

National Compensation Survey: Health Plan Provisions for Private Industry Workers in the United States, 2018

U.S. Department of Labor

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Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends and the coverage, costs, and provisions of employer-sponsored benefits in the United States. This bulletin presents 2018 estimates of the detailed benefit provisions of employer-sponsored health plans in private industry by worker and establishment characteristics.

These estimates are also accessible from the National Compensation Survey – Benefits database, available at www.bls.gov/ncs/ebs/data.htm.

Health benefits detailed provisions

- Annual individual and family deductibles, coinsurance percentages, annual individual and family out-of-pocket maximums;
- Annual individual deductible for high and nonhigh deductible health plans;
- Coverage and limits for hospital room and board benefits as well as physician office visits; and
- Outpatient prescription drug benefits: types of coverage and limits for generic and brand-name drugs.

Estimates for prior years and other benefits publications are available from the benefits homepage at www.bls.gov/ebs.

U. S. Bureau of Labor Statistics (BLS) staff designed the survey, collected and reviewed the survey data, and prepared survey estimates for publication. The survey could not have been conducted without the cooperation of the many private businesses that provided benefits data. BLS thanks these respondents for their cooperation. Information for respondents is available at www.bls.gov/respondents/ncs/home.htm.

For more information on benefits estimates, contact NCS staff by phone at (202) 691–6199 or by [email](mailto:ncsinfo@bls.gov) at ncsinfo@bls.gov. Information is made available to sensory-impaired individuals upon request (Voice phone: (202) 691–5200; Federal Relay Service: 1 (800) 877–8339). Data requests also may be sent to U.S. Bureau of Labor Statistics, National Compensation Survey - Benefits, 2 Massachusetts Avenue NE, Room 4160, Washington, DC 20212.

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Table 1. Medical care benefits: Plan characteristics, private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

Characteristics	Plan network			Allow nonemergency services outside network		
	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics						
All workers	98	2	—	82	18	—
Management, professional, and related	99	1	—	85	15	—
Management, business, and financial	99	—	—	87	13	—
Professional and related	98	—	—	83	17	—
Sales and office	99	—	—	80	20	—
Sales and related	98	—	—	86	14	—
Office and administrative support	99	—	—	77	23	—
Full time	98	2	—	82	18	—
Part time	97	—	—	81	19	—
Establishment characteristics						
Service-providing industries	98	2	—	80	20	—
Trade, transportation, and utilities	99	—	—	85	15	—
Information	98	—	—	82	18	—
Financial activities	100	—	—	89	11	—
Education and health services	95	—	—	69	31	—
Educational services	95	5	—	68	32	—
Health care and social assistance	95	—	—	69	31	—
Geographic areas						
Northeast	97	—	—	86	14	—
New England	95	—	—	86	14	—
Middle Atlantic	97	—	—	85	15	—
South	98	—	—	85	15	—
South Atlantic	98	—	—	83	17	—
West South Central	98	—	—	87	13	—
Midwest	98	—	—	85	15	—
East North Central	98	—	—	84	16	—
West North Central	98	—	—	86	—	—
West:						
Mountain	99	—	—	71	—	—

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 1. Standard errors for medical care benefits: Plan characteristics, private industry workers, 2018

Characteristics	Plan network			Allow nonemergency services outside network		
	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics						
All workers	0.4	0.4	0.0	1.2	1.2	0.0
Management, professional, and related	0.3	0.3	0.0	1.4	1.4	0.0
Management, business, and financial	0.3	–	0.0	1.6	1.6	0.0
Professional and related	0.5	–	0.0	1.9	1.9	0.0
Sales and office	0.4	–	0.0	2.8	2.8	0.0
Sales and related	0.7	–	0.0	2.6	2.6	0.0
Office and administrative support	0.5	–	0.0	3.5	3.5	0.0
Full time	0.4	0.4	0.0	1.2	1.2	0.0
Part time	1.9	–	0.0	4.5	4.5	0.0
Establishment characteristics						
Service-providing industries	0.5	0.5	0.0	1.4	1.4	0.0
Trade, transportation, and utilities	0.4	–	0.0	1.5	1.5	0.0
Information	1.3	–	0.0	4.9	4.9	0.0
Financial activities	0.2	–	0.0	2.2	2.2	0.0
Education and health services	1.8	–	0.0	4.3	4.3	0.0
Educational services	1.4	1.4	0.0	3.6	3.6	0.0
Health care and social assistance	2.1	–	0.0	5.0	5.0	0.0
Geographic areas						
Northeast	1.3	–	0.0	2.1	2.1	0.0
New England	3.0	–	0.0	3.1	3.1	0.0
Middle Atlantic	1.4	–	0.0	2.7	2.7	0.0
South	0.8	–	0.0	1.6	1.6	0.0
South Atlantic	1.3	–	0.0	2.3	2.3	0.0
West South Central	1.1	–	0.0	2.3	2.3	0.0
Midwest	1.1	–	0.0	1.9	1.9	0.0
East North Central	1.3	–	0.0	2.0	2.0	0.0
West North Central	1.9	–	0.0	4.4	–	0.0
West:						
Mountain	0.5	–	0.0	10.5	–	0.0

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 2. Medical care benefits: Number of plan networks, private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

Characteristics	No network	One network	Two networks	More than 2 networks
Worker characteristics				
All workers	2	16	77	5
Management, professional, and related	1	14	79	6
Management, business, and financial	—	12	85	—
Professional and related	—	15	75	—
Sales and office	—	19	77	—
Sales and related	—	12	85	—
Office and administrative support	—	22	74	—
Full time	2	16	77	5
Part time	—	16	76	—
Establishment characteristics				
Service-providing industries	2	18	75	5
Trade, transportation, and utilities	—	14	84	—
Information	—	—	80	—
Financial activities	—	11	86	—
Education and health services	—	26	54	—
Educational services	5	27	59	10
Health care and social assistance	—	26	53	—
Geographic areas				
Northeast	—	11	77	—
New England	—	9	78	—
Middle Atlantic	—	—	77	—
South	—	13	81	—
South Atlantic	—	15	79	—
West South Central	—	11	83	—
Midwest	—	13	81	—
East North Central	—	14	81	—
West North Central	—	—	82	—
West:				
Mountain	—	—	63	8

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 2. Standard errors for medical care benefits: Number of plan networks, private industry workers, 2018

Characteristics	No network	One network	Two networks	More than 2 networks
Worker characteristics				
All workers	0.4	1.2	1.3	0.6
Management, professional, and related	0.3	1.3	1.7	0.9
Management, business, and financial	—	1.5	1.8	—
Professional and related	—	1.7	2.7	—
Sales and office	—	2.8	2.8	—
Sales and related	—	2.4	2.7	—
Office and administrative support	—	3.6	3.5	—
Full time	0.4	1.2	1.3	0.6
Part time	—	4.1	4.9	—
Establishment characteristics				
Service-providing industries	0.5	1.5	1.5	0.6
Trade, transportation, and utilities	—	1.4	1.6	—
Information	—	—	4.9	—
Financial activities	—	2.2	2.3	—
Education and health services	—	4.8	4.4	—
Educational services	1.4	3.6	4.2	1.8
Health care and social assistance	—	5.6	5.1	—
Geographic areas				
Northeast	—	2.7	3.1	—
New England	—	2.0	4.7	—
Middle Atlantic	—	—	4.4	—
South	—	1.5	1.7	—
South Atlantic	—	2.2	2.3	—
West South Central	—	2.0	2.5	—
Midwest	—	1.8	2.7	—
East North Central	—	1.9	2.3	—
West North Central	—	—	7.2	—
West:				
Mountain	—	—	8.7	2.4

