

Table 9. Fee-for-service plans: Summary of selected features, state and local government workers, National Compensation Survey, 2011

(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
All workers	94	5	(¹)	69	31	—	80	20	(¹)
Worker characteristic									
Management, professional, and related	94	5	(¹)	71	29	—	81	19	(¹)
Professional and related	95	5	(¹)	70	30	—	80	19	(¹)
Teachers	96	4	(¹)	70	30	—	80	20	(¹)
Primary, secondary, and special education school teachers	96	3	(¹)	69	31	—	79	21	(¹)
Service	96	4	—	67	33	—	78	21	1
Protective service	95	5	—	64	36	—	78	21	1
Sales and office	94	6	(¹)	68	32	—	81	19	1
Office and administrative support	93	6	(¹)	68	32	—	81	19	1
Natural resources, construction, and maintenance	96	—	—	66	34	—	79	20	1
Production, transportation, and material moving	89	10	1	62	38	—	75	25	1
Full time	94	5	(¹)	69	31	—	80	20	1
Part time	97	—	—	58	42	—	78	22	(¹)
Union	92	7	(¹)	51	49	—	65	34	1
Nonunion	96	4	(¹)	82	18	—	91	9	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	96	—	—	77	23	—	86	13	(¹)
Lowest 10 percent	96	—	—	82	18	—	89	11	(¹)
Second 25 percent	94	6	(¹)	69	31	—	79	21	1
Third 25 percent	93	7	(¹)	70	30	—	80	20	1
Highest 25 percent	95	5	(¹)	61	39	—	75	25	(¹)
Highest 10 percent	94	—	—	48	52	—	64	36	(¹)
Establishment characteristic									
Service-providing industries	94	5	(¹)	69	31	—	80	20	(¹)
Education and health services	95	5	(¹)	71	29	—	81	19	(¹)
Educational services	95	5	(¹)	71	29	—	81	19	(¹)
Elementary and secondary schools	96	3	(¹)	71	29	—	79	20	1
Junior colleges, colleges, and universities	93	—	—	72	28	—	85	15	—
Health care and social assistance	94	—	—	69	31	—	84	16	(¹)
Hospitals	96	—	—	69	31	—	86	14	(¹)
Public administration	94	6	—	66	34	—	78	21	1
1 to 99 workers	92	—	—	74	26	—	82	17	1
1 to 49 workers	92	—	—	79	21	—	83	—	—
50 to 99 workers	92	—	—	67	33	—	81	19	—
100 workers or more	95	5	(¹)	68	32	—	80	20	(¹)
100 to 499 workers	97	—	—	67	33	—	81	19	1
500 workers or more	94	6	(¹)	69	31	—	79	21	(¹)
State government	90	—	—	70	30	—	82	18	(¹)
Local government	96	4	(¹)	69	31	—	79	20	1

See footnotes at end of table.

Table 9. Fee-for-service plans: Summary of selected features, state and local government workers, National Compensation Survey, 2011—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
Geographic area									
New England	87	—	—	—	81	—	—	51	—
Middle Atlantic	97	3	(¹)	—	86	—	32	68	(¹)
East North Central	97	2	1	63	37	—	81	17	2
West North Central	96	—	—	88	12	—	89	—	—
South Atlantic	97	—	—	80	20	—	90	10	(¹)
West South Central	99	—	—	96	4	—	92	—	—
Mountain	72	—	—	61	—	—	74	—	—
Pacific	82	18	—	84	16	—	90	—	—

¹ Less than 0.5.

² 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/glossary20102011.htm.

Table 9. Standard errors for fee-for-service plans: Summary of selected features, state and local government workers, National Compensation Survey, 2011

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers	0.9	0.9	0.1	1.8	1.8	–	1.5	1.5	0.2
Worker characteristic									
Management, professional, and related	1.1	1.1	0.1	1.6	1.6	–	1.5	1.5	0.1
Professional and related	1.0	1.0	0.1	1.7	1.7	–	1.6	1.6	0.1
Teachers	0.8	0.8	0.1	2.0	2.0	–	1.9	1.9	0.2
Primary, secondary, and special education school teachers	0.8	0.8	0.1	2.2	2.2	–	2.2	2.2	0.2
Service	0.8	0.8	–	2.5	2.5	–	1.9	1.8	0.4
Protective service	1.0	1.0	–	3.9	3.9	–	3.1	3.0	0.7
Sales and office	1.3	1.3	0.1	3.0	3.0	–	2.4	2.4	0.3
Office and administrative support	1.4	1.4	0.1	3.0	3.0	–	2.3	2.3	0.3
Natural resources, construction, and maintenance	2.4	–	–	4.0	4.0	–	2.9	2.9	0.5
Production, transportation, and material moving	2.2	2.2	0.8	5.1	5.1	–	4.2	4.3	0.5
Full time	0.9	0.9	0.1	1.7	1.7	–	1.5	1.5	0.2
Part time	1.3	–	–	5.6	5.6	–	3.7	3.7	(¹)
Union	1.5	1.5	0.1	2.9	2.9	–	2.7	2.6	0.3
Nonunion	0.8	0.8	0.1	2.3	2.3	–	1.5	1.5	0.1
Average wage within the following categories: ²									
Lowest 25 percent	1.4	–	–	3.3	3.3	–	2.2	2.3	0.2
Lowest 10 percent	1.5	–	–	4.3	4.3	–	3.0	3.0	0.1
Second 25 percent	1.4	1.4	0.1	2.5	2.5	–	2.2	2.2	0.3
Third 25 percent	1.1	1.1	0.1	2.1	2.1	–	1.6	1.6	0.2
Highest 25 percent	0.8	0.8	0.1	1.7	1.7	–	1.7	1.7	0.2
Highest 10 percent	1.7	–	–	2.6	2.6	–	2.8	2.8	0.2
Establishment characteristic									
Service-providing industries	0.9	0.9	0.1	1.8	1.8	–	1.5	1.5	0.2
Education and health services	1.0	1.0	0.1	1.8	1.8	–	1.6	1.6	0.2
Educational services	0.9	0.9	0.1	2.0	2.0	–	1.8	1.8	0.2
Elementary and secondary schools	0.8	0.8	0.1	2.1	2.1	–	2.2	2.2	0.3
Junior colleges, colleges, and universities	2.7	–	–	5.6	5.6	–	3.1	3.1	–
Health care and social assistance	2.7	–	–	3.3	3.3	–	2.6	2.6	0.1
Hospitals	3.4	–	–	3.8	3.8	–	1.9	1.9	0.1
Public administration	1.8	1.8	–	2.6	2.6	–	2.0	1.9	0.4
1 to 99 workers	2.4	–	–	4.3	4.3	–	4.3	4.3	0.5
1 to 49 workers	3.8	–	–	6.1	6.1	–	5.1	–	–
50 to 99 workers	3.0	–	–	5.5	5.5	–	4.7	4.7	–
100 workers or more	0.8	0.8	0.1	1.7	1.7	–	1.4	1.3	0.1
100 to 499 workers	1.1	–	–	2.7	2.7	–	2.3	2.3	0.4
500 workers or more	1.0	1.0	0.1	2.0	2.0	–	1.7	1.7	0.1
State government	2.9	–	–	3.8	3.8	–	2.6	2.6	0.1
Local government	0.7	0.7	0.1	1.7	1.7	–	1.6	1.6	0.2

See footnotes at end of table.

Table 9. Standard errors for fee-for-service plans: Summary of selected features, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Geographic area									
New England	4.3	—	—	—	10.2	—	—	11.8	—
Middle Atlantic	0.2	0.3	0.1	—	5.1	—	4.5	4.5	0.1
East North Central	0.8	0.5	0.4	3.4	3.4	—	2.7	2.8	0.8
West North Central	4.7	—	—	2.2	2.2	—	6.1	—	—
South Atlantic	1.1	—	—	4.3	4.3	—	2.9	2.9	0.1
West South Central	0.5	—	—	1.1	1.1	—	3.8	—	—
Mountain	6.1	—	—	12.6	—	—	14.2	—	—
Pacific	5.0	5.0	—	4.3	4.3	—	3.9	—	—

¹ Less than 0.05.

² 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: 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/glossary20102011.htm.

