

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, 2017**

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
<b>Worker characteristics</b>						
All workers .....	1.4	0.6	0.8	1.4	0.6	—
Management, professional, and related .....	2.1	—	1.5	2.7	0.8	—
Management, business, and financial .....	2.6	—	1.9	3.2	—	—
Professional and related .....	2.6	—	1.9	3.3	1.3	—
Sales and office .....	1.4	—	1.1	1.5	—	—
Sales and related .....	1.5	—	1.3	1.9	—	—
Office and administrative support .....	2.0	—	1.6	2.0	—	—
Natural resources, construction, and maintenance:						
Construction, extraction, farming, fishing, and forestry .....	—	—	—	5.5	—	—
Production, transportation, and material moving .....	1.7	—	1.1	2.2	—	—
Production .....	2.0	—	1.9	2.8	—	—
Transportation and material moving .....	2.6	—	0.8	2.8	—	—
Full time .....	1.4	0.3	0.8	1.4	0.7	—
Part time .....	4.4	—	—	6.8	—	—
Union .....	2.6	0.3	1.2	2.8	—	—
Nonunion .....	1.5	0.7	0.8	1.5	0.8	—
Average wage within the following categories <sup>4</sup> :						
Second 25 percent .....	2.3	0.6	0.8	2.3	0.9	—
Third 25 percent .....	1.7	0.3	1.3	2.2	0.7	—
Highest 25 percent .....	1.8	—	1.3	2.1	0.7	—
Highest 10 percent .....	1.9	—	2.0	3.0	0.7	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	2.5	—	1.2	2.7	—	—
Construction .....	4.2	—	—	4.2	—	—
Manufacturing .....	2.4	—	1.4	2.9	—	—
Service-providing industries .....	1.7	—	0.9	1.6	0.8	—
Trade, transportation, and utilities .....	1.2	—	0.8	1.5	—	—
Retail trade .....	1.4	—	—	2.0	—	—
Transportation and warehousing .....	2.9	—	—	2.9	—	—
Information .....	2.1	0.8	—	2.2	—	—
Financial activities .....	2.2	—	1.4	2.3	—	—
Finance and insurance .....	1.0	—	1.4	1.5	—	—
Credit intermediation and related activities ..	1.7	—	—	2.4	—	—
Insurance carriers and related activities .....	2.2	—	—	4.2	—	—
Education and health services .....	5.2	—	2.3	4.4	2.7	—
Educational services .....	5.0	—	—	5.6	1.6	—
Junior colleges, colleges, and universities ...	4.7	—	—	5.0	2.2	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, 2017—continued**

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
<b>Worker characteristics</b>				
All workers .....	1.4	1.0	0.8	—
Management, professional, and related .....	2.1	1.5	1.2	—
Management, business, and financial .....	2.6	2.2	1.3	—
Professional and related .....	2.6	1.7	1.5	—
Sales and office .....	1.4	1.3	0.8	—
Sales and related .....	1.5	1.3	—	—
Office and administrative support .....	2.0	1.7	—	—
Natural resources, construction, and maintenance:				
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—
Production, transportation, and material moving .....	1.7	1.6	0.9	—
Production .....	2.0	2.0	—	—
Transportation and material moving .....	2.6	2.3	—	—
Full time .....	1.4	1.0	0.8	—
Part time .....	4.4	—	—	—
Union .....	2.6	2.1	—	—
Nonunion .....	1.5	1.1	0.9	—
Average wage within the following categories <sup>4</sup> :				
Second 25 percent .....	2.3	1.5	1.8	—
Third 25 percent .....	1.7	1.3	0.8	—
Highest 25 percent .....	1.8	1.3	1.1	—
Highest 10 percent .....	1.9	1.4	1.3	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.5	2.3	0.5	—
Construction .....	4.2	—	—	—
Manufacturing .....	2.4	2.2	—	—
Service-providing industries .....	1.7	1.1	1.0	—
Trade, transportation, and utilities .....	1.2	1.0	—	—
Retail trade .....	1.4	—	—	—
Transportation and warehousing .....	2.9	2.6	—	—
Information .....	2.1	1.8	—	—
Financial activities .....	2.2	2.0	1.0	—
Finance and insurance .....	1.0	1.0	—	—
Credit intermediation and related activities ..	1.7	1.5	—	—
Insurance carriers and related activities .....	2.2	2.0	—	—
Education and health services .....	5.2	3.6	—	—
Educational services .....	5.0	4.6	1.9	—
Junior colleges, colleges, and universities ...	4.7	4.2	2.5	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, 2017—continued**

