100	—	88	—
Sales and office .....	100	12	85	3
Sales and related .....	100	—	87	—
Office and administrative support .....	100	12	84	4
Natural resources, construction, and maintenance .....	100	—	87	—
Installation, maintenance, and repair .....	100	—	85	—
Production, transportation, and material moving .....	100	16	81	3
Production .....	100	—	86	—
Transportation and material moving .....	100	—	74	—
Full time .....	100	15	82	3
Part time .....	100	—	85	—
Nonunion .....	100	12	85	2
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	100	—	90	—
Second 25 percent .....	100	—	90	—
Third 25 percent .....	100	15	81	4
Highest 25 percent .....	100	20	76	3
Highest 10 percent .....	100	21	76	3
<b>Establishment characteristic</b>				
Goods-producing industries .....	100	13	86	1
Manufacturing .....	100	—	86	—
Service-providing industries .....	100	15	81	3
Trade, transportation, and utilities .....	100	22	76	3
Financial activities .....	100	—	—	—
Finance and insurance .....	100	—	81	—
Education and health services .....	100	—	87	—

See footnotes at end of table.

**Table 38. Deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012—Continued**

(All workers participating in deferred profit-sharing plans = 100 percent)

Characteristics	Allocation formula						Not determinable
	Equally distributed	Proportional to earnings	Proportional to employee contributions	Based on earnings and service	Based on earnings and unit performance	Other	
<b>Worker characteristic</b>							
All workers .....	-	74	7	9	-	-	6
Management, professional, and related .....	-	69	-	-	-	-	4
Management, business, and financial .....	-	64	-	-	-	-	3
Professional and related .....	-	74	-	-	-	-	4
Service .....	-	84	-	-	-	-	11
Sales and office .....	-	79	-	10	-	-	6
Sales and related .....	-	67	-	-	-	-	11
Office and administrative support .....	-	84	-	7	-	-	3
Natural resources, construction, and maintenance .....	-	53	-	-	-	-	12
Installation, maintenance, and repair .....	-	63	-	-	-	-	5
Production, transportation, and material moving .....	-	77	-	-	-	-	8
Production .....	-	80	-	-	-	-	4
Transportation and material moving .....	-	73	-	-	-	-	13
Full time .....	-	76	7	8	-	-	6
Part time .....	-	53	-	-	-	-	15
Nonunion .....	-	75	7	9	-	-	5
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	-	73	-	-	-	-	15
Second 25 percent .....	-	78	-	9	-	-	7
Third 25 percent .....	-	73	-	-	-	-	7
Highest 25 percent .....	-	73	13	-	-	-	3
Highest 10 percent .....	-	68	-	-	-	-	3
<b>Establishment characteristic</b>							
Goods-producing industries .....	-	73	-	-	-	-	5
Manufacturing .....	-	75	-	-	-	-	7
Service-providing industries .....	-	75	8	7	-	-	6
Trade, transportation, and utilities .....	-	69	-	-	-	-	10
Financial activities .....	-	90	-	-	-	-	2
Finance and insurance .....	-	92	-	-	-	-	1
Education and health services .....	-	82	-	-	-	-	3

See footnotes at end of table.

**Table 38. Deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012—Continued**

(All workers participating in deferred profit-sharing plans = 100 percent)

Characteristics	Total	Employer contribution		
		Based on predetermined formula	Not based on predetermined formula	Not determinable
1 to 99 workers .....	100	12	87	1
1 to 49 workers .....	100	—	86	—
50 to 99 workers .....	100	—	89	—
100 workers or more .....	100	17	78	5
100 to 499 workers .....	100	—	87	—
500 workers or more .....	100	30	66	4
<b>Geographic area</b>				
Middle Atlantic .....	100	—	81	—
East North Central .....	100	9	89	2
West North Central .....	100	—	70	—
South Atlantic .....	100	—	83	—
West South Central .....	100	—	83	—
Mountain .....	100	—	80	—
Pacific .....	100	—	—	—

See footnotes at end of table.