Table 10. Fee-for-service plans: Type and amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011

(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			
All workers	100	94	31	\$500	62	\$500	\$600	—	1	5	(¹)
Worker characteristic											
Management, professional, and related	100	94	31	500	62	500	600	—	1	5	(¹)
Professional and related	100	95	31	500	63	500	600	—	1	5	(¹)
Teachers	100	96	31	500	63	500	500	\$250	2	4	(¹)
Primary, secondary, and special education school teachers	100	96	31	500	64	500	500	250	1	3	(¹)
Service	100	96	—	—	66	500	600	—	—	4	—
Protective service	100	95	—	—	65	500	500	—	—	5	—
Sales and office	100	94	—	—	59	500	—	—	—	6	(¹)
Office and administrative support	100	93	—	—	59	500	700	—	—	7	(¹)
Natural resources, construction, and maintenance	100	96	—	—	59	500	600	—	—	—	—
Production, transportation, and material moving	100	89	—	—	62	500	—	—	—	10	1
Full time	100	94	31	500	63	500	600	—	1	5	(¹)
Part time	100	97	—	—	52	500	500	—	—	—	—
Union	100	92	29	—	63	250	—	250	1	7	(¹)
Nonunion	100	96	—	—	62	600	1,000	—	—	4	(¹)
Average wage within the following categories: ²											
Lowest 25 percent	100	96	—	—	62	600	1,000	—	—	—	—
Lowest 10 percent	100	96	—	—	63	—	—	—	—	—	—
Second 25 percent	100	94	—	—	63	500	700	500	—	6	(¹)
Third 25 percent	100	93	—	—	62	500	500	250	—	7	(¹)
Highest 25 percent	100	95	—	—	62	350	500	—	—	5	(¹)
Highest 10 percent	100	94	—	—	68	350	300	—	—	—	—
Establishment characteristic											
Service-providing industries	100	94	31	500	62	500	600	—	1	5	(¹)
Education and health services	100	95	31	500	63	500	700	—	1	5	(¹)
Educational services	100	95	31	500	63	500	650	—	1	5	(¹)
Elementary and secondary schools	100	96	32	500	63	500	600	—	1	3	(¹)
Junior colleges, colleges, and universities	100	93	—	—	64	—	750	500	—	—	—
Health care and social assistance	100	94	—	—	58	500	—	—	—	—	—
Hospitals	100	96	—	—	59	—	1,000	—	—	—	—
Public administration	100	94	—	—	61	—	500	500	—	6	—
1 to 99 workers	100	92	—	—	56	500	1,000	—	—	—	—
1 to 49 workers	100	92	—	—	57	500	1,150	—	—	—	—
50 to 99 workers	100	92	—	—	54	—	—	—	—	—	—
100 workers or more	100	95	30	500	63	500	500	—	1	5	(¹)
100 to 499 workers	100	97	—	—	62	500	500	—	—	—	—
500 workers or more	100	94	29	500	64	500	600	—	1	6	(¹)
State government	100	90	—	—	64	—	600	1,000	—	—	—
Local government	100	96	33	500	62	500	600	—	1	4	(¹)

See footnotes at end of table.

Table 10. Fee-for-service plans: Type and amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—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			
Geographic area											
New England	100	87	—	—	64	\$250	\$250	—	—	—	
Middle Atlantic	100	97	10	\$250	87	250	—	—	—	3	
East North Central	100	97	—	—	74	250	500	\$350	—	2	
West North Central	100	96	—	—	58	500	1,000	—	—	—	
South Atlantic	100	97	—	—	62	600	1,000	—	—	—	
West South Central	100	99	—	—	65	500	750	—	—	—	
Mountain	100	72	—	—	50	—	—	—	—	—	
Pacific	100	82	60	—	—	—	—	—	—	18	

¹ Less than 0.5.

² 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/glossary20102011.htm.

Table 10. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011

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			
All workers	0.9	2.0	\$57	2.1	\$0	\$99	–	0.3	0.9	0.1
Worker characteristic										
Management, professional, and related	1.1	2.3	0	2.2	0	111	–	0.3	1.1	0.1
Professional and related	1.0	2.4	0	2.4	0	110	–	0.3	1.0	0.1
Teachers	0.8	2.3	0	2.4	65	96	\$24	0.4	0.8	0.1
Primary, secondary, and special education school teachers	0.8	2.5	0	2.6	62	86	28	0.4	0.8	0.1
Service	0.8	–	–	2.5	0	95	–	–	0.8	–
Protective service	1.0	–	–	3.7	114	78	–	–	1.0	–
Sales and office	1.3	–	–	3.3	37	–	–	–	1.3	0.1
Office and administrative support	1.4	–	–	3.4	76	169	–	–	1.4	0.1
Natural resources, construction, and maintenance	2.4	–	–	3.3	147	137	–	–	–	–
Production, transportation, and material moving	2.2	–	–	3.5	20	–	–	–	2.2	0.8
Full time	0.9	2.0	41	2.0	0	98	–	0.3	0.9	0.1
Part time	1.3	–	–	5.3	64	123	–	–	–	–
Union	1.5	1.7	–	2.0	45	–	0	0.2	1.5	0.1
Nonunion	0.8	–	–	3.2	74	45	–	–	0.8	0.1
Average wage within the following categories: ¹										
Lowest 25 percent	1.4	–	–	3.1	111	104	–	–	–	–
Lowest 10 percent	1.5	–	–	3.9	–	–	–	–	–	–
Second 25 percent	1.4	–	–	2.8	0	123	39	–	1.4	0.1
Third 25 percent	1.1	–	–	2.5	35	109	0	–	1.1	0.1
Highest 25 percent	0.8	–	–	1.8	31	113	–	–	0.8	0.1
Highest 10 percent	1.7	–	–	2.9	33	89	–	–	–	–
Establishment characteristic										
Service-providing industries	0.9	2.1	60	2.1	0	99	–	0.3	0.9	0.1
Education and health services	1.0	2.6	0	2.6	73	106	–	0.3	1.0	0.1
Educational services	0.9	2.6	0	2.6	96	119	–	0.3	0.9	0.1
Elementary and secondary schools	0.8	2.3	0	2.4	94	118	–	0.3	0.8	0.1
Junior colleges, colleges, and universities	2.7	–	–	5.9	–	72	0	–	–	–
Health care and social assistance	2.7	–	–	4.8	0	–	–	–	–	–
Hospitals	3.4	–	–	5.3	–	262	–	–	–	–
Public administration	1.8	–	–	3.0	–	44	0	–	1.8	–
1 to 99 workers	2.4	–	–	3.8	124	104	–	–	–	–
1 to 49 workers	3.8	–	–	5.7	111	200	–	–	–	–
50 to 99 workers	3.0	–	–	5.6	–	–	–	–	–	–
100 workers or more	0.8	2.0	45	2.2	29	141	–	0.3	0.8	0.1
100 to 499 workers	1.1	–	–	2.5	81	140	–	–	–	–
500 workers or more	1.0	2.5	91	2.6	24	148	–	0.1	1.0	0.1
State government	2.9	–	–	4.4	–	168	0	–	–	–
Local government	0.7	1.9	0	1.8	0	81	–	0.3	0.7	0.1

See footnotes at end of table.

Table 10. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—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				
Geographic area										
New England	4.3	—	—	5.5	\$0	\$0	—	—	—	—
Middle Atlantic	0.2	2.8	\$53	2.8	0	—	—	—	0.3	0.1
East North Central	0.8	—	—	2.5	0	15	\$81	—	0.5	0.4
West North Central	4.7	—	—	8.9	99	296	—	—	—	—
South Atlantic	1.1	—	—	4.5	0	211	—	—	—	—
West South Central	0.5	—	—	3.0	0	204	—	—	—	—
Mountain	6.1	—	—	6.8	—	—	—	—	—	—
Pacific	5.0	4.9	—	—	—	—	—	—	5.0	—

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.

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Table 11. Fee-for-service plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011

(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		
All workers	100	94	\$175	\$250	\$500	–	\$1,500	5	(1)
Worker characteristic									
Management, professional, and related	100	94	200	250	500	–	1,500	5	(1)
Professional and related	100	95	–	250	500	\$900	1,500	5	(1)
Teachers	100	96	–	250	500	1,000	1,500	4	(1)
Primary, secondary, and special education school teachers	100	96	150	250	500	1,000	1,500	3	(1)
Service	100	96	150	250	500	–	1,500	4	–
Protective service	100	95	140	225	–	–	–	5	–
Sales and office	100	94	200	250	500	–	1,300	6	(1)
Office and administrative support	100	93	200	250	500	900	1,300	7	(1)
Natural resources, construction, and maintenance	100	96	–	–	350	–	1,500	–	–
Production, transportation, and material moving	100	89	–	300	500	1,000	–	10	1
Full time	100	94	200	250	500	–	1,500	5	(1)
Part time	100	97	150	200	–	–	–	–	–
Union	100	92	100	200	300	500	1,200	7	(1)
Nonunion	100	96	200	300	500	1,000	1,500	4	(1)
Average wage within the following categories: ²									
Lowest 25 percent	100	96	200	–	500	1,000	1,500	–	–
Lowest 10 percent	100	96	200	–	–	1,000	2,000	–	–
Second 25 percent	100	94	–	250	500	750	1,300	6	(1)
Third 25 percent	100	93	200	250	500	800	1,500	7	(1)
Highest 25 percent	100	95	150	250	400	750	1,500	5	(1)
Highest 10 percent	100	94	100	250	350	–	1,000	–	–
Establishment characteristic									
Service-providing industries	100	94	175	250	500	–	1,500	5	(1)
Education and health services	100	95	200	250	500	1,000	1,500	5	(1)
Educational services	100	95	–	250	500	1,000	1,500	5	(1)
Elementary and secondary schools	100	96	–	250	500	1,000	1,500	3	(1)
Junior colleges, colleges, and universities	100	93	–	250	400	–	1,000	–	–
Health care and social assistance	100	94	200	250	500	–	–	–	–
Hospitals	100	96	–	–	500	1,000	1,500	–	–
Public administration	100	94	150	250	400	600	1,500	6	–
1 to 99 workers	100	92	150	250	500	1,000	–	–	–
1 to 49 workers	100	92	150	250	500	–	–	–	–
50 to 99 workers	100	92	–	250	500	1,000	2,000	–	–
100 workers or more	100	95	200	250	500	–	1,500	5	(1)
100 to 499 workers	100	97	–	250	500	–	1,500	–	–
500 workers or more	100	94	200	250	500	–	1,500	6	(1)
State government	100	90	–	250	350	–	1,000	–	–
Local government	100	96	200	250	500	1,000	1,500	4	(1)

See footnotes at end of table.