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
100 workers or more .....	1.7	—	0.8	1.8	0.9	—
100 to 499 workers .....	2.6	—	1.0	2.5	—	—
500 workers or more .....	1.9	—	1.1	2.8	1.9	—
<b>Geographic areas</b>						
Northeast .....	3.1	—	3.0	2.7	2.3	—
New England .....	4.7	—	5.3	4.6	—	—
Middle Atlantic .....	3.9	—	3.0	2.9	2.8	—
South .....	2.6	—	1.1	2.7	1.1	—
West South Central .....	1.5	—	—	4.6	—	—
Midwest .....	2.6	—	0.6	2.4	1.1	—
East North Central .....	3.3	—	0.7	3.0	—	—
West .....	3.4	0.6	1.2	3.2	0.7	—
Mountain .....	—	—	—	3.4	—	—
Pacific .....	4.6	—	1.1	4.4	—	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, 2017—continued**

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
100 workers or more .....	1.7	1.3	1.0	—
100 to 499 workers .....	2.6	2.1	1.6	—
500 workers or more .....	1.9	1.4	1.3	—
<b>Geographic areas</b>				
Northeast .....	3.1	2.8	1.3	—
New England .....	4.7	4.1	2.2	—
Middle Atlantic .....	3.9	3.3	1.5	—
South .....	2.6	1.0	2.0	—
West South Central .....	1.5	0.9	—	—
Midwest .....	2.6	1.6	—	—
East North Central .....	3.3	2.1	—	—
West .....	3.4	3.0	—	—
Mountain .....	—	—	—	—
Pacific .....	4.6	4.1	—	—

<sup>1</sup> This type of plan obligates employees to use only the plan's providers in order to receive coverage.

<sup>2</sup> This type of plan provides coverage through a network of participating health care providers. Enrollees may receive services outside the network, but generally at a higher cost. The additional costs may be in the form of higher deductibles, higher coinsurance rates, or both, or in the form of nondiscounted charges from providers.

<sup>3</sup> This type of plan provides services through a network of participating health care providers. Services received within the network or through select medical facilities generally provide more generous benefits than services received outside the network.

<sup>4</sup> 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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

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

**Table 2. Standard errors for medical care benefits: Selected plan characteristics, private industry workers, 2017**

Characteristics	Plan network			Allow nonemergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	0.6	0.6	–	1.4	1.4	–	1.2	1.2	0.2
Management, professional, and related .....	0.6	–	–	2.3	2.3	–	2.0	2.1	0.2
Management, business, and financial .....	0.6	–	–	2.8	2.8	–	2.3	2.4	0.4
Professional and related .....	0.9	–	–	2.7	2.7	–	2.4	2.4	0.2
Service:									
Protective service .....	5.4	–	–	9.4	–	–	–	–	–
Sales and office .....	0.8	–	–	1.4	1.4	–	1.4	1.4	0.3
Sales and related .....	0.2	–	–	1.8	1.8	–	2.3	2.0	1.0
Office and administrative support .....	1.1	–	–	1.8	1.8	–	1.9	1.9	0.4
Natural resources, construction, and maintenance:									
Construction, extraction, farming, fishing, and forestry .....	1.2	–	–	4.9	4.9	–	5.7	5.7	0.1
Production, transportation, and material moving .....	0.4	–	–	2.2	2.2	–	2.2	2.3	0.4
Production .....	0.4	–	–	2.9	2.9	–	2.8	2.9	0.6
Transportation and material moving .....	0.5	–	–	2.5	2.5	–	2.5	2.6	0.6
Full time .....	0.3	0.3	–	1.3	1.3	–	1.3	1.3	0.2
Part time .....	7.1	–	–	7.0	7.0	–	5.0	5.0	0.2
Union .....	0.3	0.3	–	2.7	2.7	–	2.7	2.6	0.3
Nonunion .....	0.7	0.7	–	1.5	1.5	–	1.3	1.3	0.2
Average wage within the following categories <sup>1</sup> :									
Second 25 percent .....	0.6	0.6	–	1.8	1.8	–	2.2	2.3	0.3
Third 25 percent .....	0.3	0.3	–	1.9	1.9	–	1.9	1.9	0.2
Highest 25 percent .....	0.7	–	–	1.8	1.8	–	1.5	1.5	0.3
Highest 10 percent .....	1.6	–	–	2.6	2.6	–	1.7	1.7	0.2
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.2	–	–	2.7	2.7	–	2.2	2.2	0.4
Construction .....	1.1	–	–	3.9	3.9	–	4.4	4.4	0.1
Manufacturing .....	0.9	–	–	2.8	2.8	–	2.5	2.5	0.6
Service-providing industries .....	0.7	–	–	1.5	1.5	–	1.4	1.5	0.2
Trade, transportation, and utilities .....	0.5	–	–	1.2	1.2	–	1.4	1.4	0.8
Retail trade .....	0.6	–	–	1.9	1.9	–	1.9	1.9	0.4
Transportation and warehousing .....	0.3	–	–	2.7	2.7	–	2.8	2.8	–
Information .....	0.8	0.8	–	2.1	2.1	–	2.9	3.5	0.9
Financial activities .....	0.4	–	–	2.4	2.4	–	1.7	2.0	1.0
Finance and insurance .....	0.5	–	–	1.6	1.6	–	0.8	1.5	1.2
Credit intermediation and related activities ..	0.6	–	–	2.3	2.3	–	2.1	2.1	0.9
Insurance carriers and related activities .....	0.6	–	–	3.9	3.9	–	2.7	3.6	1.6
Education and health services .....	2.3	–	–	4.9	4.9	–	4.7	4.7	0.1
Educational services .....	2.1	–	–	5.6	5.6	–	5.0	5.0	0.1
Junior colleges, colleges, and universities ...	0.7	–	–	4.7	4.7	–	4.1	4.2	0.1