**Table 38. Deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012—Continued**

(All workers participating in deferred profit-sharing plans = 100 percent)

Characteristics	Allocation formula						
	Equally distributed	Proportional to earnings	Proportional to employee contributions	Based on earnings and service	Based on earnings and unit performance	Other	Not determinable
1 to 99 workers .....	—	75	—	—	—	—	5
1 to 49 workers .....	—	72	—	—	—	—	7
50 to 99 workers .....	—	84	—	—	—	—	( <sup>2</sup> )
100 workers or more .....	—	73	—	11	—	—	7
100 to 499 workers .....	—	73	—	—	—	—	4
500 workers or more .....	—	74	—	—	—	—	11
<b>Geographic area</b>							
Middle Atlantic .....	—	73	—	—	—	—	4
East North Central .....	—	80	—	—	—	—	11
West North Central .....	—	—	—	—	—	—	—
South Atlantic .....	—	76	—	—	—	—	3
West South Central .....	—	69	—	—	—	—	2
Mountain .....	—	88	—	—	—	—	3
Pacific .....	—	70	—	—	—	—	3

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."  
<sup>2</sup> 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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 38. Standard errors for deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012**

Characteristics	Employer contribution		
	Based on predetermined formula	Not based on predetermined formula	Not determinable
<b>Worker characteristic</b>			
All workers .....	2.3	2.4	1.2
Management, professional, and related .....	4.5	5.1	2.4
Management, business, and financial .....	4.7	5.9	4.0
Professional and related .....	–	6.4	–
Service .....	–	6.2	–
Sales and office .....	2.8	3.0	1.2
Sales and related .....	–	3.8	–
Office and administrative support .....	3.2	3.5	1.6
Natural resources, construction, and maintenance .....	–	6.5	–
Installation, maintenance, and repair .....	–	8.1	–
Production, transportation, and material moving .....	4.8	4.6	1.5
Production .....	–	4.6	–
Transportation and material moving .....	–	7.9	–
Full time .....	2.4	2.5	1.3
Part time .....	–	5.1	–
Nonunion .....	2.2	2.4	1.2
Average wage within the following categories: <sup>1</sup>			
Lowest 25 percent .....	–	3.8	–
Second 25 percent .....	–	3.2	–
Third 25 percent .....	3.7	3.7	1.8
Highest 25 percent .....	3.7	4.1	2.1
Highest 10 percent .....	6.0	6.4	2.1
<b>Establishment characteristic</b>			
Goods-producing industries .....	3.7	3.9	0.7
Manufacturing .....	–	4.5	–
Service-providing industries .....	2.7	2.9	1.5
Trade, transportation, and utilities .....	5.5	5.5	1.8
Financial activities .....	–	–	–
Finance and insurance .....	–	7.6	–
Education and health services .....	–	6.7	–

See footnotes at end of table.

**Table 38. Standard errors for deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Allocation formula						
	Equally distributed	Proportional to earnings	Proportional to employee contributions	Based on earnings and service	Based on earnings and unit performance	Other	Not determinable
<b>Worker characteristic</b>							
All workers .....	—	3.4	1.8	1.7	—	—	2.0
Management, professional, and related .....	—	5.2	—	—	—	—	1.3
Management, business, and financial .....	—	5.6	—	—	—	—	1.6
Professional and related .....	—	6.9	—	—	—	—	1.6
Service .....	—	9.7	—	—	—	—	9.0
Sales and office .....	—	4.2	—	2.8	—	—	2.1
Sales and related .....	—	9.6	—	—	—	—	5.7
Office and administrative support .....	—	3.0	—	2.1	—	—	1.5
Natural resources, construction, and maintenance .....	—	12.5	—	—	—	—	7.8
Installation, maintenance, and repair .....	—	12.7	—	—	—	—	3.0
Production, transportation, and material moving .....	—	6.7	—	—	—	—	3.0
Production .....	—	6.9	—	—	—	—	2.6
Transportation and material moving .....	—	8.9	—	—	—	—	5.3
Full time .....	—	3.2	1.9	1.5	—	—	1.8
Part time .....	—	11.9	—	—	—	—	6.6
Nonunion .....	—	3.4	1.9	1.8	—	—	1.5
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	—	8.7	—	—	—	—	7.0
Second 25 percent .....	—	4.7	—	2.5	—	—	2.9
Third 25 percent .....	—	5.8	—	—	—	—	3.1
Highest 25 percent .....	—	4.3	3.4	—	—	—	0.9
Highest 10 percent .....	—	6.8	—	—	—	—	1.5
<b>Establishment characteristic</b>							
Goods-producing industries .....	—	7.0	—	—	—	—	2.8
Manufacturing .....	—	7.1	—	—	—	—	3.4
Service-providing industries .....	—	3.9	2.3	1.6	—	—	2.3
Trade, transportation, and utilities .....	—	7.1	—	—	—	—	4.4
Financial activities .....	—	3.7	—	—	—	—	1.4
Finance and insurance .....	—	3.2	—	—	—	—	1.1
Education and health services .....	—	7.9	—	—	—	—	2.3

See footnotes at end of table.