Table 11. Fee-for-service plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—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		
Geographic area									
New England	100	87	\$100	—	\$250	—	\$1,500	—	—
Middle Atlantic	100	97	100	—	250	—	1,000	3	(¹)
East North Central	100	97	100	\$200	250	—	—	2	1
West North Central	100	96	150	225	500	—	1,500	—	—
South Atlantic	100	97	225	250	500	\$600	1,250	—	—
West South Central	100	99	250	500	500	1,000	2,000	—	—
Mountain	100	72	250	—	500	—	—	—	—
Pacific	100	82	—	225	—	500	1,000	18	—

¹ Less than 0.5.

² 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/glossary20102011.htm.

Table 11. Standard errors for fee-for-service plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	0.9	\$49	\$0	\$0	–	\$140	0.9	0.1
Worker characteristic								
Management, professional, and related	1.1	34	0	0	–	155	1.1	0.1
Professional and related	1.0	–	0	0	\$210	200	1.0	0.1
Teachers	0.8	–	0	0	209	175	0.8	0.1
Primary, secondary, and special education school teachers	0.8	34	0	0	173	49	0.8	0.1
Service	0.8	25	0	0	–	319	0.8	–
Protective service	1.0	33	35	–	–	–	1.0	–
Sales and office	1.3	0	0	95	–	164	1.3	0.1
Office and administrative support	1.4	0	0	64	233	206	1.4	0.1
Natural resources, construction, and maintenance	2.4	–	–	74	–	174	–	–
Production, transportation, and material moving	2.2	–	29	0	0	–	2.2	0.8
Full time	0.9	31	0	0	–	172	0.9	0.1
Part time	1.3	41	27	–	–	–	–	–
Union	1.5	0	0	45	0	240	1.5	0.1
Nonunion	0.8	34	32	25	24	0	0.8	0.1
Average wage within the following categories: ¹								
Lowest 25 percent	1.4	7	–	0	55	330	–	–
Lowest 10 percent	1.5	54	–	–	0	220	–	–
Second 25 percent	1.4	–	8	56	152	314	1.4	0.1
Third 25 percent	1.1	0	0	0	209	226	1.1	0.1
Highest 25 percent	0.8	42	5	111	159	283	0.8	0.1
Highest 10 percent	1.7	20	36	11	–	121	–	–
Establishment characteristic								
Service-providing industries	0.9	49	0	0	–	101	0.9	0.1
Education and health services	1.0	44	0	0	202	185	1.0	0.1
Educational services	0.9	–	0	0	184	260	0.9	0.1
Elementary and secondary schools	0.8	–	13	0	180	49	0.8	0.1
Junior colleges, colleges, and universities	2.7	–	24	115	–	0	–	–
Health care and social assistance	2.7	17	38	0	–	–	–	–
Hospitals	3.4	–	–	0	226	49	–	–
Public administration	1.8	45	13	88	126	315	1.8	–
1 to 99 workers	2.4	33	0	0	184	–	–	–
1 to 49 workers	3.8	41	26	29	–	–	–	–
50 to 99 workers	3.0	–	12	20	272	330	–	–
100 workers or more	0.8	25	0	22	–	271	0.8	0.1
100 to 499 workers	1.1	–	10	60	–	322	–	–
500 workers or more	1.0	0	0	29	–	276	1.0	0.1
State government	2.9	–	5	77	–	20	–	–
Local government	0.7	51	0	0	234	0	0.7	0.1

See footnotes at end of table.

Table 11. Standard errors for fee-for-service plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Geographic area								
New England	4.3	\$0	—	\$0	—	\$55	—	—
Middle Atlantic	0.2	0	—	0	—	0	0.3	0.1
East North Central	0.8	0	\$0	25	—	—	0.5	0.4
West North Central	4.7	10	48	0	—	0	—	—
South Atlantic	1.1	0	54	123	\$122	42	—	—
West South Central	0.5	74	78	0	231	422	—	—
Mountain	6.1	40	—	103	—	—	—	—
Pacific	5.0	—	43	—	0	242	5.0	—

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: 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/glossary20102011.htm.

Table 12. Fee-for-service plans: Type and amount of annual family deductible, state and local government workers, National Compensation Survey, 2011

(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				
All workers	100	92	30	\$1,000	61	—	\$1,500	—	1	8	(¹)
Worker characteristic											
Management, professional, and related	100	93	30	1,000	61	—	1,500	—	1	7	(¹)
Professional and related	100	93	30	1,000	62	—	1,500	—	1	7	(¹)
Teachers	100	94	30	1,000	62	\$1,200	1,500	\$500	2	6	(¹)
Primary, secondary, and special education school teachers	100	94	31	1,000	62	1,200	1,400	500	1	5	(¹)
Service	100	93	—	—	64	1,000	1,500	—	—	7	—
Protective service	100	91	—	—	63	900	1,500	—	—	9	—
Sales and office	100	92	—	—	58	—	1,500	—	—	8	(¹)
Office and administrative support	100	91	—	—	58	1,500	1,500	—	—	9	(¹)
Natural resources, construction, and maintenance	100	92	—	—	58	1,000	1,500	1,000	—	—	—
Production, transportation, and material moving	100	85	—	—	61	—	1,500	—	—	14	1
Full time	100	92	30	1,000	61	—	1,500	—	1	8	(¹)
Part time	100	95	—	—	52	1,000	1,500	—	—	—	—
Union	100	91	28	800	61	750	800	500	1	9	(¹)
Nonunion	100	93	—	—	61	1,800	—	—	—	7	(¹)
Average wage within the following categories: ²											
Lowest 25 percent	100	94	—	—	61	1,500	—	—	—	—	—
Lowest 10 percent	100	93	—	—	63	2,000	—	—	—	—	—
Second 25 percent	100	92	—	—	62	—	1,500	—	—	8	(¹)
Third 25 percent	100	90	—	—	61	—	1,500	500	—	10	(¹)
Highest 25 percent	100	93	—	—	61	1,000	1,000	—	—	7	(¹)
Highest 10 percent	100	93	—	—	67	900	750	—	—	—	—
Establishment characteristic											
Service-providing industries	100	92	30	1,000	61	—	1,500	—	1	8	(¹)
Education and health services	100	93	31	1,000	62	—	1,500	—	1	6	(¹)
Educational services	100	94	30	1,000	62	—	1,500	—	1	6	(¹)
Elementary and secondary schools	100	95	31	1,000	62	—	1,500	—	1	5	(¹)
Junior colleges, colleges, and universities	100	91	—	—	63	—	—	1,000	—	—	—
Health care and social assistance	100	92	—	—	57	—	2,000	—	—	—	—
Hospitals	100	94	—	—	59	1,500	2,000	—	—	—	—
Public administration	100	91	—	—	59	900	1,500	1,500	—	9	—
1 to 99 workers	100	88	—	—	55	1,500	—	—	—	—	—
1 to 49 workers	100	88	—	—	57	—	2,700	—	—	—	—
50 to 99 workers	100	88	—	—	53	1,500	1,800	—	—	—	—
100 workers or more	100	93	30	1,000	62	1,050	1,500	—	1	7	(¹)
100 to 499 workers	100	94	—	—	60	1,000	1,500	—	—	6	—
500 workers or more	100	92	29	1,000	63	—	1,500	—	1	8	(¹)
State government	100	88	—	—	61	—	1,500	3,000	—	—	—
Local government	100	94	32	1,000	61	1,200	1,500	—	1	6	(¹)

See footnotes at end of table.

Table 12. Fee-for-service plans: Type and amount of annual family deductible, state and local government workers, National Compensation Survey, 2011—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			
Geographic area											
New England	100	85	—	—	63	\$750	\$500	—	—	—	
Middle Atlantic	100	93	10	—	83	500	500	—	—	7	
East North Central	100	97	—	—	74	600	1,000	\$700	—	2	
West North Central	100	96	—	—	58	1,200	—	—	—	—	
South Atlantic	100	95	—	—	61	1,800	—	—	—	—	
West South Central	100	96	—	—	63	1,050	2,000	—	—	4	
Mountain	100	69	—	—	47	1,000	—	—	—	—	
Pacific	100	81	60	\$900	—	—	—	—	—	19	

¹ Less than 0.5.

² 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/glossary20102011.htm.

