

Table 11. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2011

(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	
All workers	100	—	—	85	80	60	90	—
Worker characteristic								
Management, professional, and related	100	—	—	88	80	60	90	—
Management, business, and financial	100	12	80	88	80	60	85	—
Professional and related	100	—	—	87	80	60	100	—
Service	100	—	—	86	80	60	100	—
Protective service	100	—	—	97	80	60	100	—
Sales and office	100	—	—	86	80	60	90	—
Sales and related	100	11	80	89	80	60	90	—
Office and administrative support	100	—	—	84	80	60	90	—
Natural resources, construction, and maintenance	100	—	—	84	80	60	90	—
Construction, extraction, farming, fishing, and forestry	100	—	—	85	90	70	90	—
Installation, maintenance, and repair	100	—	—	84	80	60	90	—
Production, transportation, and material moving	100	19	80	81	80	60	90	—
Production	100	14	80	86	80	60	80	—
Transportation and material moving	100	25	80	75	85	60	90	—
Full time	100	—	—	86	80	60	90	—
Part time	100	—	—	81	80	60	100	—
Union	100	—	—	69	90	70	100	—
Nonunion	100	—	—	88	80	60	90	—
Average wage within the following categories: ¹								
Lowest 25 percent	100	12	75	88	80	60	90	—
Lowest 10 percent	100	—	—	78	80	60	—	—
Second 25 percent	100	—	—	88	80	60	90	—
Third 25 percent	100	—	—	83	80	60	90	—
Highest 25 percent	100	—	—	85	85	60	90	—
Highest 10 percent	100	—	—	87	85	60	90	—
Establishment characteristic								
Goods-producing industries	100	11	80	89	80	60	90	—
Construction	100	—	—	91	85	70	—	—
Manufacturing	100	10	80	90	80	60	80	—
Service-providing industries	100	—	—	85	80	60	90	—
Trade, transportation, and utilities	100	14	80	86	80	60	90	—
Wholesale trade	100	—	—	95	80	60	90	—
Retail trade	100	—	—	91	80	60	90	—
Utilities	100	—	—	92	90	65	—	—
Information	100	27	80	73	90	60	90	—
Financial activities	100	21	80	79	80	60	90	—
Finance and insurance	100	16	80	84	80	60	90	—

See footnotes at end of table.

Table 11. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2011—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	14	80	86	80	60	80	—
Insurance carriers and related activities	100	18	80	82	85	60	85	—
Professional and business services	100	24	80	76	90	65	85	—
Professional and technical services	100	—	—	77	90	70	—	—
Education and health services	100	—	—	91	80	60	100	—
Educational services	100	—	—	89	90	70	100	—
Junior colleges, colleges, and universities ...	100	—	—	90	80	60	100	—
Healthcare and social assistance	100	—	—	92	80	60	100	—
Leisure and hospitality	100	—	—	90	80	60	—	—
1 to 99 workers	100	14	80	86	80	60	90	—
1 to 49 workers	100	11	80	89	80	60	90	—
50 to 99 workers	100	19	80	81	80	60	90	—
100 workers or more	100	—	—	85	80	60	90	—
100 to 499 workers	100	—	—	85	80	60	90	—
500 workers or more	100	—	—	85	80	60	90	—
Geographic area								
New England	100	—	—	77	85	60	100	—
Middle Atlantic	100	—	—	78	90	70	100	—
East North Central	100	9	80	91	80	60	100	—
West North Central	100	—	—	91	80	60	80	—
South Atlantic	100	—	—	84	80	60	90	—
East South Central	100	—	—	87	80	60	90	—
West South Central	100	9	80	91	80	60	85	—
Mountain	100	—	—	79	80	60	90	—
Pacific	100	17	80	83	80	60	90	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.