**Table 38. Standard errors for deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Employer contribution		
	Based on predetermined formula	Not based on predetermined formula	Not determinable
1 to 99 workers .....	3.6	3.6	0.4
1 to 49 workers .....	—	4.7	—
50 to 99 workers .....	—	5.2	—
100 workers or more .....	3.3	3.8	2.4
100 to 499 workers .....	—	4.2	—
500 workers or more .....	6.7	6.8	2.4
<b>Geographic area</b>			
Middle Atlantic .....	—	8.5	—
East North Central .....	1.6	2.1	1.7
West North Central .....	—	12.2	—
South Atlantic .....	—	7.3	—
West South Central .....	—	6.9	—
Mountain .....	—	9.3	—
Pacific .....	—	—	—

See footnotes at end of table.

**Table 38. Standard errors for deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Allocation formula						
	Equally distributed	Proportional to earnings	Proportional to employee contributions	Based on earnings and service	Based on earnings and unit performance	Other	Not determinable
1 to 99 workers .....	—	5.6	—	—	—	—	2.5
1 to 49 workers .....	—	7.1	—	—	—	—	3.3
50 to 99 workers .....	—	5.7	—	—	—	—	0.1
100 workers or more .....	—	4.5	—	2.6	—	—	2.9
100 to 499 workers .....	—	6.2	—	—	—	—	1.6
500 workers or more .....	—	7.6	—	—	—	—	6.6
<b>Geographic area</b>							
Middle Atlantic .....	—	9.3	—	—	—	—	3.0
East North Central .....	—	6.3	—	—	—	—	6.2
West North Central .....	—	—	—	—	—	—	—
South Atlantic .....	—	8.7	—	—	—	—	2.2
West South Central .....	—	7.5	—	—	—	—	1.6
Mountain .....	—	5.6	—	—	—	—	2.1
Pacific .....	—	7.2	—	—	—	—	2.4

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 39. Money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>									
All workers .....	100	62	2.00	3.00	3.00	5.00	9.00	38	—
Management, professional, and related .....	100	60	2.00	3.00	5.00	7.00	10.00	40	—
Management, business, and financial .....	100	61	—	3.00	3.50	6.00	10.00	39	—
Professional and related .....	100	60	2.00	3.00	5.00	8.00	10.00	40	—
Service .....	100	60	2.00	—	3.00	—	—	40	—
Sales and office .....	100	65	2.00	3.00	3.00	5.00	8.00	35	—
Office and administrative support .....	100	65	2.00	3.00	3.00	5.00	7.50	35	—
Natural resources, construction, and maintenance .....	100	—	—	—	—	—	—	60	—
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	—	—	—	80	—
Installation, maintenance, and repair .....	100	86	1.00	—	3.00	3.00	—	—	—
Production, transportation, and material moving .....	100	77	—	—	3.00	4.00	5.00	23	—
Production .....	100	83	—	—	3.00	4.00	5.00	—	—
Transportation and material moving .....	100	70	—	2.00	3.00	3.50	5.00	—	—
Full time .....	100	63	2.00	3.00	3.00	5.00	9.00	37	—
Part time .....	100	51	2.00	3.00	3.00	3.25	4.50	49	—
Union .....	100	28	1.00	—	—	—	8.00	72	—
Nonunion .....	100	69	2.00	3.00	3.00	5.00	9.00	31	—
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	100	91	—	—	3.25	4.50	5.00	—	—
Second 25 percent .....	100	72	2.00	3.00	3.00	3.50	6.00	28	—
Third 25 percent .....	100	59	2.00	—	3.00	4.00	8.00	41	—
Highest 25 percent .....	100	56	2.00	3.00	5.00	7.00	10.00	44	—
Highest 10 percent .....	100	64	3.00	—	5.00	9.40	10.00	36	—
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	64	—	—	3.00	—	5.00	36	—
Manufacturing .....	100	83	1.00	—	3.00	3.00	5.00	—	—
Service-providing industries .....	100	61	2.00	3.00	3.50	6.00	10.00	39	—
Education and health services .....	100	53	2.00	—	3.00	7.00	8.00	47	—
Educational services .....	100	58	—	5.00	7.00	8.00	10.00	42	—
Junior colleges, colleges, and universities .....	100	54	—	5.00	7.00	9.50	10.00	46	—
Healthcare and social assistance .....	100	51	—	2.00	3.00	3.00	5.00	49	—
1 to 99 workers .....	100	65	3.00	3.00	3.00	—	5.00	35	—
1 to 49 workers .....	100	68	—	3.00	3.00	—	6.00	32	—
100 workers or more .....	100	60	—	—	3.50	6.00	10.00	40	—
100 to 499 workers .....	100	73	—	3.00	4.00	5.00	—	—	—
500 workers or more .....	100	55	—	2.00	—	8.00	10.00	45	—
<b>Geographic area</b>									
New England .....	100	43	3.00	—	—	7.00	8.00	57	—
Middle Atlantic .....	100	46	—	3.00	4.50	—	10.00	54	—
East North Central .....	100	64	—	3.00	3.00	3.00	5.00	36	—
West North Central .....	100	71	—	2.00	3.00	4.00	—	—	—
South Atlantic .....	100	78	—	—	3.00	—	10.00	22	—
West South Central .....	100	83	—	—	5.00	—	10.00	—	—
Pacific .....	100	50	3.00	—	5.00	5.00	—	50	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/eps/glossary20122013.htm](http://www.bls.gov/ncs/eps/glossary20122013.htm).