See footnotes at end of table.

**Table 2. Standard errors for medical care benefits: Selected plan characteristics, private industry workers, 2017—continued**

Characteristics	Plan network			Allow nonemergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
100 workers or more .....	1.0	—	—	1.5	1.5	—	1.9	1.9	0.3
100 to 499 workers .....	0.5	—	—	2.1	2.1	—	2.7	2.7	0.4
500 workers or more .....	2.0	—	—	2.5	2.5	—	2.4	2.4	0.4
<b>Geographic areas</b>									
Northeast .....	0.5	—	—	4.4	4.4	—	2.8	3.0	0.5
New England .....	1.2	—	—	5.9	5.9	—	3.3	4.0	1.6
Middle Atlantic .....	0.5	—	—	3.7	3.7	—	3.5	3.7	0.4
South .....	1.6	—	—	2.1	2.1	—	1.8	1.8	0.2
West South Central .....	4.6	—	—	4.9	4.9	—	2.7	2.7	( <sup>2</sup> )
Midwest .....	0.4	—	—	1.7	1.7	—	2.0	2.1	0.7
East North Central .....	0.5	—	—	2.3	2.3	—	2.3	2.2	0.4
West .....	0.6	0.6	—	3.0	3.0	—	3.2	3.1	0.4
Mountain .....	1.7	—	—	3.3	3.3	—	3.7	3.6	1.1
Pacific .....	0.5	—	—	4.1	4.1	—	4.1	4.1	0.3

<sup>1</sup> 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 2017."

<sup>2</sup> 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/nce/ebs/glossary20162017.htm](http://www.bls.gov/nce/ebs/glossary20162017.htm).