Table 12. Standard errors for fee-for-service plans: Type and amount of annual family deductible, state and local government workers, National Compensation Survey, 2011

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				
All workers	1.2	2.1	\$0	2.0	–	\$0	–	0.3	1.2	0.1
Worker characteristic										
Management, professional, and related	1.2	2.3	0	2.2	–	0	–	0.3	1.2	0.1
Professional and related	1.1	2.4	0	2.3	–	0	–	0.3	1.1	0.1
Teachers	1.2	2.3	130	2.4	\$263	69	\$128	0.4	1.2	0.1
Primary, secondary, and special education school teachers	1.3	2.5	229	2.6	249	223	142	0.4	1.3	0.1
Service	1.4	–	–	2.5	238	59	–	–	1.4	–
Protective service	2.1	–	–	3.7	94	68	–	–	2.1	–
Sales and office	1.5	–	–	3.3	–	268	–	–	1.4	0.1
Office and administrative support	1.5	–	–	3.3	399	344	–	–	1.5	0.1
Natural resources, construction, and maintenance	3.9	–	–	3.8	257	187	114	–	–	–
Production, transportation, and material moving	2.7	–	–	3.5	–	434	–	–	2.7	0.8
Full time	1.2	2.0	0	2.0	–	0	–	0.3	1.2	0.1
Part time	1.9	–	–	5.3	52	343	–	–	–	–
Union	1.5	1.7	164	2.0	142	37	20	0.2	1.5	0.1
Nonunion	1.2	–	–	3.1	296	–	–	–	1.2	0.1
Average wage within the following categories: ¹										
Lowest 25 percent	1.7	–	–	3.1	416	–	–	–	–	–
Lowest 10 percent	1.6	–	–	3.9	350	–	–	–	–	–
Second 25 percent	1.6	–	–	2.8	–	209	–	–	1.6	0.1
Third 25 percent	1.3	–	–	2.5	–	0	91	–	1.2	0.1
Highest 25 percent	1.1	–	–	1.8	139	80	–	–	1.1	0.1
Highest 10 percent	1.8	–	–	2.9	213	202	–	–	–	–
Establishment characteristic										
Service-providing industries	1.2	2.1	20	2.1	–	0	–	0.3	1.2	0.1
Education and health services	1.1	2.6	81	2.6	–	241	–	0.3	1.1	0.1
Educational services	1.0	2.6	68	2.6	–	169	–	0.3	1.0	0.1
Elementary and secondary schools	1.1	2.3	288	2.4	–	120	–	0.3	1.1	0.1
Junior colleges, colleges, and universities	2.6	–	–	5.9	–	–	0	–	–	–
Health care and social assistance	3.0	–	–	4.7	–	251	–	–	–	–
Hospitals	3.5	–	–	5.3	177	159	–	–	–	–
Public administration	2.1	–	–	2.9	127	0	0	–	2.1	–
1 to 99 workers	2.9	–	–	3.8	323	–	–	–	–	–
1 to 49 workers	4.3	–	–	5.7	–	766	–	–	–	–
50 to 99 workers	3.6	–	–	5.6	439	356	–	–	–	–
100 workers or more	1.0	2.0	0	2.1	216	0	–	0.3	1.0	0.1
100 to 499 workers	1.7	–	–	2.2	203	34	–	–	1.7	–
500 workers or more	1.1	2.4	0	2.6	–	0	–	0.1	1.1	0.1
State government	3.0	–	–	4.4	–	0	0	–	–	–
Local government	1.1	1.9	0	1.7	328	82	–	0.3	1.1	0.1

See footnotes at end of table.

Table 12. Standard errors for fee-for-service plans: Type and amount of annual family deductible, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	With deductible							With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible			Other deductible		
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount				
				In-network	Out-of-network	Point-of-service			
Geographic area									
New England	5.3	—	—	6.7	\$0	\$90	—	—	—
Middle Atlantic	1.2	2.8	—	2.3	0	0	—	—	1.2
East North Central	0.7	—	—	2.5	105	88	\$65	—	0.5
West North Central	4.7	—	—	8.9	92	—	—	—	—
South Atlantic	1.8	—	—	5.0	0	—	—	—	—
West South Central	1.1	—	—	3.1	144	184	—	—	1.1
Mountain	9.4	—	—	4.8	88	—	—	—	—
Pacific	4.9	4.5	\$155	—	—	—	—	—	4.9

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: 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/glossary20102011.htm.

Table 13. Fee-for-service plans: Amount of annual family deductible, state and local government workers, National Compensation Survey, 2011

(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		
All workers	100	92	\$400	\$600	\$1,000	\$2,000	\$3,000	8	(1)
Worker characteristic									
Management, professional, and related	100	93	400	600	1,000	2,000	3,000	7	(1)
Professional and related	100	93	400	600	1,000	2,000	3,000	7	(1)
Teachers	100	94	400	500	1,050	2,000	3,000	6	(1)
Primary, secondary, and special education school teachers	100	94	300	500	1,200	2,000	—	5	(1)
Service	100	93	—	500	1,000	2,000	3,000	7	—
Protective service	100	91	300	500	900	1,500	2,500	9	—
Sales and office	100	92	400	500	1,000	2,000	3,000	8	(1)
Office and administrative support	100	91	400	600	1,000	2,000	3,000	9	(1)
Natural resources, construction, and maintenance	100	92	400	—	900	1,800	3,000	—	—
Production, transportation, and material moving	100	85	—	690	1,425	2,400	3,000	14	1
Full time	100	92	400	600	1,000	2,000	3,000	8	(1)
Part time	100	95	400	450	1,000	—	—	—	—
Union	100	91	250	400	750	1,050	2,500	9	(1)
Nonunion	100	93	450	700	1,500	2,000	3,000	7	(1)
Average wage within the following categories: ²									
Lowest 25 percent	100	94	450	600	1,425	2,000	3,000	—	—
Lowest 10 percent	100	93	450	900	1,800	2,000	4,500	—	—
Second 25 percent	100	92	—	500	1,000	1,800	3,000	8	(1)
Third 25 percent	100	90	400	600	1,000	1,950	3,000	10	(1)
Highest 25 percent	100	93	300	500	1,000	1,800	3,000	7	(1)
Highest 10 percent	100	93	300	500	900	1,500	2,400	—	—
Establishment characteristic									
Service-providing industries	100	92	400	600	1,000	2,000	3,000	8	(1)
Education and health services	100	93	400	600	1,050	2,000	3,000	6	(1)
Educational services	100	94	400	600	1,050	2,000	3,000	6	(1)
Elementary and secondary schools	100	95	400	600	1,200	2,000	3,000	5	(1)
Junior colleges, colleges, and universities	100	91	450	—	1,050	2,000	2,400	—	—
Health care and social assistance	100	92	400	600	1,000	2,250	—	—	—
Hospitals	100	94	400	700	1,200	2,250	3,000	—	—
Public administration	100	91	—	500	900	1,500	3,000	9	—
1 to 99 workers	100	88	300	600	—	2,000	—	—	—
1 to 49 workers	100	88	300	690	—	1,800	3,000	—	—
50 to 99 workers	100	88	300	—	1,500	3,000	—	—	—
100 workers or more	100	93	400	600	1,000	2,000	3,000	7	(1)
100 to 499 workers	100	94	300	500	1,000	2,000	3,000	6	—
500 workers or more	100	92	400	600	1,000	2,000	3,000	8	(1)
State government	100	88	400	500	900	1,800	2,400	—	—
Local government	100	94	400	600	1,000	2,000	3,000	6	(1)

See footnotes at end of table.

Table 13. Fee-for-service plans: Amount of annual family deductible, state and local government workers, National Compensation Survey, 2011—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		
Geographic area									
New England	100	85	\$200	—	\$750	—	\$3,000	—	—
Middle Atlantic	100	93	200	—	500	\$1,000	2,000	7	(¹)
East North Central	100	97	200	\$400	600	1,500	4,400	2	1
West North Central	100	96	300	500	1,000	2,000	—	—	—
South Atlantic	100	95	450	—	—	1,800	2,750	—	—
West South Central	100	96	750	1,050	1,500	2,400	4,000	4	—
Mountain	100	69	—	900	1,000	2,000	3,000	—	—
Pacific	100	81	—	600	900	—	2,600	19	—

¹ Less than 0.5.

² 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/glossary20102011.htm.