**Table 39. Standard errors for money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2012**

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>								
All workers .....	3.8	0.00	0.00	0.14	0.00	1.53	3.8	-
Management, professional, and related .....	4.8	0.00	0.00	0.61	1.31	0.17	4.8	-
Management, business, and financial .....	6.1	-	0.00	1.02	1.40	0.89	6.1	-
Professional and related .....	5.5	0.36	0.20	0.29	1.49	0.10	5.5	-
Service .....	10.6	0.00	-	0.00	-	-	10.6	-
Sales and office .....	5.7	0.00	0.00	0.10	1.37	1.48	5.7	-
Office and administrative support .....	5.9	0.12	0.00	0.20	1.43	1.18	5.9	-
Natural resources, construction, and maintenance .....	-	-	-	-	-	-	11.9	-
Construction, extraction, farming, fishing, and forestry .....	-	-	-	-	-	-	11.2	-
Installation, maintenance, and repair .....	6.0	0.28	-	0.22	0.00	-	-	-
Production, transportation, and material moving .....	6.7	-	-	0.00	1.05	0.33	6.7	-
Production .....	8.4	-	-	0.00	1.10	0.46	-	-
Transportation and material moving .....	9.5	-	0.20	0.28	0.60	1.14	-	-
Full time .....	3.8	0.21	0.00	0.20	0.20	1.55	3.8	-
Part time .....	9.9	0.00	0.71	0.00	0.56	1.31	9.9	-
Union .....	8.3	0.00	-	-	-	2.36	8.3	-
Nonunion .....	3.6	0.00	0.00	0.17	0.00	1.51	3.6	-
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	5.2	-	-	0.57	0.88	0.98	-	-
Second 25 percent .....	5.7	0.21	0.68	0.00	1.02	1.02	5.7	-
Third 25 percent .....	6.6	0.00	-	0.00	0.92	1.36	6.6	-
Highest 25 percent .....	5.0	0.00	0.00	0.31	1.47	0.00	5.0	-
Highest 10 percent .....	7.1	0.40	-	0.00	1.94	0.00	7.1	-
<b>Establishment characteristic</b>								
Goods-producing industries .....	8.1	-	-	0.00	-	0.28	8.1	-
Manufacturing .....	7.2	0.00	-	0.00	0.71	1.02	-	-
Service-providing industries .....	3.9	0.00	0.00	0.82	1.07	0.87	3.9	-
Education and health services .....	6.0	0.37	-	0.56	1.00	0.86	6.0	-
Educational services .....	4.6	-	0.28	0.14	0.96	0.14	4.6	-
Junior colleges, colleges, and universities ...	5.0	-	0.46	0.34	1.61	0.00	5.0	-
Healthcare and social assistance .....	9.1	-	0.25	0.10	0.11	0.58	9.1	-
1 to 99 workers .....	8.6	0.28	0.00	0.00	-	0.92	8.6	-
1 to 49 workers .....	8.9	-	0.00	0.00	-	1.37	8.9	-
100 workers or more .....	3.9	-	-	0.80	1.50	0.51	3.9	-
100 to 499 workers .....	8.7	-	0.00	1.09	0.20	-	-	-
500 workers or more .....	5.0	-	0.00	-	1.46	0.10	5.0	-
<b>Geographic area</b>								
New England .....	12.1	0.00	-	-	0.59	1.06	12.1	-
Middle Atlantic .....	7.5	-	0.21	0.64	-	2.70	7.5	-
East North Central .....	6.3	-	0.49	0.00	0.00	1.32	6.3	-
West North Central .....	9.5	-	0.45	0.10	1.10	-	-	-
South Atlantic .....	4.6	-	-	0.00	-	2.63	4.6	-
West South Central .....	12.3	-	-	1.28	-	0.56	-	-
Pacific .....	9.1	0.00	-	0.00	0.00	-	9.1	-

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/eps/glossary20122013.htm).