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 3. Medical care benefits: Summary of plan features, private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics									
All workers	91	9	(¹)	77	23	—	97	2	(¹)
Management, professional, and related	92	8	(¹)	76	24	—	98	1	(¹)
Management, business, and financial	94	6	—	80	20	—	98	1	(¹)
Professional and related	91	9	(¹)	74	26	—	99	—	—
Sales and office	91	—	—	78	22	—	98	—	—
Sales and related	98	—	—	86	14	—	100	—	—
Office and administrative support	88	—	—	75	25	—	97	—	—
Full time	92	8	(¹)	78	22	—	98	2	(¹)
Part time	84	—	—	70	30	—	96	—	—
Establishment characteristics									
Service-providing industries	91	9	(¹)	77	23	—	98	—	—
Trade, transportation, and utilities	96	4	(¹)	86	14	—	100	—	—
Information	91	—	—	84	—	—	100	—	—
Financial activities	96	—	—	87	13	—	96	—	—
Education and health services	83	17	(¹)	64	36	—	99	1	(¹)
Educational services	90	10	(¹)	57	43	—	95	4	(¹)
Health care and social assistance	82	18	—	65	35	—	99	—	—
Geographic areas									
Northeast	89	11	(¹)	69	31	—	96	—	—
New England	94	—	—	67	33	—	94	—	—
Middle Atlantic	87	13	(¹)	69	31	—	96	—	—
South	95	4	(¹)	78	22	—	98	—	—
South Atlantic	95	4	(¹)	81	19	—	98	—	—
West South Central	95	—	—	75	25	—	99	—	—
Midwest	96	4	(¹)	82	18	—	98	2	(¹)
East North Central	95	5	(¹)	82	18	—	97	3	(¹)
West North Central	98	—	—	84	16	—	99	—	—
West:									
Mountain	95	—	—	87	—	—	98	—	—

¹ Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

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

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

¹ Less than 0.05.

Note: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/hcs/ebs/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 4. Medical care benefits: Amount of annual individual deductible, private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	91	\$300	\$500	\$1,500	\$2,000	\$3,500	9	(1)
Management, professional, and related	92	350	550	1,500	2,000	–	8	(1)
Management, business, and financial	93	400	500	1,500	2,000	3,000	7	–
Professional and related	91	300	600	1,500	2,000	–	9	(1)
Sales and office	91	350	750	1,500	2,600	3,000	–	–
Sales and related	97	500	–	1,750	2,750	3,500	–	–
Office and administrative support	88	300	–	1,500	2,000	3,000	–	–
Full time	91	300	500	1,500	2,100	–	9	(1)
Part time	84	300	500	1,250	–	3,000	–	–
Establishment characteristics								
Service-providing industries	91	300	500	1,500	2,000	–	9	(1)
Trade, transportation, and utilities	94	300	750	1,500	2,500	3,000	5	(1)
Information	91	500	500	1,300	1,500	2,000	–	–
Financial activities	96	500	750	1,500	2,000	3,000	–	–
Education and health services	83	250	500	1,250	–	5,000	17	(1)
Educational services	90	–	500	–	2,500	3,500	10	(1)
Health care and social assistance	82	250	500	1,250	–	6,000	18	–
Geographic areas								
Northeast	88	250	500	1,250	2,000	3,000	12	(1)
New England	94	400	500	–	2,000	3,000	–	–
Middle Atlantic	86	250	500	1,250	1,750	3,000	14	(1)
South	95	350	600	1,500	2,500	4,500	4	(1)
South Atlantic	95	350	500	1,500	2,500	5,000	5	(1)
West South Central	95	–	850	1,500	2,500	–	–	–
Midwest	95	350	750	1,500	2,500	3,000	5	(1)
East North Central	94	350	750	1,500	2,500	3,000	6	(1)
West North Central	97	–	700	1,500	2,000	3,000	–	–
West:								
Mountain	94	–	–	1,500	–	–	6	–

¹ Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 4. Standard errors for medical care benefits: Amount of annual individual deductible, private industry workers, 2018

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	0.9	\$0	\$76	\$84	\$523	\$756	0.9	0.1
Management, professional, and related	1.0	63	97	49	0	–	1.0	(¹)
Management, business, and financial	1.2	33	77	108	242	122	1.2	0.0
Professional and related	1.3	43	147	65	18	–	1.3	0.1
Sales and office	2.8	57	188	0	132	231	–	–
Sales and related	0.9	122	–	234	0	961	–	–
Office and administrative support	3.9	88	–	137	368	55	–	–
Full time	0.8	0	81	42	453	–	0.8	0.1
Part time	8.4	65	69	158	–	282	–	–
Establishment characteristics								
Service-providing industries	1.1	43	117	90	518	–	1.1	(¹)
Trade, transportation, and utilities	1.0	71	208	67	128	129	1.0	(¹)
Information	4.6	0	9	279	0	512	–	–
Financial activities	1.8	0	57	0	67	52	–	0.0
Education and health services	3.2	16	32	279	–	1,446	3.2	(¹)
Educational services	1.7	–	58	–	592	379	1.7	0.1
Health care and social assistance	3.7	44	109	265	–	1,427	3.7	0.0
Geographic areas								
Northeast	3.0	0	9	264	426	223	3.0	0.1
New England	3.1	0	120	–	294	189	–	–
Middle Atlantic	4.0	12	0	289	335	316	4.0	0.1
South	0.9	68	127	0	136	984	0.9	0.2
South Atlantic	1.3	76	131	0	114	1,402	1.3	0.1
West South Central	1.6	–	224	130	581	–	–	–
Midwest	1.0	75	142	29	555	91	0.9	0.3
East North Central	1.3	59	207	26	416	864	1.2	0.4
West North Central	0.6	–	114	151	430	0	–	–
West:								
Mountain	1.4	–	–	0	–	–	1.4	0.0

¹ Less than 0.05.

Note: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 5. Medical care benefits: Type and amount of annual individual deductible, private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

Characteristics	With deductible							Other deductible ²	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	Most generous coverage ¹			
Worker characteristics										
All workers	91	—	—	61	\$1,500	\$3,000	\$1,500	—	9	(³)
Management, professional, and related	92	25	\$1,500	66	1,500	2,700	1,250	—	8	(³)
Management, business, and financial	93	29	1,500	64	1,500	—	—	—	7	—
Professional and related	91	23	1,500	68	1,500	3,000	1,350	—	9	(³)
Sales and office	91	—	—	64	1,500	3,000	2,000	—	—	—
Sales and related	97	—	—	69	2,000	4,000	—	—	—	—
Office and administrative support	88	—	—	61	1,500	3,000	2,000	—	—	—
Full time	91	—	—	62	1,500	3,000	1,350	—	9	(³)
Part time	84	27	1,300	57	1,250	2,500	2,000	—	—	—
Establishment characteristics										
Service-providing industries	91	—	—	61	1,500	3,000	1,500	—	9	(³)
Trade, transportation, and utilities	94	26	—	69	1,500	3,000	—	—	5	(³)
Information	91	45	—	47	1,350	—	—	—	—	—
Financial activities	96	—	—	68	1,600	3,000	—	—	—	—
Education and health services	83	32	1,500	51	—	2,000	1,350	—	17	(³)
Educational services	90	28	—	62	—	2,000	—	—	10	(³)
Health care and social assistance	82	33	—	49	—	—	1,500	—	18	—
Geographic areas										
Northeast	88	26	1,000	62	1,350	2,000	1,500	—	12	(³)
New England	94	33	—	61	1,500	—	—	—	—	—
Middle Atlantic	86	23	1,200	63	1,300	2,000	1,500	—	14	(³)
South	95	30	1,500	66	1,500	3,000	1,350	—	4	(³)
South Atlantic	95	32	1,500	63	1,350	3,000	1,350	—	5	(³)
West South Central	95	26	—	69	1,500	3,300	—	—	—	—
Midwest	95	31	—	64	1,500	3,000	—	—	5	(³)
East North Central	94	30	1,500	64	1,500	3,000	—	—	6	(³)
West North Central	97	35	—	63	1,500	3,000	—	—	—	—
West:										
Mountain	94	39	—	55	1,500	3,000	—	—	6	—