Table 13. Standard errors for fee-for-service plans: Amount of annual family deductible, state and local government workers, National Compensation Survey, 2011

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.2	\$10	\$96	\$34	\$131	\$0	1.2	0.1
Worker characteristic								
Management, professional, and related	1.2	0	68	140	142	0	1.2	0.1
Professional and related	1.1	20	90	176	104	0	1.1	0.1
Teachers	1.2	119	128	216	96	196	1.2	0.1
Primary, secondary, and special education school teachers	1.3	81	113	200	78	–	1.3	0.1
Service	1.4	–	104	14	202	49	1.4	–
Protective service	2.1	32	74	68	328	512	2.1	–
Sales and office	1.5	42	123	33	136	158	1.4	0.1
Office and administrative support	1.5	44	115	84	88	143	1.5	0.1
Natural resources, construction, and maintenance	3.9	107	–	148	322	0	–	–
Production, transportation, and material moving	2.7	–	131	302	191	0	2.7	0.8
Full time	1.2	10	79	104	113	0	1.2	0.1
Part time	1.9	71	94	91	–	–	–	–
Union	1.5	53	69	0	212	307	1.5	0.1
Nonunion	1.2	46	97	31	0	0	1.2	0.1
Average wage within the following categories: ¹								
Lowest 25 percent	1.7	10	139	330	0	91	–	–
Lowest 10 percent	1.6	78	202	409	442	1,293	–	–
Second 25 percent	1.6	–	80	10	302	0	1.6	0.1
Third 25 percent	1.3	10	133	83	179	0	1.2	0.1
Highest 25 percent	1.1	39	98	20	198	49	1.1	0.1
Highest 10 percent	1.8	33	32	145	393	140	–	–
Establishment characteristic								
Service-providing industries	1.2	0	96	46	119	0	1.2	0.1
Education and health services	1.1	0	40	200	55	0	1.1	0.1
Educational services	1.0	0	55	239	88	0	1.0	0.1
Elementary and secondary schools	1.1	102	36	212	68	720	1.1	0.1
Junior colleges, colleges, and universities	2.6	49	–	234	204	472	–	–
Health care and social assistance	3.0	52	79	104	429	–	–	–
Hospitals	3.5	44	82	233	362	525	–	–
Public administration	2.1	–	34	78	386	59	2.1	–
1 to 99 workers	2.9	60	149	–	272	–	–	–
1 to 49 workers	4.3	90	91	–	248	403	–	–
50 to 99 workers	3.6	84	–	361	510	–	–	–
100 workers or more	1.0	0	116	29	167	0	1.0	0.1
100 to 499 workers	1.7	44	54	52	355	0	1.7	–
500 workers or more	1.1	10	63	73	169	0	1.1	0.1
State government	3.0	39	66	174	271	469	–	–
Local government	1.1	31	0	190	40	49	1.1	0.1

See footnotes at end of table.

Table 13. Standard errors for fee-for-service plans: Amount of annual family deductible, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Geographic area								
New England	5.3	\$0	—	\$0	—	\$0	—	—
Middle Atlantic	1.2	33	—	0	\$177	49	1.2	0.1
East North Central	0.7	23	\$0	135	210	1,207	0.5	0.4
West North Central	4.7	0	140	0	475	—	—	—
South Atlantic	1.8	0	—	—	39	170	—	—
West South Central	1.1	157	0	0	310	807	1.1	—
Mountain	9.4	—	107	98	445	843	—	—
Pacific	4.9	—	65	161	—	524	4.9	—

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: 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/glossary20102011.htm.

Table 14. Fee-for-service plans: Coinsurance percentage, state and local government 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	—	—	89	80	60	95	—
Worker characteristic								
Management, professional, and related	100	—	—	88	80	60	100	—
Professional and related	100	—	—	88	80	60	100	—
Teachers	100	—	—	86	80	60	90	—
Primary, secondary, and special education school teachers	100	—	—	84	80	60	90	—
Service	100	—	—	89	80	60	100	—
Protective service	100	10	80	90	80	60	100	—
Sales and office	100	—	—	90	80	60	95	—
Office and administrative support	100	—	—	89	80	60	95	—
Natural resources, construction, and maintenance	100	10	80	90	85	60	85	—
Production, transportation, and material moving	100	13	80	87	85	70	90	—
Full time	100	—	—	89	80	60	90	—
Part time	100	12	80	88	90	60	100	—
Union	100	—	—	83	100	70	100	—
Nonunion	100	—	—	91	80	60	90	—
Average wage within the following categories: ¹								
Lowest 25 percent	100	—	—	91	80	60	95	—
Lowest 10 percent	100	—	—	91	80	60	90	—
Second 25 percent	100	—	—	90	80	60	90	—
Third 25 percent	100	—	—	89	80	60	90	—
Highest 25 percent	100	—	—	84	90	70	100	—
Highest 10 percent	100	13	80	87	100	70	100	—
Establishment characteristic								
Service-providing industries	100	—	—	89	80	60	100	—
Education and health services	100	—	—	88	80	60	100	—
Educational services	100	—	—	87	80	60	90	—
Elementary and secondary schools	100	—	—	85	80	60	90	—
Junior colleges, colleges, and universities ...	100	7	80	93	80	60	90	—
Health care and social assistance	100	8	80	92	80	60	100	—
Hospitals	100	9	80	91	80	60	100	—
Public administration	100	10	80	90	85	60	100	—
1 to 99 workers	100	—	—	89	80	60	85	—
1 to 49 workers	100	—	—	88	80	60	100	—
50 to 99 workers	100	—	—	89	80	60	85	—
100 workers or more	100	11	80	89	80	60	100	—
100 to 499 workers	100	9	80	91	80	60	100	—
500 workers or more	100	12	80	88	80	60	100	—
State government	100	—	—	92	80	60	100	—
Local government	100	—	—	87	80	60	90	—

See footnotes at end of table.

Table 14. Fee-for-service plans: Coinsurance percentage, state and local government 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
Geographic area								
New England	100	—	—	73	100	80	100	—
Middle Atlantic	100	—	—	63	100	70	100	—
East North Central	100	—	—	94	90	70	80	—
West North Central	100	—	—	84	80	60	90	—
South Atlantic	100	12	80	88	80	60	90	—
West South Central	100	—	—	97	80	60	100	—
Mountain	100	—	—	76	80	60	85	—
Pacific	100	11	80	89	80	60	100	—

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/glossary20102011.htm.

Table 14. Standard errors for fee-for-service plans: Coinsurance percentage, state and local government workers, National Compensation Survey, 2011

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	
All workers	-	-	1.7	2.4	0.0	8.7	-
Worker characteristic							
Management, professional, and related	-	-	2.1	1.4	0.0	14.3	-
Professional and related	-	-	2.3	2.4	0.0	12.8	-
Teachers	-	-	2.8	3.8	0.0	1.0	-
Primary, secondary, and special education school teachers	-	-	3.1	2.4	0.0	4.8	-
Service	-	-	2.1	1.4	0.0	0.0	-
Protective service	2.8	12.2	2.8	4.5	0.0	0.0	-
Sales and office	-	-	2.1	2.9	0.0	6.1	-
Office and administrative support	-	-	2.3	3.3	0.0	6.2	-
Natural resources, construction, and maintenance	2.3	0.0	2.3	5.7	5.5	8.4	-
Production, transportation, and material moving	2.5	0.0	2.5	7.5	8.2	5.4	-
Full time	-	-	1.8	1.7	0.0	10.4	-
Part time	2.6	0.0	2.6	10.6	0.0	1.7	-
Union	-	-	2.5	12.3	0.0	1.4	-
Nonunion	-	-	1.7	0.0	0.0	2.6	-
Average wage within the following categories: ¹							
Lowest 25 percent	-	-	1.6	0.0	0.0	8.5	-
Lowest 10 percent	-	-	2.1	0.0	0.0	13.3	-
Second 25 percent	-	-	1.9	1.4	0.0	9.8	-
Third 25 percent	-	-	2.3	0.0	0.0	2.8	-
Highest 25 percent	-	-	2.3	0.0	1.0	0.0	-
Highest 10 percent	2.2	0.0	2.2	2.0	0.0	0.0	-
Establishment characteristic							
Service-providing industries	-	-	1.8	2.6	0.0	12.0	-
Education and health services	-	-	2.2	0.0	0.0	12.9	-
Educational services	-	-	2.4	2.8	0.0	3.1	-
Elementary and secondary schools	-	-	2.8	1.0	0.0	9.3	-
Junior colleges, colleges, and universities	1.8	0.0	1.8	7.5	0.0	3.8	-
Health care and social assistance	1.8	0.0	1.8	1.0	0.0	0.0	-
Hospitals	1.8	0.0	1.8	0.0	0.0	1.0	-
Public administration	2.0	0.0	2.0	5.9	0.0	5.7	-
1 to 99 workers	-	-	2.3	0.0	0.0	16.8	-
1 to 49 workers	-	-	3.6	0.0	0.0	0.0	-
50 to 99 workers	-	-	3.7	6.3	0.0	22.6	-
100 workers or more	1.9	0.0	1.9	4.0	0.0	13.2	-
100 to 499 workers	2.3	0.0	2.3	4.9	6.9	12.6	-
500 workers or more	2.0	0.0	2.0	5.3	0.0	13.8	-
State government	-	-	1.7	2.8	0.0	7.6	-
Local government	-	-	1.9	4.2	0.0	8.6	-

See footnotes at end of table.

Table 14. Standard errors for fee-for-service plans: Coinsurance percentage, state and local government workers, National Compensation Survey, 2011—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	
Geographic area							
New England	—	—	20.4	0.0	0.0	0.0	—
Middle Atlantic	—	—	14.8	0.0	7.7	0.0	—
East North Central	—	—	0.9	0.0	0.0	6.1	—
West North Central	—	—	6.6	0.0	5.4	0.0	—
South Atlantic	2.1	0.0	2.1	0.0	0.0	2.8	—
West South Central	—	—	0.9	0.0	0.0	6.0	—
Mountain	—	—	6.0	7.0	7.1	10.2	—
Pacific	2.4	0.0	2.4	5.4	0.0	2.8	—

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.