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

**Table 3. Standard errors for medical care benefits: Amount of annual individual deductible, private industry workers, 2017**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	1.2	\$0	\$0	\$109	\$0	\$278	1.2	0.2
Management, professional, and related .....	1.4	66	0	124	65	0	1.3	0.1
Management, business, and financial .....	2.1	28	69	0	120	0	2.1	0.2
Professional and related .....	1.5	66	0	144	313	223	1.5	–
Service:								
Protective service .....	6.6	0	0	–	–	239	–	–
Sales and office .....	1.2	–	19	0	157	310	1.1	0.5
Sales and related .....	2.3	72	0	129	0	0	–	–
Office and administrative support .....	1.4	–	0	203	67	457	1.3	0.6
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry .....	3.0	47	–	–	658	387	1.9	1.8
Production, transportation, and material moving .....	2.5	42	128	91	0	801	2.5	0.2
Production .....	2.3	18	–	183	0	632	2.3	0.3
Transportation and material moving .....	4.1	51	125	180	228	889	4.2	0.2
Full time .....	1.1	11	0	107	0	501	1.1	0.2
Part time .....	7.0	0	–	366	264	0	–	–
Union .....	3.8	44	0	20	257	114	3.8	( <sup>1</sup> )
Nonunion .....	1.2	18	32	0	0	456	1.2	0.2
Average wage within the following categories <sup>2</sup> :								
Second 25 percent .....	1.4	56	–	0	164	680	1.4	0.4
Third 25 percent .....	1.6	13	0	169	284	792	1.5	0.2
Highest 25 percent .....	1.2	–	0	58	91	245	1.2	0.1
Highest 10 percent .....	1.3	69	0	107	116	144	1.3	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.9	17	0	346	341	707	1.7	0.5
Construction .....	3.1	63	129	–	168	204	2.9	1.7
Manufacturing .....	2.0	38	0	256	471	0	2.0	–
Service-providing industries .....	1.4	27	0	18	0	293	1.5	0.2
Trade, transportation, and utilities .....	1.9	22	–	79	18	599	1.9	0.6
Retail trade .....	2.2	–	–	84	0	0	1.6	1.3
Transportation and warehousing .....	5.1	63	86	246	410	795	5.1	–
Information .....	2.0	77	145	322	0	0	1.2	1.8
Financial activities .....	1.2	71	–	0	86	0	1.2	–
Finance and insurance .....	1.1	66	0	0	98	0	1.1	–
Credit intermediation and related activities ..	1.8	56	101	188	0	0	–	–
Insurance carriers and related activities .....	1.2	135	156	0	154	0	1.2	–
Education and health services .....	3.6	81	34	263	74	–	3.6	( <sup>1</sup> )
Educational services .....	2.7	50	–	–	203	–	2.7	( <sup>1</sup> )
Junior colleges, colleges, and universities ...	3.2	22	67	131	–	637	3.1	( <sup>1</sup> )

See footnotes at end of table.

**Table 3. Standard errors for medical care benefits: Amount of annual individual deductible, private industry workers, 2017—continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
100 workers or more .....	1.5	\$50	\$106	\$181	\$116	\$0	1.5	( <sup>1</sup> )
100 to 499 workers .....	2.0	44	117	231	197	972	2.0	—
500 workers or more .....	2.6	70	91	159	248	0	2.6	( <sup>1</sup> )
<b>Geographic areas</b>								
Northeast .....	2.0	16	23	193	76	130	2.0	0.1
New England .....	3.8	52	88	—	—	—	3.8	( <sup>1</sup> )
Middle Atlantic .....	1.8	19	31	159	183	180	1.7	0.1
South .....	2.1	55	31	0	161	953	2.0	0.4
West South Central .....	4.8	57	—	73	342	724	—	—
Midwest .....	2.3	57	124	0	18	538	2.2	0.6
East North Central .....	3.1	52	—	0	100	833	—	—
West .....	2.9	67	0	266	157	177	3.1	0.3
Mountain .....	3.9	116	182	254	0	291	—	—
Pacific .....	3.8	29	80	193	443	32	4.1	0.4