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

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 5. Standard errors for medical care benefits: Type and amount of annual individual deductible, private industry workers, 2018

Characteristics	With deductible							Other deductible ²	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	Most generous coverage ¹				
Worker characteristics										
All workers	0.9	—	—	1.5	\$40	\$276	\$255	—	0.9	0.1
Management, professional, and related	1.0	2.4	\$120	2.7	58	297	245	—	1.0	(³)
Management, business, and financial	1.2	3.0	154	3.2	183	—	—	—	1.2	0.0
Professional and related	1.3	3.0	156	3.3	64	307	280	—	1.3	0.1
Sales and office	2.8	—	—	3.1	0	39	261	—	—	—
Sales and related	0.9	—	—	3.6	118	1,121	—	—	—	—
Office and administrative support	3.9	—	—	3.6	68	0	562	—	—	—
Full time	0.8	—	—	1.5	27	211	226	—	0.8	0.1
Part time	8.4	5.5	368	6.6	224	493	353	—	—	—
Establishment characteristics										
Service-providing industries	1.1	—	—	1.8	96	286	385	—	1.1	(³)
Trade, transportation, and utilities	1.0	3.1	—	2.7	0	0	—	—	1.0	(³)
Information	4.6	8.1	—	6.0	65	—	—	—	—	—
Financial activities	1.8	—	—	3.0	163	222	—	—	—	0.0
Education and health services	3.2	4.3	434	4.7	—	518	228	—	3.2	(³)
Educational services	1.7	4.4	—	4.2	—	277	—	—	1.7	0.1
Health care and social assistance	3.7	4.9	—	5.4	—	—	271	—	3.7	0.0
Geographic areas										
Northeast	3.0	2.8	72	3.7	211	16	0	—	3.0	0.1
New England	3.1	7.2	—	7.8	0	—	—	—	—	—
Middle Atlantic	4.0	2.7	347	4.3	251	140	365	—	4.0	0.1
South	0.9	2.1	145	2.4	0	0	399	—	0.9	0.2
South Atlantic	1.3	3.3	0	3.3	164	396	199	—	1.3	0.1
West South Central	1.6	3.3	—	4.5	97	638	—	—	—	—
Midwest	1.0	2.3	—	2.9	0	0	—	—	0.9	0.3
East North Central	1.3	3.2	254	3.9	58	137	—	—	1.2	0.4
West North Central	0.6	2.6	—	2.9	0	255	—	—	—	—
West:										
Mountain	1.4	7.6	—	7.5	0	443	—	—	1.4	0.0

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

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ 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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 6. Medical care benefits: Amount of annual family deductible, private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	89	\$700	\$1,300	\$3,000	\$5,000	\$8,000	11	(1)
Management, professional, and related	89	800	1,200	3,000	4,000	–	11	(1)
Management, business, and financial	92	900	1,150	3,000	3,800	6,000	8	–
Professional and related	87	750	1,200	3,000	4,000	10,000	13	(1)
Sales and office	89	–	–	3,000	5,200	6,000	–	–
Sales and related	95	1,000	2,000	3,750	5,500	7,000	–	–
Office and administrative support	87	–	1,500	3,000	4,500	6,000	–	–
Full time	90	700	1,300	3,000	5,000	8,000	10	(1)
Part time	80	–	1,200	3,000	4,500	–	–	–
Establishment characteristics								
Service-providing industries	89	750	1,250	3,000	4,500	9,000	11	(1)
Trade, transportation, and utilities	92	–	1,500	3,000	5,000	6,000	8	(1)
Information	91	1,000	1,100	2,700	3,750	5,000	–	–
Financial activities	96	1,000	1,800	3,000	4,200	5,700	–	–
Education and health services	82	600	1,000	3,000	–	10,000	18	(1)
Educational services	88	–	1,000	2,000	–	7,000	12	(1)
Health care and social assistance	81	600	1,200	3,000	–	12,000	19	–
Geographic areas								
Northeast	88	500	1,000	2,700	4,000	6,000	12	(1)
New England	94	800	–	–	4,000	6,000	–	–
Middle Atlantic	85	500	1,000	2,700	3,800	6,000	15	(1)
South	93	900	1,500	3,000	5,000	10,000	7	(1)
South Atlantic	93	–	1,200	3,000	5,000	10,000	7	(1)
West South Central	92	–	2,000	3,000	5,000	9,000	–	–
Midwest	95	–	1,500	3,000	5,000	6,450	5	(1)
East North Central	93	–	1,500	3,000	5,000	7,500	6	(1)
West North Central	97	–	1,500	3,000	5,000	6,000	–	–
West:								
Mountain	93	1,000	2,250	3,000	5,500	–	7	–

¹ Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 6. Standard errors for medical care benefits: Amount of annual family deductible, private industry workers, 2018

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	1.3	\$129	\$256	\$0	\$640	\$1,583	1.3	0.1
Management, professional, and related	1.6	77	192	0	0	–	1.6	(¹)
Management, business, and financial	1.1	147	344	0	227	409	1.1	0.0
Professional and related	2.5	35	210	0	847	2,830	2.5	0.1
Sales and office	2.8	–	–	0	297	900	–	–
Sales and related	1.8	0	180	416	0	1,952	–	–
Office and administrative support	3.8	–	222	36	491	574	–	–
Full time	1.3	127	274	0	640	1,839	1.3	0.1
Part time	8.1	–	251	158	1,270	–	–	–
Establishment characteristics								
Service-providing industries	1.6	43	267	0	739	2,282	1.6	(¹)
Trade, transportation, and utilities	0.9	–	114	0	189	267	0.9	(¹)
Information	4.6	0	325	396	79	883	–	–
Financial activities	1.8	0	438	0	404	36	–	0.0
Education and health services	3.2	163	224	418	–	2,875	3.2	(¹)
Educational services	2.1	–	126	557	–	1,109	2.1	0.1
Health care and social assistance	3.7	179	265	359	–	2,899	3.7	0.0
Geographic areas								
Northeast	2.9	82	165	502	587	505	2.9	0.1
New England	3.1	11	–	–	510	377	–	–
Middle Atlantic	3.9	27	71	549	585	680	3.9	0.1
South	1.0	168	165	0	261	1,366	0.9	0.2
South Atlantic	0.9	–	326	0	247	1,197	1.0	0.1
West South Central	1.4	–	517	0	889	2,461	–	–
Midwest	1.0	–	158	0	253	1,263	0.9	0.3
East North Central	1.4	–	326	0	533	1,514	1.2	0.4
West North Central	0.6	–	293	0	889	0	–	–
West:								
Mountain	1.5	213	313	0	1,526	–	1.5	0.0

¹ Less than 0.05.