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Table 15. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011

(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		
All workers	100	80	\$500	\$1,000	\$1,750	\$2,500	\$2,750	20	(¹)
Worker characteristic									
Management, professional, and related	100	81	500	1,000	1,900	2,500	2,750	19	(¹)
Professional and related	100	80	500	1,000	1,850	2,500	2,750	19	(¹)
Teachers	100	80	500	1,000	1,850	2,500	3,000	20	(¹)
Primary, secondary, and special education school teachers	100	79	500	1,000	1,850	2,500	3,000	21	(¹)
Service	100	78	500	1,000	1,500	2,500	2,750	21	1
Protective service	100	78	500	1,000	1,500	2,250	2,750	21	1
Sales and office	100	81	600	1,000	1,750	2,500	2,750	19	1
Office and administrative support	100	81	550	1,000	1,750	2,500	2,750	19	1
Natural resources, construction, and maintenance	100	78	500	1,000	1,500	2,000	2,750	20	1
Production, transportation, and material moving	100	75	500	900	1,500	2,000	3,000	25	1
Full time	100	80	500	1,000	1,750	2,500	2,750	20	1
Part time	100	78	–	1,000	1,650	2,150	3,250	22	(¹)
Union	100	65	400	750	1,400	2,000	2,500	34	1
Nonunion	100	91	800	1,200	2,000	2,500	2,900	9	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	100	86	800	–	2,000	2,500	2,750	13	(¹)
Lowest 10 percent	100	89	900	1,150	2,000	2,500	2,750	11	(¹)
Second 25 percent	100	79	500	1,000	1,700	2,300	2,750	21	1
Third 25 percent	100	80	600	1,000	1,850	2,500	2,750	20	1
Highest 25 percent	100	75	400	900	1,500	2,250	3,000	25	(¹)
Highest 10 percent	100	64	400	750	1,500	2,150	2,750	36	(¹)
Establishment characteristic									
Service-providing industries	100	80	500	1,000	1,750	2,500	2,750	20	(¹)
Education and health services	100	81	600	1,000	2,000	2,500	3,000	19	(¹)
Educational services	100	81	600	1,000	2,000	2,500	3,000	19	(¹)
Elementary and secondary schools	100	79	500	1,000	2,000	2,500	3,000	20	1
Junior colleges, colleges, and universities	100	85	750	1,000	2,000	2,500	2,750	15	–
Health care and social assistance	100	84	–	1,000	1,700	2,000	3,000	16	(¹)
Hospitals	100	86	–	1,275	1,850	2,300	3,000	14	(¹)
Public administration	100	78	500	1,000	1,500	2,250	2,650	21	1
1 to 99 workers	100	81	800	1,000	2,000	2,300	2,750	18	1
1 to 49 workers	100	82	950	1,050	2,000	2,350	2,750	–	–
50 to 99 workers	100	80	–	1,000	1,500	2,000	2,500	20	–
100 workers or more	100	79	500	1,000	1,700	2,500	2,800	20	(¹)
100 to 499 workers	100	81	–	950	1,500	2,200	2,500	19	1
500 workers or more	100	79	600	1,000	1,900	2,500	3,000	21	(¹)
State government	100	82	750	1,000	1,750	2,300	2,500	18	(¹)
Local government	100	79	500	1,000	1,750	2,500	3,000	20	1

See footnotes at end of table.

Table 15. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—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			
Geographic area										
New England	100	—	—	—	—	—	—	—	51	—
Middle Atlantic	100	32	\$400	\$400	\$400	\$750	\$1,750	68	(¹)	—
East North Central	100	81	400	600	1,250	2,000	2,500	17	2	—
West North Central	100	89	500	900	1,275	2,000	2,500	—	—	—
South Atlantic	100	90	1,200	1,400	2,000	2,750	3,000	10	(¹)	—
West South Central	100	92	1,000	2,000	2,000	2,300	3,000	—	—	—
Mountain	100	74	1,000	1,500	2,000	2,500	—	—	—	—
Pacific	100	90	950	1,000	1,750	2,500	3,500	—	—	—

¹ Less than 0.5.

² 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/glossary20102011.htm.

Table 15. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011

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		
All workers	1.5	\$25	\$0	\$150	\$189	\$81	1.5	0.2
Worker characteristic								
Management, professional, and related	1.5	93	0	225	136	202	1.6	0.1
Professional and related	1.6	25	0	233	126	250	1.6	0.1
Teachers	1.9	0	0	282	71	337	1.9	0.2
Primary, secondary, and special education school teachers	2.2	57	0	327	96	170	2.2	0.2
Service	1.9	0	0	206	188	75	1.9	0.4
Protective service	3.1	28	35	88	205	148	3.0	0.7
Sales and office	2.4	115	29	218	252	161	2.4	0.3
Office and administrative support	2.3	85	0	257	211	247	2.3	0.3
Natural resources, construction, and maintenance	3.2	14	20	50	410	72	3.2	0.5
Production, transportation, and material moving	4.2	85	83	45	251	355	4.3	0.5
Full time	1.5	22	0	147	184	53	1.5	0.2
Part time	3.7	–	57	431	430	362	3.7	(¹)
Union	2.7	0	51	121	0	0	2.6	0.3
Nonunion	1.5	108	216	0	0	219	1.5	0.1
Average wage within the following categories: ²								
Lowest 25 percent	2.2	92	–	55	86	121	2.3	0.2
Lowest 10 percent	3.0	108	331	151	0	311	3.0	0.1
Second 25 percent	2.3	38	0	226	258	29	2.3	0.3
Third 25 percent	1.6	99	0	248	90	57	1.6	0.2
Highest 25 percent	1.7	0	112	0	222	181	1.7	0.2
Highest 10 percent	2.8	0	40	101	343	180	2.8	0.2
Establishment characteristic								
Service-providing industries	1.5	37	0	153	189	105	1.5	0.2
Education and health services	1.6	114	0	277	86	235	1.6	0.2
Educational services	1.8	134	0	216	55	310	1.8	0.2
Elementary and secondary schools	2.2	0	0	243	0	69	2.2	0.3
Junior colleges, colleges, and universities ...	3.1	10	55	338	139	242	3.1	–
Health care and social assistance	2.6	–	285	216	278	208	2.6	0.1
Hospitals	1.9	–	136	261	321	708	1.9	0.1
Public administration	2.1	20	16	20	249	182	2.0	0.4
1 to 99 workers	4.4	189	0	335	159	180	4.4	0.5
1 to 49 workers	5.1	45	277	98	161	0	–	–
50 to 99 workers	5.0	–	0	363	260	0	5.0	–
100 workers or more	1.4	0	0	188	158	221	1.3	0.1
100 to 499 workers	2.3	–	146	39	305	0	2.3	0.4
500 workers or more	1.7	149	89	250	52	126	1.7	0.1
State government	2.6	0	81	381	292	274	2.6	0.1
Local government	1.7	0	0	150	129	49	1.7	0.2

See footnotes at end of table.

Table 15. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—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		
Geographic area								
New England	—	—	—	—	—	—	11.8	—
Middle Atlantic	4.5	\$0	\$0	\$102	\$98	\$247	4.5	0.1
East North Central	2.9	20	129	64	382	90	3.1	0.8
West North Central	6.4	0	247	346	364	20	—	—
South Atlantic	2.9	199	0	0	108	350	2.9	0.1
West South Central	3.8	92	147	0	73	208	—	—
Mountain	14.2	184	202	0	486	—	—	—
Pacific	3.9	91	260	141	0	193	—	—

¹ Less than 0.05.

² 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: 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/glossary20102011.htm.

Table 16. Fee-for-service plans: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011

(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		
All workers	100	64	\$1,000	\$2,200	\$3,250	\$5,300	\$8,250	35	(¹)
Worker characteristic									
Management, professional, and related	100	65	1,000	2,400	3,500	6,000	8,250	35	(¹)
Professional and related	100	64	1,000	2,100	3,500	6,000	8,250	36	(¹)
Teachers	100	63	1,000	2,000	3,500	6,000	8,250	37	(¹)
Primary, secondary, and special education school teachers	100	63	1,000	2,000	3,500	6,000	8,250	37	(¹)
Service	100	62	1,000	2,000	3,000	5,000	8,000	37	1
Protective service	100	64	1,000	2,000	3,000	5,000	7,500	35	1
Sales and office	100	64	1,400	2,550	3,250	5,000	8,250	35	1
Office and administrative support	100	64	1,300	2,550	3,200	5,000	8,250	36	1
Natural resources, construction, and maintenance	100	65	1,000	2,000	3,000	5,000	8,250	34	1
Production, transportation, and material moving	100	65	1,000	1,800	3,000	4,500	6,750	34	1
Full time	100	64	1,000	2,100	3,250	5,250	8,250	35	1
Part time	100	59	1,800	2,550	4,000	6,000	9,000	41	(¹)
Union	100	56	1,000	1,500	3,000	4,000	6,000	43	1
Nonunion	100	70	1,650	2,600	4,000	6,000	8,250	30	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	100	64	1,500	2,550	3,500	6,000	8,250	35	(¹)
Lowest 10 percent	100	59	1,800	2,550	4,000	6,000	8,250	41	(¹)
Second 25 percent	100	64	1,200	2,500	3,000	5,000	8,250	35	1
Third 25 percent	100	65	1,200	2,550	3,500	6,000	8,250	35	1
Highest 25 percent	100	63	1,000	1,650	3,000	5,000	7,000	36	(¹)
Highest 10 percent	100	54	1,000	1,500	3,000	5,000	6,700	46	(¹)
Establishment characteristic									
Service-providing industries	100	64	1,000	2,100	3,250	5,300	8,250	36	(¹)
Education and health services	100	63	1,200	2,200	3,600	6,000	8,250	37	(¹)
Educational services	100	62	1,000	2,000	3,600	6,000	8,250	38	(¹)
Elementary and secondary schools	100	63	1,000	2,000	3,600	6,000	8,250	36	1
Junior colleges, colleges, and universities	100	57	1,500	2,300	3,850	6,450	8,250	43	–
Health care and social assistance	100	71	1,900	2,600	3,500	5,300	9,000	29	(¹)
Hospitals	100	68	2,190	2,800	4,000	6,000	10,000	32	(¹)
Public administration	100	66	1,000	2,000	3,000	4,500	7,000	33	1
1 to 99 workers	100	68	1,800	2,600	3,250	4,500	8,250	32	1
1 to 49 workers	100	67	1,800	2,600	3,250	–	8,250	–	–
50 to 99 workers	100	68	–	2,800	3,000	4,000	6,000	32	–
100 workers or more	100	63	1,000	2,100	3,200	5,500	8,250	36	(¹)
100 to 499 workers	100	65	1,000	1,800	3,000	4,500	7,500	34	1
500 workers or more	100	63	1,100	2,500	3,600	6,000	8,250	37	(¹)
State government	100	60	1,500	2,550	3,000	5,000	7,500	40	(¹)
Local government	100	65	1,000	2,000	3,500	6,000	8,250	34	1