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

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

**Table 4. Standard errors for medical care benefits: Amount of annual family deductible, private industry workers, 2017**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	1.2	\$22	\$74	\$0	\$36	\$755	1.2	0.2
Management, professional, and related .....	1.3	71	220	82	354	0	1.3	0.1
Management, business, and financial .....	2.1	85	266	0	669	0	2.1	0.2
Professional and related .....	1.5	150	172	530	471	565	1.5	–
Service:								
Protective service .....	6.6	0	0	–	–	479	–	–
Sales and office .....	1.1	159	310	176	305	602	1.0	0.5
Sales and related .....	2.2	244	259	351	0	710	2.2	–
Office and administrative support .....	1.6	157	–	0	229	849	1.5	0.6
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry .....	3.3	88	100	–	1,107	752	2.2	1.8
Production, transportation, and material moving .....	2.7	123	308	71	111	1,159	2.7	0.2
Production .....	3.1	61	–	46	102	987	3.1	0.3
Transportation and material moving .....	4.0	79	269	615	490	1,774	4.1	0.2
Full time .....	1.1	40	69	0	36	824	1.1	0.2
Part time .....	7.0	98	–	500	596	0	–	–
Union .....	3.9	74	98	209	589	277	3.9	( <sup>1</sup> )
Nonunion .....	1.2	74	197	0	0	877	1.2	0.2
Average wage within the following categories <sup>2</sup> :								
Second 25 percent .....	1.5	–	179	369	323	1,035	1.4	0.4
Third 25 percent .....	1.7	126	176	0	517	1,575	1.6	0.2
Highest 25 percent .....	1.2	100	16	378	0	362	1.2	0.1
Highest 10 percent .....	1.3	163	81	477	84	234	1.3	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	2.2	57	105	338	428	940	2.0	0.5
Construction .....	3.3	144	108	531	649	408	3.0	1.7
Manufacturing .....	2.4	122	242	45	385	0	2.4	–
Service-providing industries .....	1.4	52	166	0	0	786	1.4	0.2
Trade, transportation, and utilities .....	1.8	157	0	170	0	1,478	1.7	0.6
Retail trade .....	2.2	107	390	306	0	0	1.6	1.3
Transportation and warehousing .....	4.6	114	309	491	747	1,234	4.6	–
Information .....	2.0	–	66	711	65	418	1.2	1.8
Financial activities .....	1.2	–	441	18	416	293	1.2	–
Finance and insurance .....	1.1	0	174	0	491	150	1.1	–
Credit intermediation and related activities ..	1.8	80	301	404	530	257	–	–
Insurance carriers and related activities .....	1.2	143	220	0	228	287	1.2	–
Education and health services .....	3.8	200	–	562	224	–	3.8	( <sup>1</sup> )
Educational services .....	3.1	77	167	97	580	880	3.1	( <sup>1</sup> )
Junior colleges, colleges, and universities ...	3.2	62	100	302	310	835	3.1	( <sup>1</sup> )

See footnotes at end of table.

**Table 4. Standard errors for medical care benefits: Amount of annual family deductible, private industry workers, 2017—continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
100 workers or more .....	1.5	\$87	\$0	\$415	\$190	\$0	1.5	( <sup>1</sup> )
100 to 499 workers .....	1.9	47	34	55	409	—	1.9	—
500 workers or more .....	2.6	18	32	160	143	0	2.6	( <sup>1</sup> )
<b>Geographic areas</b>								
Northeast .....	2.0	137	0	378	177	294	2.0	0.1
New England .....	3.3	200	32	—	947	—	3.3	( <sup>1</sup> )
Middle Atlantic .....	1.9	—	0	348	385	296	1.8	0.1
South .....	2.3	111	144	109	406	1,303	2.2	0.4
West South Central .....	5.1	111	324	653	456	912	—	—
Midwest .....	2.1	104	334	55	0	1,186	2.0	0.6
East North Central .....	2.8	201	—	325	291	1,482	—	—
West .....	2.9	132	—	567	125	164	3.1	0.3
Mountain .....	3.8	41	412	0	132	330	—	—
Pacific .....	3.8	—	197	574	236	224	4.1	0.4

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

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

**Table 5. Standard errors for medical care benefits: Coinsurance percentage, private industry workers, 2017**

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	Most generous coverage <sup>1</sup>	
<b>Worker characteristics</b>							
All workers .....	—	—	1.0	0.0	0.0	0.0	—
Management, professional, and related .....	—	—	1.9	0.0	0.0	0.0	—
Management, business, and financial .....	2.1	0.0	2.1	0.0	0.0	8.0	—
Professional and related .....	—	—	2.6	0.9	0.0	0.0	—
Service:							
Protective service .....	—	—	10.2	20.0	11.5	0.0	—
Sales and office .....	—	—	1.4	0.0	0.0	4.1	—
Sales and related .....	—	—	1.6	0.0	7.1	—	—
Office and administrative support .....	—	—	1.9	0.0	0.0	8.6	—
Natural resources, construction, and maintenance:							
Construction, extraction, farming, fishing, and forestry .....	6.2	7.3	6.2	0.0	0.9	—	—
Production, transportation, and material moving .....	1.9	0.0	1.9	0.0	0.0	0.0	—
Production .....	2.9	0.0	2.9	3.5	0.0	—	—
Transportation and material moving .....	2.2	0.0	2.2	0.0	0.0	—	—
Full time .....	—	—	1.1	0.0	0.0	0.0	—
Part time .....	—	—	4.4	0.0	0.0	0.0	—
Union .....	—	—	2.1	6.8	4.2	0.0	—
Nonunion .....	—	—	1.2	0.0	0.0	0.9	—
Average wage within the following categories <sup>2</sup> :							
Second 25 percent .....	—	—	1.6	0.0	0.0	8.5	—
Third 25 percent .....	1.9	0.0	1.9	0.0	0.0	3.3	—
Highest 25 percent .....	—	—	1.8	0.0	0.0	0.0	—
Highest 10 percent .....	—	—	2.9	1.6	0.0	10.5	—
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.5	0.0	2.5	0.9	0.0	—	—
Construction .....	3.5	13.4	3.5	0.0	0.0	—	—
Manufacturing .....	2.5	0.0	2.5	4.7	0.0	—	—
Service-providing industries .....	—	—	1.1	0.0	0.0	0.0	—
Trade, transportation, and utilities .....	—	—	1.2	0.0	0.0	0.0	—
Retail trade .....	—	—	1.7	0.0	6.9	—	—
Transportation and warehousing .....	—	—	2.8	0.0	2.6	—	—
Information .....	1.8	0.0	1.8	4.7	1.3	—	—
Financial activities .....	2.2	0.0	2.2	0.0	0.0	0.0	—
Finance and insurance .....	1.3	0.0	1.3	0.0	0.0	0.0	—
Credit intermediation and related activities ..	2.0	0.0	2.0	0.0	0.0	—	—
Insurance carriers and related activities .....	4.1	0.0	4.1	0.0	0.0	—	—
Education and health services .....	—	—	2.5	0.0	0.0	0.0	—
Educational services .....	—	—	7.8	6.1	6.8	0.0	—
Junior colleges, colleges, and universities ...	—	—	2.9	7.4	6.8	0.0	—