Note: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 7. Medical care benefits: Type and amount of annual family deductible, private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

Characteristics	With deductible							Other deductible ²	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	Most generous coverage ¹			
Worker characteristics										
All workers	89	—	—	61	\$3,000	\$6,000	\$3,000	—	11	(³)
Management, professional, and related	89	25	\$3,000	64	3,000	6,000	2,500	—	11	(³)
Management, business, and financial	92	29	3,000	64	3,000	5,200	—	—	8	—
Professional and related	87	22	3,000	64	3,000	6,000	2,700	—	13	(³)
Sales and office	89	—	—	63	3,000	6,800	3,000	—	—	—
Sales and related	95	—	—	69	4,000	10,000	—	—	—	—
Office and administrative support	87	—	—	61	3,000	6,000	3,000	—	—	—
Full time	90	—	—	61	3,000	6,000	2,700	—	10	(³)
Part time	80	23	3,000	57	2,700	6,000	—	—	—	—
Establishment characteristics										
Service-providing industries	89	—	—	60	3,000	6,000	3,000	—	11	(³)
Trade, transportation, and utilities	92	23	3,000	69	3,000	6,000	—	—	8	(³)
Information	91	45	—	47	2,700	—	—	—	—	—
Financial activities	96	—	—	68	3,200	6,000	—	—	—	—
Education and health services	82	31	3,000	51	2,500	4,800	2,700	—	18	(³)
Educational services	88	26	—	62	—	4,000	—	—	12	(³)
Health care and social assistance	81	32	—	49	2,500	4,800	3,000	—	19	—
Geographic areas										
Northeast	88	25	2,000	62	3,000	4,000	3,000	—	12	(³)
New England	94	33	—	61	3,000	6,000	—	—	—	—
Middle Atlantic	85	22	3,000	63	2,700	4,000	3,000	—	15	(³)
South	93	28	3,000	65	3,000	6,400	2,700	—	7	(³)
South Atlantic	93	30	3,000	63	3,000	6,000	2,700	—	7	(³)
West South Central	92	24	—	69	3,200	7,800	—	—	—	—
Midwest	95	31	3,000	64	3,000	6,000	—	—	5	(³)
East North Central	93	29	3,000	64	3,000	6,000	—	—	6	(³)
West North Central	97	35	—	63	3,000	7,000	—	—	—	—
West:										
Mountain	93	38	—	55	3,000	6,000	—	—	7	—

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

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ Less than 0.5.

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/eps/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 7. Standard errors for medical care benefits: Type and amount of annual family deductible, private industry workers, 2018

Characteristics	With deductible							Other deductible ²	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	Most generous coverage ¹			
Worker characteristics										
All workers	1.3	–	–	1.5	\$0	\$0	\$458	–	1.3	0.1
Management, professional, and related	1.6	2.4	\$36	2.0	0	222	490	–	1.6	(³)
Management, business, and financial	1.1	2.9	51	3.2	0	647	–	–	1.1	0.0
Professional and related	2.5	2.9	63	2.1	0	0	484	–	2.5	0.1
Sales and office	2.8	–	–	3.1	0	805	780	–	–	–
Sales and related	1.8	–	–	3.6	456	2,104	–	–	–	–
Office and administrative support	3.8	–	–	3.5	0	0	0	–	–	–
Full time	1.3	–	–	1.5	0	0	449	–	1.3	0.1
Part time	8.1	5.2	0	6.6	555	1,379	–	–	–	–
Establishment characteristics										
Service-providing industries	1.6	–	–	1.8	0	73	263	–	1.6	(³)
Trade, transportation, and utilities	0.9	2.8	266	2.7	0	175	–	–	0.9	(³)
Information	4.6	8.1	–	6.0	129	–	–	–	–	–
Financial activities	1.8	–	–	3.0	328	329	–	–	–	0.0
Education and health services	3.2	4.4	365	4.7	661	1,270	451	–	3.2	(³)
Educational services	2.1	4.5	–	4.2	–	438	–	–	2.1	0.1
Health care and social assistance	3.7	5.1	–	5.4	681	1,258	484	–	3.7	0.0
Geographic areas										
Northeast	2.9	2.7	585	3.7	336	508	0	–	2.9	0.1
New England	3.1	7.2	–	7.8	540	1,742	–	–	–	–
Middle Atlantic	3.9	2.4	521	4.3	592	264	663	–	3.9	0.1
South	1.0	2.3	0	2.4	0	384	534	–	0.9	0.2
South Atlantic	0.9	3.4	100	3.3	55	0	142	–	1.0	0.1
West South Central	1.4	3.5	–	4.4	398	989	–	–	–	–
Midwest	1.0	2.3	36	2.8	0	186	–	–	0.9	0.3
East North Central	1.4	3.0	109	3.9	0	0	–	–	1.2	0.4
West North Central	0.6	2.7	–	2.9	0	808	–	–	–	–
West:										
Mountain	1.5	7.9	–	7.5	0	630	–	–	1.5	0.0

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

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ 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/nscs/ebs/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 8. Medical care benefits: Type and percent of coinsurance, private industry workers, 2018

(All workers participating in medical care plans with coinsurance = 100 percent)

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 ¹	
Worker characteristics							
All workers	—	—	81	80	60	90	—
Management, professional, and related	—	—	83	80	60	90	—
Management, business, and financial	—	—	86	80	60	90	—
Professional and related	20	80	80	80	60	90	—
Sales and office	—	—	83	80	60	90	—
Sales and related	—	—	88	80	60	—	—
Office and administrative support	20	80	80	80	60	90	—
Full time	—	—	81	80	60	90	—
Part time	—	—	81	80	60	90	—
Establishment characteristics							
Service-providing industries	—	—	79	80	60	90	—
Trade, transportation, and utilities	—	—	85	80	60	90	—
Information	—	—	88	80	60	—	—
Financial activities	10	80	90	80	60	90	—
Education and health services	—	—	65	80	60	90	—
Educational services	35	80	65	90	70	90	—
Health care and social assistance	—	—	65	80	60	90	—
Geographic areas							
Northeast	—	—	85	80	60	100	—
New England	—	—	77	80	60	90	—
Middle Atlantic	—	—	88	80	60	100	—
South	14	80	86	80	60	90	—
South Atlantic	14	80	86	80	60	90	—
West South Central	13	75	87	80	60	90	—
Midwest	—	—	82	80	60	90	—
East North Central	—	—	82	80	60	90	—
West North Central	—	—	81	80	60	80	—
West:							
Mountain	—	—	67	80	60	85	—

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

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 8. Standard errors for medical care benefits: Type and percent of coinsurance, private industry workers, 2018

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 ¹	
Worker characteristics							
All workers	—	—	1.4	0.0	0.0	0.0	—
Management, professional, and related	—	—	2.3	0.0	0.0	0.0	—
Management, business, and financial	—	—	3.2	0.0	0.0	0.0	—
Professional and related	2.6	4.9	2.6	0.0	0.0	4.1	—
Sales and office	—	—	2.1	0.0	0.0	0.0	—
Sales and related	—	—	2.7	0.0	7.8	—	—
Office and administrative support	2.5	0.0	2.5	0.0	0.0	0.0	—
Full time	—	—	1.5	0.0	0.0	0.0	—
Part time	—	—	4.8	0.0	0.0	7.7	—
Establishment characteristics							
Service-providing industries	—	—	1.8	0.0	0.0	0.0	—
Trade, transportation, and utilities	—	—	1.6	0.0	0.0	0.0	—
Information	—	—	4.1	2.6	0.0	—	—
Financial activities	2.0	0.9	2.0	0.0	0.0	13.1	—
Education and health services	—	—	5.7	1.8	0.0	4.5	—
Educational services	7.3	2.2	7.3	4.4	3.0	0.0	—
Health care and social assistance	—	—	6.4	0.9	0.0	6.0	—
Geographic areas							
Northeast	—	—	3.0	0.0	0.0	2.6	—
New England	—	—	9.8	0.0	3.2	11.4	—
Middle Atlantic	—	—	2.2	0.0	0.0	0.0	—
South	1.6	3.2	1.6	0.0	0.0	0.0	—
South Atlantic	2.1	1.3	2.1	0.0	0.0	0.0	—
West South Central	2.4	0.0	2.4	0.0	0.0	1.3	—
Midwest	—	—	2.2	0.0	0.0	10.8	—
East North Central	—	—	2.6	0.0	0.0	6.3	—
West North Central	—	—	4.0	0.0	0.0	7.1	—
West:	—	—	—	—	—	—	—
Mountain	—	—	10.6	0.0	1.6	21.2	—

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

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 9. Medical care benefits: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

