

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 Production, transportation, and material moving	96	—	—	66	34	—	79	20	1
.....	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.