See footnotes at end of table.

**Table 5. Standard errors for medical care benefits: Coinsurance percentage, private industry workers, 2017—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	Most generous coverage <sup>1</sup>	
100 workers or more .....	—	—	1.1	0.0	0.0	0.0	—
100 to 499 workers .....	—	—	1.3	0.0	0.0	5.2	—
500 workers or more .....	2.1	0.0	2.1	0.0	0.0	0.0	—
<b>Geographic areas</b>							
Northeast .....	—	—	2.9	0.0	0.0	9.7	—
New England .....	—	—	4.2	0.0	0.0	4.8	—
Middle Atlantic .....	—	—	3.5	0.0	0.0	10.2	—
South .....	1.9	0.0	1.9	0.0	0.0	8.0	—
West South Central .....	3.9	0.0	3.9	0.0	0.0	7.1	—
Midwest .....	—	—	1.4	0.0	0.0	8.1	—
East North Central .....	—	—	1.4	0.0	0.0	8.3	—
West .....	2.1	0.0	2.1	0.0	0.0	0.0	—
Mountain .....	3.2	0.0	3.2	0.0	0.0	6.1	—
Pacific .....	2.7	0.0	2.7	6.8	0.0	0.0	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

<sup>2</sup> 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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

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

**Table 6. Standard errors for medical care benefits: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, 2017**

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		
<b>Worker characteristics</b>								
All workers .....	0.7	\$0	\$0	–	\$63	\$60	0.7	0.1
Management, professional, and related .....	1.2	0	0	\$210	220	220	1.2	0.2
Management, business, and financial .....	1.3	0	0	229	308	375	–	–
Professional and related .....	1.5	0	0	150	237	152	1.5	0.2
Service:								
Protective service .....	0.3	–	189	–	1,217	0	–	–
Sales and office .....	0.9	0	23	276	109	173	0.8	0.3
Sales and related .....	0.7	149	391	184	0	77	–	–
Office and administrative support .....	1.2	0	247	138	0	313	1.2	0.2
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry .....	1.4	18	126	494	501	714	–	–
Production, transportation, and material moving .....	–	–	–	–	–	–	1.4	–
Production .....	2.4	64	157	242	384	128	–	–
Transportation and material moving .....	1.4	0	333	354	433	164	1.3	0.4
Full time .....	0.7	0	0	–	138	90	0.7	0.1
Part time .....	7.1	0	0	409	269	622	–	–
Union .....	1.8	103	142	0	609	682	1.8	0.1
Nonunion .....	0.8	0	0	68	33	169	0.7	0.1
Average wage within the following categories <sup>2</sup> :								
Second 25 percent .....	0.9	33	0	0	86	188	0.9	0.2
Third 25 percent .....	1.2	0	0	271	271	156	1.1	0.3
Highest 25 percent .....	0.9	0	0	190	304	161	1.0	0.2
Highest 10 percent .....	2.1	0	29	90	419	370	–	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.5	39	94	120	126	127	–	–
Construction .....	1.2	106	61	251	468	275	–	–
Service-providing industries .....	0.8	0	0	189	234	101	0.8	0.1
Trade, transportation, and utilities .....	0.8	0	0	146	277	100	0.7	0.4
Retail trade .....	0.9	149	297	131	0	93	0.8	0.2
Transportation and warehousing .....	2.5	0	103	0	447	434	–	–
Information .....	1.0	0	342	129	182	103	–	–
Financial activities .....	1.3	0	81	0	289	264	1.3	0.3
Finance and insurance .....	1.6	0	81	0	114	418	–	–
Credit intermediation and related activities ..	1.0	0	41	0	124	533	–	–
Insurance carriers and related activities .....	3.2	112	186	301	287	682	–	–
Education and health services .....	2.5	178	0	414	263	112	2.3	0.3
Educational services .....	2.1	213	0	306	543	1,099	–	–
Junior colleges, colleges, and universities ...	2.7	0	146	167	529	1,133	–	–