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		
Worker characteristics								
All workers	97	\$1,000	\$1,500	\$2,500	\$3,500	\$4,850	2	(²)
Management, professional, and related	98	1,200	1,500	2,500	3,450	4,850	1	(²)
Management, business, and financial	98	1,200	1,500	2,500	3,400	4,850	1	(²)
Professional and related	99	1,100	1,500	2,400	3,500	4,850	—	—
Sales and office	98	1,000	1,500	2,500	3,500	4,500	—	—
Sales and related	100	1,000	2,000	3,000	4,100	4,500	—	—
Office and administrative support	97	1,000	1,500	2,500	3,300	4,500	—	—
Full time	98	1,000	1,500	2,400	3,450	4,700	2	(²)
Part time	96	1,000	2,000	2,900	4,300	—	—	—
Establishment characteristics								
Service-providing industries	98	1,000	1,500	2,500	3,500	4,850	—	—
Trade, transportation, and utilities	100	1,000	1,600	2,500	3,650	4,300	—	—
Information	100	1,000	1,350	2,300	3,500	4,000	—	—
Financial activities	96	1,000	1,500	2,000	2,750	3,500	—	—
Education and health services	99	1,000	1,600	2,400	3,500	6,350	1	1
Educational services	95	1,000	1,400	2,000	3,000	4,450	4	(²)
Health care and social assistance	99	—	1,600	2,500	3,750	6,350	—	—
Geographic areas								
Northeast	96	1,000	1,600	2,500	3,700	6,600	—	—
New England	94	1,000	—	2,500	3,450	4,200	—	—
Middle Atlantic	96	1,000	1,500	2,500	4,050	6,850	—	—
South	98	1,000	1,650	2,500	3,500	4,500	—	—
South Atlantic	98	1,000	1,750	2,500	3,450	4,300	—	—
West South Central	99	1,000	—	—	3,500	4,500	—	—
Midwest	98	1,000	1,500	2,250	3,200	4,550	2	(²)
East North Central	97	1,000	1,500	—	3,400	4,550	3	(²)
West North Central	99	1,000	1,500	2,000	3,000	4,100	—	—
West:								
Mountain	98	—	1,250	2,000	3,500	5,450	—	—

¹ 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.

² Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 9. Standard errors for medical care benefits: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2018

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		
Worker characteristics								
All workers	0.4	\$0	\$0	\$57	\$24	\$177	0.4	0.1
Management, professional, and related	0.4	202	9	167	90	460	0.3	0.2
Management, business, and financial	0.4	109	105	56	65	521	0.4	0.1
Professional and related	0.5	198	0	159	135	521	–	–
Sales and office	0.7	0	120	0	120	188	–	–
Sales and related	0.2	138	184	166	34	159	–	0.0
Office and administrative support	1.0	0	22	228	297	401	–	–
Full time	0.5	0	0	129	67	238	0.4	0.1
Part time	3.1	18	146	297	700	–	–	0.0
Establishment characteristics								
Service-providing industries	0.5	0	46	44	9	152	–	–
Trade, transportation, and utilities	0.1	0	205	85	185	167	–	0.0
Information	0.1	0	210	551	292	65	–	0.0
Financial activities	1.7	0	108	94	114	50	–	–
Education and health services	0.6	162	132	130	343	513	0.2	0.5
Educational services	1.2	0	133	71	524	303	1.2	0.2
Health care and social assistance	0.6	–	86	105	476	1,045	–	–
Geographic areas								
Northeast	1.2	112	38	34	379	832	–	–
New England	2.6	271	–	556	279	223	–	–
Middle Atlantic	1.2	199	108	53	623	840	–	–
South	0.6	76	124	105	64	93	–	–
South Atlantic	0.9	9	176	158	66	163	–	–
West South Central	0.4	248	–	–	71	97	–	–
Midwest	0.6	0	0	190	302	340	0.6	0.1
East North Central	0.9	0	0	–	227	389	0.8	0.1
West North Central	0.2	62	321	55	189	392	–	0.0
West:								
Mountain	1.0	–	343	204	202	428	–	–

¹ 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.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 10. Medical care benefits: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

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		
Worker characteristics								
All workers	97	\$2,000	\$3,000	\$5,000	\$7,000	\$10,000	3	(²)
Management, professional, and related	98	2,400	3,000	5,000	7,000	10,000	2	(²)
Management, business, and financial	98	2,400	3,100	5,000	7,000	10,100	2	(²)
Professional and related	98	2,400	3,000	5,000	7,000	10,000	-	-
Sales and office	98	2,000	3,000	5,000	7,000	9,500	-	-
Sales and related	100	2,400	3,500	6,000	8,200	9,500	-	-
Office and administrative support	97	2,000	3,000	5,000	6,800	9,400	-	-
Full time	97	2,000	3,000	5,000	7,000	9,750	3	(²)
Part time	96	2,400	4,000	6,000	9,500	-	-	-
Establishment characteristics								
Service-providing industries	97	2,000	3,000	5,000	7,200	10,200	-	-
Trade, transportation, and utilities	99	2,000	3,250	-	7,500	8,700	-	-
Information	99	2,400	3,000	5,200	7,000	8,000	-	-
Financial activities	96	2,000	3,200	4,200	6,000	7,000	-	-
Education and health services	97	2,000	3,200	5,000	7,500	12,700	2	1
Educational services	93	2,000	2,700	4,000	6,000	8,900	6	(²)
Health care and social assistance	98	-	3,200	5,250	7,800	12,700	-	-
Geographic areas								
Northeast	95	2,250	3,200	5,000	8,000	13,200	-	-
New England	94	-	3,200	5,200	-	9,750	-	-
Middle Atlantic	96	2,200	3,000	5,000	8,500	13,700	-	-
South	97	2,000	3,300	5,200	7,000	9,000	-	-
South Atlantic	97	2,000	3,300	-	7,000	8,900	-	-
West South Central	99	2,000	3,100	5,400	-	9,400	-	-
Midwest	97	2,000	3,000	4,500	6,500	9,500	3	(²)
East North Central	97	2,000	3,000	4,500	7,000	10,000	3	(²)
West North Central	99	1,950	2,650	4,000	6,000	8,200	-	-
West:								
Mountain	98	-	2,500	3,850	7,000	10,700	-	-

¹ 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.

² Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 10. Standard errors for medical care benefits: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2018

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		
Worker characteristics								
All workers	0.5	\$0	\$0	\$0	\$226	\$232	0.4	0.1
Management, professional, and related	0.4	201	0	0	66	547	0.3	0.2
Management, business, and financial	0.4	112	209	156	88	786	0.4	0.1
Professional and related	0.6	350	0	309	344	1,107	–	–
Sales and office	0.7	0	243	6	325	795	–	–
Sales and related	0.2	501	443	275	109	626	–	0.0
Office and administrative support	1.0	0	101	0	332	1,137	–	–
Full time	0.5	0	0	0	0	393	0.5	0.1
Part time	3.1	516	280	848	1,701	–	–	0.0
Establishment characteristics								
Service-providing industries	0.5	73	123	0	335	269	–	–
Trade, transportation, and utilities	0.6	0	340	–	222	570	–	0.0
Information	0.4	616	423	950	475	0	–	0.0
Financial activities	1.7	0	210	219	322	685	–	–
Education and health services	0.8	462	278	243	757	969	0.5	0.5
Educational services	1.6	186	295	0	599	375	1.5	0.2
Health care and social assistance	0.9	–	291	772	1,104	2,192	–	–
Geographic areas								
Northeast	1.2	376	45	308	484	1,268	–	–
New England	2.6	–	717	699	–	1,078	–	–
Middle Atlantic	1.3	367	269	271	1,198	1,665	–	–
South	0.8	75	192	194	0	289	–	–
South Atlantic	1.3	41	295	–	204	309	–	–
West South Central	0.9	441	299	149	–	623	–	–
Midwest	0.7	0	0	348	589	933	0.6	0.1
East North Central	0.9	0	36	503	481	632	0.9	0.1
West North Central	0.3	137	467	428	0	161	–	0.0
West:								
Mountain	1.0	–	599	513	515	766	–	–