# Technical Note

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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 2012 data on detailed employer-provided health and retirement benefit plan provisions for private industry workers in the United States. Excluded from the 2012 survey are Federal government workers, state and local government workers, the military, agricultural workers, private household workers, aircraft manufacturing workers, and the self-employed. Previous publications containing information on employee benefits for private industry and state and local government workers are available on the BLS website <http://www.bls.gov/ncs/ebs>.

## Calculation details

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Average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within the six earnings categories: 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. The categories are based on March 2012 wages and salaries from the *Employer Costs for Employee Compensation* data release.

The percentiles were computed using earnings and scheduled hours of work reported for individual workers in sampled establishment jobs. Establishments in the survey are asked to report only individual worker earnings for each sampled job. For the calculation of the hourly percentile values, the individual worker hourly earnings are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristic	Hourly wage percentiles				
	10	25	50 (median)	75	90
Private industry workers	\$8.40	\$11.00	\$16.45	\$25.77	\$39.94

The lowest 10 percent and 25 percent wage categories include those occupations with an average hourly wage less than the 10th percentile and 25th percentile value, respectively. The second 25 percent category includes those occupations that earn at or above the 25th percentile value but less than the 50th percentile value. The third 25 percent category includes those occupations that earn at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25 and 10 percent wage categories include those occupations with an average wage value greater than or equal to the 75th and 90th percentile value, respectively.

(Note: Individual workers can fall into an earnings category different from the average for the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.)

## Not determinable estimates

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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 no 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 table 1, workers are classified as participating in four types of fee-for-service plans. Workers that were known to participate 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 participate 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 included in 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**

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

Most of the estimates in this bulletin are expressed in terms of the percentage of workers participating in a particular benefit plan or the percentage covered by a specific provision. Some estimates, however, provide values other than percentages of workers, such as 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 nonshaded estimates indicate percentages of workers. Shaded estimates measure values other than the percent of workers.

## **Survey sample**

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The 2012 survey included a sample of approximately 3,200 establishments.

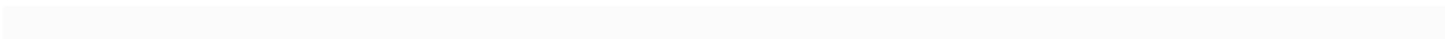
## **Obtaining additional information**

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Information on the survey scope, sample design, data collection, survey estimation, and reliability of estimates, technical references, and survey definitions are available in Chapter 8 of the *BLS Handbook of Methods*, available online at: [http://www.bls.gov/opub/hom/homch8\\_a.htm](http://www.bls.gov/opub/hom/homch8_a.htm). Definitions of major plans, key provisions, and related benefit terms used by the National Compensation Survey are provided in the Glossary of Employee Benefit Terms, available online at: [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

## **Appendix table 1: Survey establishment response**

## **Appendix table 2: Number of workers represented**



**Appendix table 1. Survey establishment response, private industry, National Compensation Survey, 2012**

Establishments	Number of establishments
Total in sampling frame <sup>1</sup> .....	5,496,029
Total in sample .....	3,224
Responding .....	2,283
Refused or unable to provide data .....	698
Out of business or not in survey scope .....	243

<sup>1</sup> 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 workers<sup>1</sup> represented, private industry, National Compensation Survey, 2012**

Occupational group <sup>2</sup>	Estimated number of workers
All workers .....	103,728,600
Management, professional, and related .....	26,621,400
Management, business, and financial .....	10,073,700
Professional and related .....	16,547,700
Service .....	23,268,400
Protective service .....	1,167,400
Sales and office .....	29,162,500
Sales and related .....	11,290,000
Office and administrative support .....	17,872,600
Natural resources, construction, and maintenance .....	8,434,700
Construction, extraction, farming, fishing, and forestry ..	3,698,100
Installation, maintenance, and repair .....	4,736,500
Production, transportation, and material moving .....	16,241,600
Production .....	8,219,000
Transportation and material moving .....	8,022,600

<sup>1</sup> 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.

<sup>2</sup> The 2000 Standard Occupational Classification system is used to classify workers.