See footnotes at end of table.

Table 16. Fee-for-service plans: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—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			
Geographic area										
New England	100	—	—	—	—	—	—	—	60	—
Middle Atlantic	100	29	\$1,000	\$1,000	\$1,000	\$1,500	\$3,250	71	(¹)	—
East North Central	100	77	800	1,500	2,600	4,000	6,000	21	2	—
West North Central	100	86	1,000	1,800	3,000	4,000	6,000	—	—	—
South Atlantic	100	85	2,400	2,950	4,000	8,250	8,250	15	(¹)	—
West South Central	100	61	2,950	3,900	6,000	6,450	8,000	—	—	—
Mountain	100	—	—	—	—	—	—	—	—	—
Pacific	100	79	2,500	3,000	4,000	5,100	8,250	—	—	—

¹ Less than 0.5.

² 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/glossary20102011.htm.

Table 16. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011

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		
All workers	2.6	\$76	\$316	\$244	\$764	\$317	2.6	0.2
Worker characteristic								
Management, professional, and related	2.6	168	394	187	119	139	2.6	0.1
Professional and related	2.8	20	293	231	325	324	2.8	0.1
Teachers	3.0	0	114	291	0	69	3.0	0.2
Primary, secondary, and special education school teachers	3.1	0	145	361	0	110	3.1	0.2
Service	3.0	0	81	0	185	552	3.1	0.4
Protective service	3.9	0	136	93	344	671	4.1	0.7
Sales and office	3.7	369	73	333	596	834	3.7	0.3
Office and administrative support	3.7	302	207	300	601	797	3.7	0.3
Natural resources, construction, and maintenance	3.8	0	196	212	574	511	3.8	0.5
Production, transportation, and material moving	5.0	225	184	0	613	1,203	5.1	0.5
Full time	2.7	48	311	271	710	350	2.7	0.2
Part time	5.6	471	138	245	375	1,506	5.6	(¹)
Union	2.7	0	268	55	450	153	2.7	0.3
Nonunion	3.9	234	126	29	0	0	3.9	0.1
Average wage within the following categories: ²								
Lowest 25 percent	4.2	128	43	441	256	0	4.3	0.2
Lowest 10 percent	6.8	182	344	486	0	269	6.8	0.1
Second 25 percent	3.2	227	266	284	215	384	3.2	0.3
Third 25 percent	2.8	162	333	418	39	0	2.8	0.2
Highest 25 percent	2.3	0	159	0	0	251	2.3	0.2
Highest 10 percent	3.0	0	116	0	774	440	3.1	0.2
Establishment characteristic								
Service-providing industries	2.6	104	325	251	734	367	2.7	0.2
Education and health services	3.3	196	382	267	0	85	3.3	0.2
Educational services	3.5	166	301	375	0	85	3.6	0.2
Elementary and secondary schools	3.3	0	71	407	0	69	3.3	0.3
Junior colleges, colleges, and universities ...	9.1	59	516	784	0	868	9.1	–
Health care and social assistance	3.7	102	59	263	778	2,009	3.7	0.1
Hospitals	4.3	350	256	0	239	2,726	4.3	0.1
Public administration	2.7	0	102	0	555	1,006	2.8	0.4
1 to 99 workers	4.6	379	360	232	991	646	4.7	0.5
1 to 49 workers	5.6	139	522	606	–	0	–	–
50 to 99 workers	5.7	–	408	540	589	306	5.7	–
100 workers or more	2.6	0	200	288	728	441	2.6	0.1
100 to 499 workers	3.7	0	269	39	620	913	3.8	0.4
500 workers or more	3.0	158	212	393	106	98	3.0	0.1
State government	5.1	0	158	243	372	951	5.1	0.1
Local government	2.5	0	86	333	717	184	2.5	0.2

See footnotes at end of table.

Table 16. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—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		
Geographic area								
New England	—	—	—	—	—	—	13.5	—
Middle Atlantic	4.3	\$0	\$0	\$0	\$0	\$483	4.3	0.1
East North Central	2.9	97	198	24	477	717	3.0	0.8
West North Central	6.3	0	487	136	675	1,128	—	—
South Atlantic	3.4	287	179	98	1,907	0	3.4	0.1
West South Central	4.4	341	548	0	108	660	—	—
Mountain	—	—	—	—	—	—	—	—
Pacific	4.5	287	0	758	519	1,128	—	—

¹ Less than 0.05.

² 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: 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/glossary20102011.htm.

Table 17. Fee-for-service plans: Coverage for selected services, state and local government workers, National Compensation Survey, 2011

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care	Hospice care
All workers	99	99	99	100	81	84	82
Worker characteristic							
Management, professional, and related	99	99	99	100	81	83	82
Professional and related	100	99	99	100	81	84	82
Teachers	99	99	99	100	79	82	80
Primary, secondary, and special education school teachers	99	98	98	100	78	80	78
Service	99	98	98	100	82	86	84
Protective service	98	98	98	100	82	86	81
Sales and office	99	98	98	100	82	86	83
Office and administrative support	99	98	98	100	82	86	83
Natural resources, construction, and maintenance	98	98	98	100	71	80	78
Production, transportation, and material moving	97	97	97	100	74	76	—
Full time	99	99	99	100	81	84	82
Part time	100	99	99	100	72	84	84
Union	99	99	99	100	82	81	79
Nonunion	99	98	98	100	80	86	84
Average wage within the following categories: ¹							
Lowest 25 percent	99	98	98	100	80	86	84
Lowest 10 percent	97	97	97	100	80	87	86
Second 25 percent	99	99	99	100	80	85	81
Third 25 percent	99	99	99	100	83	84	82
Highest 25 percent	99	99	99	100	80	81	80
Highest 10 percent	100	99	99	100	82	82	83
Establishment characteristic							
Service-providing industries	99	99	99	100	81	84	82
Education and health services	99	99	99	100	80	84	82
Educational services	99	99	99	100	80	83	82
Elementary and secondary schools	99	98	98	100	80	81	79
Junior colleges, colleges, and universities	100	100	100	100	82	93	90
Health care and social assistance	100	100	100	100	79	85	87
Hospitals	100	100	100	100	78	86	85
Public administration	98	98	98	100	83	85	82
1 to 99 workers	96	96	96	100	—	80	78
1 to 49 workers	97	97	97	100	79	82	81
50 to 99 workers	—	—	—	100	—	—	—
100 workers or more	99	99	99	100	82	84	82
100 to 499 workers	99	99	99	100	83	84	83
500 workers or more	100	99	99	100	82	85	82
State government	100	100	100	100	86	92	92
Local government	99	98	98	100	79	81	78

See footnotes at end of table.

Table 17. Fee-for-service plans: Coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care	Hospice care
Geographic area							
New England	99	99	99	100	85	84	81
Middle Atlantic	100	99	99	100	90	84	92
East North Central	98	98	98	100	73	80	—
West North Central	99	99	99	100	—	83	—
South Atlantic	99	99	99	100	89	91	86
West South Central	100	99	99	—	82	85	83
Mountain	100	100	100	100	—	—	—
Pacific	99	98	98	100	—	81	—

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: 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/glossary20102011.htm.