¹ 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.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 11. Medical care benefits: High deductible and nonhigh deductible plans,¹ private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans	Nonhigh deductible health plans
Worker characteristics		
All workers	45	54
Management, professional, and related	47	53
Management, business, and financial	46	54
Professional and related	47	53
Sales and office	50	50
Sales and related	63	37
Office and administrative support	44	55
Full time	46	54
Part time	38	61
Establishment characteristics		
Service-providing industries	46	54
Trade, transportation, and utilities	51	49
Information	40	59
Financial activities	51	49
Education and health services	35	65
Educational services	38	62
Health care and social assistance	34	66
Geographic areas		
Northeast	36	64
New England	38	62
Middle Atlantic	35	65
South	51	49
South Atlantic	51	49
West South Central	51	49
Midwest	51	49
East North Central	50	50
West North Central	52	47
West:		
Mountain	59	41

¹ The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included. 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 \$1,350 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.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 11. Standard errors for medical care benefits: High deductible and nonhigh deductible plans,¹ private industry workers, 2018

Characteristics	High deductible health plans	Nonhigh deductible health plans
Worker characteristics		
All workers	1.4	1.4
Management, professional, and related	2.5	2.5
Management, business, and financial	3.2	3.2
Professional and related	2.9	2.9
Sales and office	2.5	2.5
Sales and related	3.0	3.0
Office and administrative support	2.9	2.9
Full time	1.5	1.5
Part time	5.6	5.6
Establishment characteristics		
Service-providing industries	1.7	1.7
Trade, transportation, and utilities	2.4	2.4
Information	8.2	8.3
Financial activities	2.7	2.8
Education and health services	4.9	4.9
Educational services	4.0	4.0
Health care and social assistance	5.7	5.7
Geographic areas		
Northeast	2.8	2.8
New England	4.7	4.7
Middle Atlantic	3.6	3.7
South	2.3	2.2
South Atlantic	1.8	1.9
West South Central	6.5	6.3
Midwest	2.8	2.8
East North Central	3.6	3.6
West North Central	4.2	4.1
West:		
Mountain	8.0	8.0

¹ 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 \$1,350 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.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 12. High deductible plans:¹ Amount of annual individual deductible, private industry workers, 2018

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	\$1,500	\$1,500	\$2,000	\$3,000	\$5,000
Management, professional, and related	1,500	1,500	2,000	3,000	5,000
Management, business, and financial	1,500	1,500	1,750	2,700	5,000
Professional and related	1,500	1,500	2,000	3,000	5,000
Sales and office	1,500	1,500	2,500	3,000	5,000
Sales and related	1,500	1,750	2,750	3,000	5,000
Office and administrative support	1,500	1,500	2,000	3,000	5,000
Full time	1,500	1,500	2,000	3,000	5,000
Part time	1,500	1,500	2,250	2,750	–
Establishment characteristics					
Service-providing industries	1,500	1,500	2,000	3,000	5,000
Trade, transportation, and utilities	1,500	1,500	2,500	2,750	5,000
Information	1,350	1,500	1,500	2,000	–
Financial activities	1,500	1,700	2,000	2,750	3,000
Education and health services	1,500	2,000	3,000	5,000	6,300
Educational services	1,500	1,500	2,500	3,500	4,500
Health care and social assistance	1,500	2,000	–	5,000	6,300
Geographic areas					
Northeast	1,500	1,500	2,000	2,750	4,000
New England	1,500	1,500	2,000	2,750	3,550
Middle Atlantic	1,500	1,500	2,000	2,750	4,500
South	1,500	1,500	2,000	3,000	5,000
South Atlantic	1,500	1,500	2,500	3,000	5,000
West South Central	1,500	1,550	2,000	–	5,000
Midwest	1,500	1,500	2,000	3,000	5,000
East North Central	1,500	1,500	2,000	3,000	5,000
West North Central	1,500	1,500	2,000	2,750	–
West:					
Mountain	1,500	1,500	–	–	6,300

¹ 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 \$1,350 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.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 12. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, 2018

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	\$0	\$0	\$0	\$0	\$0
Management, professional, and related	0	0	94	282	0
Management, business, and financial	0	0	239	137	1,249
Professional and related	0	0	0	612	0
Sales and office	0	0	124	0	500
Sales and related	0	258	214	36	605
Office and administrative support	0	0	0	122	811
Full time	0	0	0	0	0
Part time	0	0	591	323	–
Establishment characteristics					
Service-providing industries	0	0	18	0	0
Trade, transportation, and utilities	0	9	374	90	1,200
Information	133	0	0	121	–
Financial activities	0	131	0	13	77
Education and health services	0	487	499	729	413
Educational services	0	185	369	634	1,268
Health care and social assistance	0	412	–	1,369	351
Geographic areas					
Northeast	0	0	257	27	810
New England	0	0	246	121	285
Middle Atlantic	0	0	345	38	879
South	0	0	386	346	0
South Atlantic	0	82	381	599	0
West South Central	0	69	328	–	0
Midwest	0	26	0	240	296
East North Central	0	67	192	123	0
West North Central	0	67	0	67	–
West:					
Mountain	0	0	–	–	0

¹ 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 \$1,350 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.

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/nchs/ebs/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 13. Nonhigh deductible plans: Amount of annual individual deductible, private industry workers, 2018

(All workers participating in nonhigh deductible health plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Worker characteristics							
All workers	84	\$250	\$350	\$500	\$1,000	\$1,000	16
Management, professional, and related	85	250	350	500	1,000	1,000	15
Management, business, and financial	87	250	400	500	800	1,000	13
Professional and related	83	250	–	500	1,000	1,000	17
Sales and office	82	250	–	500	1,000	1,000	18
Office and administrative support	79	–	–	500	1,000	1,000	21
Full time	84	250	–	500	1,000	1,000	16
Establishment characteristics							
Service-providing industries	83	250	350	500	1,000	1,000	17
Trade, transportation, and utilities	89	–	350	500	1,000	1,000	11
Education and health services	74	250	300	500	1,000	–	26
Educational services	84	200	250	500	–	1,000	16
Health care and social assistance	72	250	300	500	1,000	1,250	28
Geographic areas							
Northeast	81	200	300	500	750	1,000	19
Middle Atlantic	78	–	250	500	800	1,100	22
South	91	250	350	500	1,000	1,100	9
South Atlantic	91	250	–	500	1,000	1,000	9
Midwest	91	250	350	600	1,000	1,000	9
East North Central	89	250	400	550	1,000	1,000	11
West:							
Mountain	85	250	–	600	1,000	1,250	15

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 13. Standard errors for nonhigh deductible plans: Amount of annual individual deductible, private industry workers, 2018

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Worker characteristics							
All workers	1.7	\$0	\$57	\$0	\$42	\$0	1.7
Management, professional, and related	1.8	0	59	0	92	29	1.8
Management, business, and financial	1.9	70	103	0	160	18	1.9
Professional and related	2.5	0	–	44	52	87	2.5
Sales and office	5.1	46	–	16	0	27	5.1
Office and administrative support	6.2	–	–	125	18	0	6.2
Full time	1.5	0	–	0	68	0	1.5
Establishment characteristics							
Service-providing industries	2.1	0	31	18	72	0	2.1
Trade, transportation, and utilities	2.0	–	41	51	121	58	2.0
Education and health services	5.2	0	74	64	76	–	5.2
Educational services	2.5	0	46	0	–	0	2.5
Health care and social assistance	6.1	0	78	133	39	303	6.1
Geographic areas							
Northeast	4.9	49	65	0	47	26	4.9
Middle Atlantic	6.4	–	16	0	106	199	6.4
South	1.9	0	49	29	105	100	1.9
South Atlantic	2.6	0	–	16	220	87	2.6
Midwest	1.8	45	95	142	0	0	1.8
East North Central	2.3	69	66	123	0	0	2.3
West:							
Mountain	2.9	26	–	95	80	209	2.9

