

Table 20. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2013

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	96	4	(¹)	81	19	—	90	10	(¹)
Management, professional, and related	96	4	—	82	18	—	88	12	(¹)
Management, business, and financial	97	3	—	85	15	—	92	8	(¹)
Professional and related	95	5	—	80	20	—	86	14	(¹)
Service	96	4	—	76	24	—	79	18	2
Sales and office	97	3	(¹)	86	14	—	93	7	(¹)
Sales and related	96	4	(¹)	91	9	—	98	—	—
Office and administrative support	97	3	(¹)	83	17	—	90	10	(¹)
Natural resources, construction, and maintenance	95	5	—	81	19	—	90	9	1
Installation, maintenance, and repair	94	—	—	78	22	—	87	13	—
Production, transportation, and material moving	95	5	—	77	23	—	92	8	1
Production	93	7	—	76	24	—	92	7	1
Transportation and material moving	98	—	—	77	23	—	92	8	—
Full time	96	4	(¹)	81	19	—	90	10	(¹)
Part time	98	—	—	86	14	—	88	—	—
Union	90	10	—	69	31	—	79	20	1
Nonunion	97	3	(¹)	83	17	—	91	8	(¹)
Average wage within the following categories ² :									
Lowest 25 percent	98	—	—	90	10	—	94	—	—
Second 25 percent	97	3	(¹)	81	19	—	91	9	—
Third 25 percent	95	5	—	80	20	—	90	10	(¹)
Highest 25 percent	94	6	—	80	20	—	87	12	(¹)
Highest 10 percent	94	6	—	82	18	—	87	12	(¹)
Establishment characteristic									
Goods-producing industries	93	7	—	78	22	—	90	9	1
Construction	95	—	—	74	26	—	88	10	2
Manufacturing	92	8	—	79	21	—	90	9	1
Service-providing industries	97	3	(¹)	82	18	—	89	10	(¹)
Trade, transportation, and utilities	97	3	(¹)	87	13	—	96	4	—
Wholesale trade	94	—	—	82	18	—	98	—	—
Retail trade	99	—	—	95	5	—	99	—	—
Information	91	—	—	86	—	—	89	—	—
Financial activities	97	—	—	82	18	—	89	11	—
Finance and insurance	97	—	—	79	21	—	88	12	—

See footnotes at end of table.

Table 20. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2013—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 ..	99	—	—	84	16	—	92	—	—
Insurance carriers and related activities	93	—	—	77	23	—	87	—	—
Professional and business services	98	—	—	86	14	—	92	—	—
Education and health services	96	4	—	78	22	—	83	17	—
Educational services	92	—	—	68	32	—	79	21	—
Junior colleges, colleges, and universities ...	89	—	—	71	29	—	83	17	—
Health care and social assistance	97	3	—	80	20	—	84	16	—
1 to 99 workers	96	4	(¹)	81	19	—	91	8	1
1 to 49 workers	96	4	(¹)	80	20	—	90	9	1
50 to 99 workers	96	—	—	81	19	—	95	5	—
100 workers or more	96	4	—	82	18	—	88	12	(¹)
100 to 499 workers	97	3	—	85	15	—	92	8	(¹)
500 workers or more	94	6	—	79	21	—	84	16	(¹)
Geographic area									
New England	98	—	—	79	21	—	82	18	—
Middle Atlantic	92	8	—	64	36	—	73	27	—
South Atlantic	97	3	—	83	17	—	92	—	—
East South Central	99	—	—	72	28	—	93	—	—
West South Central	98	—	—	90	10	—	96	3	1
East North Central	97	3	—	83	17	—	91	8	1
West North Central	95	5	—	85	15	—	95	—	—
Mountain	97	3	(¹)	88	12	—	91	—	—
Pacific	94	6	(¹)	86	14	—	92	7	1

¹ Less than 0.5.

² 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 2013."

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/glossary20132014.htm.