See footnotes at end of table.

**Table 6. Standard errors for medical care benefits: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, 2017—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		
100 workers or more .....	1.3	\$0	\$0	\$83	\$99	\$134	1.2	0.2
100 to 499 workers .....	1.2	0	20	184	382	162	—	—
500 workers or more .....	2.4	0	116	0	250	150	—	—
<b>Geographic areas</b>								
Northeast .....	2.2	0	193	180	228	401	2.2	0.3
New England .....	5.7	122	435	235	765	494	—	—
Middle Atlantic .....	1.6	0	202	235	287	399	1.6	0.2
South .....	1.5	186	268	0	167	296	1.4	0.2
West South Central .....	3.6	—	—	157	301	318	—	—
Midwest .....	0.6	0	139	103	0	156	—	—
East North Central .....	0.8	0	155	0	41	307	0.8	( <sup>3</sup> )
West .....	0.9	0	0	246	241	199	—	—
Mountain .....	0.6	207	0	274	461	—	—	—
Pacific .....	1.3	0	0	299	285	159	—	—

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<sup>2</sup> 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 2017."

<sup>3</sup> 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/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

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

**Table 7. Standard errors for medical care benefits: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, 2017**

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		
<b>Worker characteristics</b>								
All workers .....	0.8	\$0	\$0	\$13	\$18	\$376	0.8	0.1
Management, professional, and related .....	1.2	0	0	372	203	289	1.2	0.2
Management, business, and financial .....	1.3	112	0	451	332	578	–	–
Professional and related .....	1.5	0	52	130	257	154	1.5	0.2
Service:								
Protective service .....	3.1	757	476	–	1,501	0	–	–
Sales and office .....	0.9	91	0	218	176	207	0.9	0.3
Sales and related .....	0.9	274	314	277	0	468	–	–
Office and administrative support .....	1.3	0	0	364	276	559	1.3	0.2
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry .....	3.2	85	628	743	523	1,584	–	–
Production, transportation, and material moving .....	1.8	0	213	36	100	298	–	–
Production .....	3.1	52	265	373	223	283	–	–
Transportation and material moving .....	1.5	0	–	105	375	92	1.4	0.4
Full time .....	0.8	0	0	13	42	388	0.8	0.1
Part time .....	7.0	36	225	558	413	1,384	–	–
Union .....	2.3	167	–	256	829	1,840	2.3	0.1
Nonunion .....	0.8	197	52	0	18	280	0.8	0.1
Average wage within the following categories <sup>2</sup> :								
Second 25 percent .....	1.0	372	373	–	436	397	1.0	0.2
Third 25 percent .....	1.2	0	27	228	339	234	1.2	0.3
Highest 25 percent .....	1.1	0	0	476	123	286	1.1	0.2
Highest 10 percent .....	2.2	0	0	529	352	556	–	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.9	134	268	114	273	309	–	–
Construction .....	2.8	411	814	695	596	721	–	–
Manufacturing .....	2.1	117	179	568	201	167	–	–
Service-providing industries .....	0.9	0	0	93	82	507	0.8	0.1
Trade, transportation, and utilities .....	1.2	0	309	131	407	61	1.2	0.4
Retail trade .....	1.1	143	463	0	0	303	1.0	0.2
Transportation and warehousing .....	2.7	0	295	373	944	944	–	–
Information .....	1.0	88	310	106	16	206	–	–
Financial activities .....	1.3	216	114	36	139	640	1.3	0.3
Finance and insurance .....	1.6	102	81	55	514	646	–	–
Credit intermediation and related activities ..	1.0	113	176	237	812	986	–	–
Insurance carriers and related activities .....	3.2	–	371	638	360	665	–	–
Education and health services .....	2.6	314	93	241	367	158	2.4	0.3
Educational services .....	2.1	–	381	542	1,274	2,818	–	–
Junior colleges, colleges, and universities ...	2.7	36	26	340	752	2,630	–	–

See footnotes at end of table.