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 14. Medical care benefits: Coverage for services provided,¹ private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

Characteristics	Hospital room and board	Physician office visit
Worker characteristics		
All workers	95	100
Management, professional, and related	95	100
Management, business, and financial	90	100
Professional and related	98	100
Sales and office	94	100
Sales and related	95	100
Office and administrative support	93	100
Full time	94	100
Part time	100	100
Establishment characteristics		
Service-providing industries	95	100
Trade, transportation, and utilities	96	100
Information	88	100
Financial activities	93	100
Education and health services	98	100
Educational services	100	100
Health care and social assistance	98	100
Geographic areas		
Northeast	98	100
New England	98	100
Middle Atlantic	98	100
South	94	100
South Atlantic	92	99
West South Central	96	100
Midwest	93	99
East North Central	94	100
West North Central	89	98
West:		
Mountain	96	100

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

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

Table 14. Standard errors for medical care benefits: Coverage for services provided,¹ private industry workers, 2018

Characteristics	Hospital room and board	Physician office visit
Worker characteristics		
All workers	0.8	0.1
Management, professional, and related	1.2	0.0
Management, business, and financial	2.3	0.0
Professional and related	0.9	0.0
Sales and office	1.6	(²)
Sales and related	2.4	0.0
Office and administrative support	1.5	0.1
Full time	0.8	0.1
Part time	0.2	0.0
Establishment characteristics		
Service-providing industries	0.9	0.0
Trade, transportation, and utilities	1.4	0.0
Information	6.7	0.0
Financial activities	1.2	0.0
Education and health services	2.0	0.0
Educational services	0.0	0.0
Health care and social assistance	2.3	0.0
Geographic areas		
Northeast	1.2	0.0
New England	1.4	0.0
Middle Atlantic	1.6	0.0
South	1.1	0.3
South Atlantic	1.8	0.4
West South Central	0.8	0.3
Midwest	1.9	0.1
East North Central	1.3	0.0
West North Central	5.6	0.4
West:		
Mountain	3.1	0.0

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Less than 0.05.

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

Table 15. Medical care benefits: Median copayment per visit by service provided, private industry workers, 2018

(Includes all workers participating in plans with specified copayments)

Characteristics	Hospital room and board	Physician office visit
Worker characteristics		
All workers	\$250	\$25
Management, professional, and related	250	25
Management, business, and financial	250	25
Professional and related	–	25
Sales and office	250	25
Sales and related	250	25
Office and administrative support	250	25
Full time	250	25
Part time	250	–
Establishment characteristics		
Service-providing industries	250	25
Trade, transportation, and utilities	300	25
Information	350	25
Financial activities	250	25
Education and health services	–	25
Educational services	250	25
Health care and social assistance	200	25
Geographic areas		
Northeast	250	25
New England	250	25
Middle Atlantic	250	20
South	250	25
South Atlantic	250	25
West South Central	250	25
Midwest	250	25
East North Central	250	25
West North Central	250	25
West:		
Mountain	250	25

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 15. Standard errors for medical care benefits: Median copayment per visit by service provided, private industry workers, 2018

Characteristics	Hospital room and board	Physician office visit
Worker characteristics		
All workers	\$0	\$0
Management, professional, and related	0	0
Management, business, and financial	0	0
Professional and related	-	0
Sales and office	47	0
Sales and related	0	0
Office and administrative support	71	0
Full time	0	0
Part time	0	-
Establishment characteristics		
Service-providing industries	0	0
Trade, transportation, and utilities	58	0
Information	61	5
Financial activities	8	0
Education and health services	-	5
Educational services	0	7
Health care and social assistance	34	5
Geographic areas		
Northeast	0	3
New England	0	0
Middle Atlantic	30	5
South	0	0
South Atlantic	0	0
West South Central	0	6
Midwest	30	0
East North Central	32	0
West North Central	56	7
West:		
Mountain	0	6

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 16. Hospital room and board benefits: Extent of coverage, private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

Characteristics	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	4	91	—	5
Management, professional, and related	4	91	—	5
Management, business, and financial	1	89	—	10
Professional and related	5	92	—	2
Sales and office	—	92	—	6
Sales and related	—	95	—	5
Office and administrative support	—	90	—	7
Full time	3	92	—	6
Part time	—	86	—	(²)
Establishment characteristics				
Service-providing industries	4	91	—	5
Trade, transportation, and utilities	—	95	—	4
Information	—	88	—	12
Financial activities	—	90	—	7
Education and health services	—	85	—	2
Educational services	8	92	—	—
Health care and social assistance	—	84	—	2
Geographic areas				
Northeast	—	87	—	2
New England	10	88	—	2
Middle Atlantic	—	86	—	2
South	—	93	—	6
South Atlantic	—	91	—	8
West South Central	1	95	—	4
Midwest	—	91	—	7
East North Central	—	92	—	6
West North Central	—	88	—	11
West:				
Mountain	—	95	—	4

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 16. Standard errors for hospital room and board benefits: Extent of coverage, private industry workers, 2018

Characteristics	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	0.8	1.1	—	0.8
Management, professional, and related	0.5	1.3	—	1.2
Management, business, and financial	0.4	2.3	—	2.3
Professional and related	1.0	1.3	—	0.9
Sales and office	—	1.8	—	1.6
Sales and related	—	2.5	—	2.4
Office and administrative support	—	1.9	—	1.5
Full time	0.5	0.9	—	0.8
Part time	—	8.4	—	0.2
Establishment characteristics				
Service-providing industries	1.0	1.4	—	0.9
Trade, transportation, and utilities	—	1.6	—	1.4
Information	—	6.7	—	6.7
Financial activities	—	2.0	—	1.2
Education and health services	—	4.5	—	2.0
Educational services	2.2	2.2	—	0.0
Health care and social assistance	—	5.2	—	2.3
Geographic areas				
Northeast	—	4.4	—	1.2
New England	1.6	2.1	—	1.4
Middle Atlantic	—	6.2	—	1.6
South	—	1.2	—	1.1
South Atlantic	—	1.9	—	1.8
West South Central	0.3	1.0	—	0.8
Midwest	—	2.0	—	1.9
East North Central	—	1.5	—	1.3
West North Central	—	5.5	—	5.6
West:				
Mountain	—	3.6	—	3.1

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 17. Hospital room and board benefits: Type of coverage limits, private industry workers, 2018

(All workers participating in medical care plans with hospital room and board coverage with limits = 100 percent)

Characteristics	Copayment only	Coinsurance only	Copayment and Coinsurance
Worker characteristics			
All workers	13	70	5
Management, professional, and related	17	66	5
Management, business, and financial	12	75	4
Professional and related	20	60	5
Sales and office	12	74	4
Sales and related	—	83	—
Office and administrative support	15	69	5
Full time	14	70	4
Part time	6	72	7
Establishment characteristics			
Service-providing industries	14	69	5
Trade, transportation, and utilities	7	79	5
Information	—	82	—
Financial activities	—	84	—
Education and health services	—	58	—
Educational services	16	53	8
Health care and social assistance	—	59	—
Geographic areas			
Northeast	16	67	2
New England	—	69	—
Middle Atlantic	—	67	—
South	12	70	5
South Atlantic	12	72	6
West South Central	9	71	4
Midwest	5	78	4
East North Central	6	78	4
West North Central	—	80	—
West:			
Mountain	—	76	—

