

Table 3. Standard errors for medical care benefits: Summary of plan features, private industry workers, 2018

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics									
All workers	0.9	0.9	0.1	1.2	1.2	0.0	0.4	0.4	0.1
Management, professional, and related	0.9	0.9	(¹)	1.9	1.9	0.0	0.4	0.3	0.2
Management, business, and financial	0.9	0.9	0.0	1.9	1.9	0.0	0.4	0.4	0.1
Professional and related	1.2	1.2	0.1	3.0	3.0	0.0	0.5	–	–
Sales and office	2.8	–	–	3.0	3.0	0.0	0.7	–	–
Sales and related	0.6	–	–	3.0	3.0	0.0	0.2	–	0.0
Office and administrative support	3.9	–	–	3.9	3.9	0.0	1.0	–	–
Full time	0.8	0.8	0.1	1.2	1.2	0.0	0.5	0.4	0.1
Part time	8.4	–	–	7.1	7.1	0.0	3.1	–	0.0
Establishment characteristics									
Service-providing industries	1.1	1.0	(¹)	1.5	1.5	0.0	0.5	–	–
Trade, transportation, and utilities	0.6	0.6	(¹)	1.4	1.4	0.0	0.1	–	0.0
Information	4.6	–	–	4.9	–	0.0	0.1	–	0.0
Financial activities	1.8	–	0.0	2.8	2.8	0.0	1.7	–	–
Education and health services	3.2	3.2	(¹)	4.2	4.2	0.0	0.6	0.2	0.5
Educational services	1.7	1.7	0.1	4.4	4.4	0.0	1.2	1.2	0.2
Health care and social assistance	3.7	3.7	0.0	4.8	4.8	0.0	0.6	–	–
Geographic areas									
Northeast	2.9	2.9	0.1	3.0	3.0	0.0	1.2	–	–
New England	3.1	–	–	3.1	3.1	0.0	2.6	–	–
Middle Atlantic	3.9	3.9	0.1	4.2	4.2	0.0	1.2	–	–
South	0.9	0.9	0.2	2.0	2.0	0.0	0.6	–	–
South Atlantic	1.3	1.3	0.1	2.3	2.3	0.0	0.9	–	–
West South Central	1.6	–	–	4.7	4.7	0.0	0.4	–	–
Midwest	0.8	0.7	0.3	2.0	2.0	0.0	0.6	0.6	0.1
East North Central	1.1	0.9	0.4	2.6	2.6	0.0	0.9	0.8	0.1
West North Central	0.7	–	–	3.1	3.1	0.0	0.2	–	0.0
West:									
Mountain	1.8	–	0.0	4.6	–	0.0	1.0	–	–

¹ 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/hcs/ebs/detailedprovisions/2018/ownership/private/glossary.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.