**Table 7. Standard errors for medical care benefits: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, 2017—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		
100 workers or more .....	1.4	\$0	\$0	\$313	\$167	\$584	1.3	0.2
100 to 499 workers .....	1.4	104	278	73	583	828	—	—
500 workers or more .....	2.4	0	99	391	537	924	—	—
<b>Geographic areas</b>								
Northeast .....	2.3	107	61	219	426	616	2.3	0.3
New England .....	5.7	—	662	224	1,072	769	—	—
Middle Atlantic .....	1.8	89	22	—	685	1,030	1.7	0.2
South .....	1.6	132	338	—	244	530	1.5	0.2
West South Central .....	3.7	680	558	223	316	558	—	—
Midwest .....	1.1	0	81	186	339	382	—	—
East North Central .....	1.4	0	292	490	273	366	1.4	( <sup>3</sup> )
West .....	1.0	0	0	536	324	833	—	—
Mountain .....	0.6	140	128	938	720	—	—	—
Pacific .....	1.3	0	0	503	391	387	—	—

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<sup>2</sup> 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 2017."

<sup>3</sup> 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/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

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

**Table 8. Standard errors for medical care benefits: High deductible and nonhigh deductible health plans,<sup>1</sup> private industry workers, 2017**

Characteristics	High deductible health plans	Nonhigh deductible health plans
<b>Worker characteristics</b>		
All workers .....	1.6	1.6
Management, professional, and related .....	3.0	3.0
Management, business, and financial .....	3.3	3.3
Professional and related .....	3.5	3.5
Service:		
Protective service .....	–	16.8
Sales and office .....	2.4	2.3
Sales and related .....	2.7	2.6
Office and administrative support .....	3.0	2.8
Natural resources, construction, and maintenance:		
Construction, extraction, farming, fishing, and forestry .....	5.5	5.4
Production, transportation, and material moving .....	2.2	2.2
Production .....	3.3	3.3
Transportation and material moving .....	3.4	3.3
Full time .....	1.5	1.5
Part time .....	6.0	6.0
Union .....	2.6	2.6
Nonunion .....	1.6	1.6
Average wage within the following categories <sup>2</sup> :		
Second 25 percent .....	2.4	2.4
Third 25 percent .....	2.3	2.3
Highest 25 percent .....	2.1	2.1
Highest 10 percent .....	3.2	3.2
<b>Establishment characteristics</b>		
Goods-producing industries .....	2.5	2.6
Construction .....	4.9	5.3
Manufacturing .....	2.7	2.6
Service-providing industries .....	1.9	1.9
Trade, transportation, and utilities .....	1.8	1.8
Retail trade .....	3.3	3.4
Transportation and warehousing .....	3.9	3.9
Information .....	6.4	6.7
Financial activities .....	2.3	2.2
Finance and insurance .....	2.0	2.0
Credit intermediation and related activities ..	3.8	3.5
Insurance carriers and related activities .....	2.7	2.7
Education and health services .....	4.5	4.5
Educational services .....	2.8	2.9
Junior colleges, colleges, and universities ...	3.0	3.1

See footnotes at end of table.

**Table 8. Standard errors for medical care benefits: High deductible and nonhigh deductible health plans,<sup>1</sup> private industry workers, 2017—continued**

Characteristics	High deductible health plans	Nonhigh deductible health plans
100 workers or more .....	1.9	1.9
100 to 499 workers .....	2.7	2.7
500 workers or more .....	2.6	2.6
<b>Geographic areas</b>		
Northeast .....	2.2	2.3
New England .....	6.1	6.1
Middle Atlantic .....	2.3	2.4
South .....	2.5	2.5
West South Central .....	4.7	4.7
Midwest .....	2.8	2.8
East North Central .....	3.8	3.8
West .....	4.6	4.5
Mountain .....	10.7	10.6
Pacific .....	4.8	4.8

<sup>1</sup> A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,300 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

<sup>2</sup> 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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

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