Table 17. Standard errors for fee-for-service plans: Coverage for selected services, state and local government workers, National Compensation Survey, 2011

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care	Hospice care
All workers	0.3	0.3	0.3	0.1	1.8	1.3	1.2
Worker characteristic							
Management, professional, and related	0.2	0.3	0.3	0.1	2.0	1.7	1.5
Professional and related	0.2	0.3	0.3	0.1	2.1	1.7	1.6
Teachers	0.3	0.4	0.4	0.2	2.4	2.3	2.1
Primary, secondary, and special education school teachers	0.3	0.5	0.5	0.2	2.6	2.7	2.5
Service	0.5	0.5	0.5	(¹)	2.1	1.5	1.4
Protective service	0.7	0.7	0.7	(¹)	2.7	2.2	2.5
Sales and office	0.5	0.5	0.5	0.1	2.1	1.5	1.9
Office and administrative support	0.5	0.6	0.6	0.1	2.1	1.6	2.0
Natural resources, construction, and maintenance	0.7	0.7	0.7	(¹)	3.9	2.7	2.9
Production, transportation, and material moving	1.4	1.4	1.4	0.2	3.6	4.2	—
Full time	0.3	0.3	0.3	0.1	1.7	1.3	1.2
Part time	0.1	0.4	0.4	(¹)	7.9	3.8	3.9
Union	0.3	0.3	0.3	0.1	2.1	1.8	1.8
Nonunion	0.4	0.5	0.5	0.1	2.2	1.5	1.6
Average wage within the following categories: ²							
Lowest 25 percent	0.7	0.8	0.8	0.1	2.7	1.4	1.4
Lowest 10 percent	1.6	1.6	1.6	(¹)	3.7	2.1	1.8
Second 25 percent	0.5	0.5	0.5	(¹)	2.3	1.3	1.7
Third 25 percent	0.3	0.3	0.3	0.1	1.9	1.5	1.5
Highest 25 percent	0.2	0.4	0.4	0.2	2.2	2.2	2.0
Highest 10 percent	0.2	0.3	0.3	(¹)	2.6	1.7	1.8
Establishment characteristic							
Service-providing industries	0.3	0.3	0.3	0.1	1.8	1.3	1.3
Education and health services	0.2	0.3	0.3	0.1	2.4	1.8	1.6
Educational services	0.2	0.4	0.4	0.1	2.6	2.1	1.9
Elementary and secondary schools	0.3	0.5	0.5	0.2	2.4	2.7	2.4
Junior colleges, colleges, and universities	0.4	0.4	0.4	(¹)	6.0	1.6	3.4
Health care and social assistance	(¹)	(¹)	(¹)	(¹)	3.6	2.7	2.7
Hospitals	(¹)	(¹)	(¹)	(¹)	4.4	3.2	3.5
Public administration	0.8	0.8	0.8	0.1	2.2	1.7	2.0
1 to 99 workers	1.3	1.3	1.3	(¹)	—	3.0	2.8
1 to 49 workers	1.9	1.9	1.9	(¹)	4.3	3.6	3.7
50 to 99 workers	—	—	—	(¹)	—	—	—
100 workers or more	0.2	0.3	0.3	0.1	1.9	1.4	1.3
100 to 499 workers	0.6	0.6	0.6	(¹)	2.1	1.6	1.9
500 workers or more	0.1	0.3	0.3	0.1	2.4	1.8	1.7
State government	0.2	0.2	0.2	(¹)	3.4	0.9	2.0
Local government	0.4	0.5	0.5	0.1	1.8	1.7	1.6

See footnotes at end of table.

Table 17. Standard errors for fee-for-service plans: Coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care	Hospice care
Geographic area							
New England	1.4	1.4	1.4	(¹)	3.2	2.8	4.7
Middle Atlantic	0.1	0.1	0.1	(¹)	2.3	1.3	2.0
East North Central	0.9	1.1	1.1	(¹)	4.0	3.4	—
West North Central	0.5	0.5	0.5	0.3	—	3.8	—
South Atlantic	0.4	0.4	0.4	(¹)	1.6	1.6	1.6
West South Central	0.4	1.0	1.0	—	3.0	3.3	3.8
Mountain	(¹)	(¹)	(¹)	(¹)	—	—	—
Pacific	0.9	1.0	1.0	(¹)	—	2.9	—

¹ Less than 0.05.

² 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: 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/glossary20102011.htm.

Table 18. Fee-for-service plans: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
All workers	98	91	98	88	89
Worker characteristic					
Management, professional, and related	98	92	98	89	90
Professional and related	98	93	98	90	91
Teachers	98	92	98	91	91
Primary, secondary, and special education school teachers	98	91	98	90	90
Service	98	91	98	87	89
Protective service	97	90	98	84	87
Sales and office	98	92	98	87	89
Office and administrative support	98	91	98	86	88
Natural resources, construction, and maintenance	97	89	97	87	86
Production, transportation, and material moving	95	88	94	84	85
Full time	98	91	98	88	89
Part time	100	95	99	91	93
Union	98	92	99	89	90
Nonunion	98	91	97	87	89
Average wage within the following categories: ¹					
Lowest 25 percent	97	90	97	85	88
Lowest 10 percent	96	90	95	87	88
Second 25 percent	98	92	98	88	89
Third 25 percent	99	93	98	89	91
Highest 25 percent	98	91	98	89	89
Highest 10 percent	99	92	99	90	90
Establishment characteristic					
Service-providing industries	98	92	98	88	89
Education and health services	99	93	98	90	91
Educational services	98	93	98	91	92
Elementary and secondary schools	98	92	98	89	90
Junior colleges, colleges, and universities ...	100	97	99	95	97
Health care and social assistance	99	91	97	83	84
Hospitals	99	87	96	82	81
Public administration	97	89	97	85	87
1 to 99 workers	96	88	96	84	84
1 to 49 workers	96	90	96	85	87
50 to 99 workers	97	86	95	82	80
100 workers or more	98	92	98	89	90
100 to 499 workers	97	92	98	88	91
500 workers or more	99	92	98	89	90
State government	100	95	100	92	95
Local government	97	90	97	86	87

See footnotes at end of table.

Table 18. Fee-for-service plans: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
Geographic area					
New England	98	94	99	90	91
Middle Atlantic	100	97	100	95	97
East North Central	96	90	98	89	88
West North Central	98	89	97	95	89
South Atlantic	99	89	99	82	87
West South Central	96	93	95	92	91
Mountain	98	91	99	84	86
Pacific	99	88	99	79	80

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: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 18. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
All workers	0.4	1.0	0.3	1.1	1.0
Worker characteristic					
Management, professional, and related	0.4	1.2	0.4	1.3	1.3
Professional and related	0.5	1.1	0.5	1.2	1.1
Teachers	0.5	1.2	0.5	1.3	1.2
Primary, secondary, and special education school teachers	0.6	1.5	0.7	1.6	1.5
Service	0.6	1.2	0.6	1.9	1.2
Protective service	1.0	1.8	0.9	3.2	1.9
Sales and office	0.7	1.3	0.7	1.5	1.4
Office and administrative support	0.8	1.3	0.8	1.5	1.5
Natural resources, construction, and maintenance	1.0	2.1	1.0	2.0	2.2
Production, transportation, and material moving	1.8	2.6	2.1	3.1	2.9
Full time	0.5	1.0	0.4	1.1	1.0
Part time	0.2	1.7	0.6	2.7	1.9
Union	0.5	1.1	0.4	1.2	1.1
Nonunion	0.7	1.3	0.5	1.6	1.3
Average wage within the following categories: ¹					
Lowest 25 percent	0.9	1.4	0.8	2.0	1.3
Lowest 10 percent	1.5	2.1	1.5	2.3	2.1
Second 25 percent	0.5	1.2	0.4	1.4	1.4
Third 25 percent	0.4	1.1	0.4	1.2	1.2
Highest 25 percent	0.5	1.5	0.4	1.4	1.5
Highest 10 percent	0.3	1.4	0.3	1.3	1.3
Establishment characteristic					
Service-providing industries	0.4	1.0	0.4	1.1	1.0
Education and health services	0.4	1.0	0.5	1.3	1.1
Educational services	0.5	1.2	0.5	1.3	1.2
Elementary and secondary schools	0.6	1.5	0.6	1.6	1.5
Junior colleges, colleges, and universities	0.4	1.2	0.4	1.7	1.2
Health care and social assistance	0.8	2.8	2.1	3.5	3.7
Hospitals	1.1	4.3	3.1	5.1	5.5
Public administration	1.0	1.9	0.9	2.1	2.0
1 to 99 workers	1.4	2.5	1.5	2.5	2.7
1 to 49 workers	2.1	2.8	2.1	3.2	3.2
50 to 99 workers	1.6	3.9	2.2	4.2	5.0
100 workers or more	0.4	1.1	0.4	1.3	1.1
100 to 499 workers	0.9	1.3	0.7	1.8	1.4
500 workers or more	0.4	1.3	0.5	1.5	1.4
State government	0.2	1.9	0.2	2.5	1.9
Local government	0.6	1.2	0.5	1.1	1.1

See footnotes at end of table.

Table 18. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
Geographic area					
New England	1.4	1.2	1.4	1.5	2.3
Middle Atlantic	0.1	1.1	0.1	1.9	0.9
East North Central	1.3	3.5	1.0	3.1	3.3
West North Central	1.3	2.7	1.2	1.6	2.7
South Atlantic	0.4	3.3	0.4	4.0	3.3
West South Central	2.2	2.4	1.5	2.2	2.5
Mountain	1.4	5.4	1.4	3.9	3.8
Pacific	0.7	2.7	0.8	3.1	3.1

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: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.