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 17. Standard errors for hospital room and board benefits: Type of coverage limits, private industry workers, 2018

Characteristics	Copayment only	Coinsurance only	Copayment and Coinsurance
Worker characteristics			
All workers	2.1	2.2	0.7
Management, professional, and related	3.4	3.0	1.0
Management, business, and financial	1.8	2.3	1.0
Professional and related	5.1	3.9	1.4
Sales and office	3.2	3.4	0.7
Sales and related	—	3.3	—
Office and administrative support	4.4	4.3	0.9
Full time	2.3	2.2	0.7
Part time	1.8	3.9	1.5
Establishment characteristics			
Service-providing industries	2.7	2.8	0.8
Trade, transportation, and utilities	1.1	1.7	1.1
Information	—	5.2	—
Financial activities	—	2.8	—
Education and health services	—	3.9	—
Educational services	2.4	5.5	2.3
Health care and social assistance	—	4.5	—
Geographic areas			
Northeast	1.8	2.6	0.5
New England	—	3.3	—
Middle Atlantic	—	3.1	—
South	1.3	2.5	1.1
South Atlantic	2.1	3.6	1.9
West South Central	1.1	5.0	1.3
Midwest	1.3	2.2	0.5
East North Central	1.8	2.9	0.5
West North Central	—	2.7	—
West:			
Mountain	—	1.7	—

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 18. Physician office visit benefits: Extent of coverage, private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

Characteristics	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	2	98	—	(²)
Management, professional, and related	—	99	—	—
Management, business, and financial	—	99	—	—
Professional and related	—	98	—	—
Sales and office	1	99	—	(²)
Sales and related	—	99	—	—
Office and administrative support	1	99	—	(²)
Full time	2	98	—	(²)
Part time	—	100	—	—
Establishment characteristics				
Service-providing industries	1	99	—	—
Trade, transportation, and utilities	—	100	—	—
Information	—	100	—	—
Financial activities	—	98	—	—
Education and health services	—	97	—	—
Educational services	—	98	—	—
Health care and social assistance	—	97	—	—
Geographic areas				
Northeast	—	96	—	—
New England	—	96	—	—
Middle Atlantic	—	96	—	—
South	—	98	—	(²)
South Atlantic	—	99	—	1
West South Central	—	98	—	(²)
Midwest	—	98	—	1
East North Central	—	99	—	—
West North Central	—	98	—	2
West:				
Mountain	—	99	—	—

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 18. Standard errors for physician office visit benefits: Extent of coverage, private industry workers, 2018

Characteristics	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	0.4	0.5	—	0.1
Management, professional, and related	—	0.6	—	0.0
Management, business, and financial	—	0.4	—	0.0
Professional and related	—	0.9	—	0.0
Sales and office	0.3	0.3	—	(²)
Sales and related	—	0.7	—	0.0
Office and administrative support	0.2	0.2	—	0.1
Full time	0.5	0.5	—	0.1
Part time	—	0.3	—	0.0
Establishment characteristics				
Service-providing industries	0.4	0.4	—	0.0
Trade, transportation, and utilities	—	0.0	—	0.0
Information	—	0.0	—	0.0
Financial activities	—	0.7	—	0.0
Education and health services	—	1.2	—	0.0
Educational services	—	1.3	—	0.0
Health care and social assistance	—	1.4	—	0.0
Geographic areas				
Northeast	—	2.2	—	0.0
New England	—	3.6	—	0.0
Middle Atlantic	—	2.6	—	0.0
South	—	0.6	—	0.3
South Atlantic	—	0.7	—	0.4
West South Central	—	0.5	—	0.3
Midwest	—	0.3	—	0.1
East North Central	—	0.4	—	0.0
West North Central	—	0.4	—	0.4
West:				
Mountain	—	0.4	—	0.0

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² 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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 19. Outpatient prescription drug benefits:¹ Type of coverage, private industry workers, 2018

(All workers participating in outpatient prescription drug plans = 100 percent)

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name nonformulary drugs	Mail order drugs	Subject to an annual deductible ²
Worker characteristics					
All workers	100	99	88	85	35
Management, professional, and related	100	99	92	85	38
Management, business, and financial	100	98	92	84	40
Professional and related	100	100	92	86	36
Sales and office	100	99	84	87	37
Sales and related	100	100	74	90	35
Office and administrative support	100	99	88	86	38
Full time	100	99	88	86	35
Part time	100	100	82	71	32
Establishment characteristics					
Service-providing industries	100	99	88	84	36
Trade, transportation, and utilities	100	99	76	87	31
Information	100	100	84	86	40
Financial activities	100	99	92	91	42
Education and health services	100	100	93	72	41
Educational services	100	100	93	91	37
Health care and social assistance	100	100	93	69	41
Geographic areas					
Northeast	100	100	89	85	35
New England	100	100	92	93	27
Middle Atlantic	100	100	88	83	39
South	100	99	90	84	34
South Atlantic	100	99	91	84	32
West South Central	100	99	90	82	33
Midwest	100	99	86	84	37
East North Central	100	99	86	85	36
West North Central	100	100	87	82	41
West:					
Mountain	100	96	84	75	55

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² This could be a prescription drug annual deductible or a medical plan deductible.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 19. Standard errors for outpatient prescription drug benefits:¹ Type of coverage, private industry workers, 2018

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name nonformulary drugs	Mail order drugs	Subject to an annual deductible ²
Worker characteristics					
All workers	(³)	0.3	0.8	1.8	1.6
Management, professional, and related	(³)	0.7	1.2	1.9	2.7
Management, business, and financial	0.1	1.6	1.4	3.3	3.1
Professional and related	0.0	0.2	2.0	2.3	3.6
Sales and office	0.0	0.3	1.0	1.5	2.3
Sales and related	0.0	0.1	1.9	2.2	3.5
Office and administrative support	0.0	0.4	1.1	1.7	2.8
Full time	(³)	0.3	0.8	1.6	1.5
Part time	0.0	(³)	3.1	7.2	6.2
Establishment characteristics					
Service-providing industries	(³)	0.4	1.0	2.2	2.0
Trade, transportation, and utilities	0.0	0.4	2.2	2.5	2.4
Information	0.0	(³)	4.1	2.4	7.9
Financial activities	0.0	0.5	1.6	1.9	2.6
Education and health services	0.0	0.0	2.0	8.1	5.4
Educational services	0.0	0.0	1.4	2.4	4.9
Health care and social assistance	0.0	0.0	2.3	9.3	6.3
Geographic areas					
Northeast	0.0	0.1	1.9	5.5	4.2
New England	0.0	0.2	3.3	3.2	7.9
Middle Atlantic	0.0	0.1	2.1	7.7	5.4
South	0.0	0.3	0.9	2.3	2.4
South Atlantic	0.0	0.3	1.3	2.9	3.6
West South Central	0.0	0.7	0.9	5.3	4.0
Midwest	0.0	0.2	1.7	2.2	2.5
East North Central	0.0	0.2	2.1	2.1	2.1
West North Central	0.0	0.2	2.8	5.2	6.3
West:					
Mountain	0.0	3.2	2.6	12.8	5.8

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² This could be a prescription drug annual deductible or a medical plan deductible.

³ Less than 0.05.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 20. Outpatient prescription drug benefits:¹ Generic drug limits, private industry workers, 2018

(All workers participating in outpatient prescription drug plans with generic drug coverage = 100 percent)

Characteristics	Copayment	Median copayment per prescription	Coinsurance	Median copayment per prescription	Coinsurance exists and a minimum or maximum dollar amount applies	Combination of copayment and coinsurance or another limit	No cost per fill or refill	Not determinable
Worker characteristics								
All workers	72	\$10	22	\$80	8	—	4	—
Management, professional, and related	72	10	22	80	8	—	6	—
Management, business, and financial	70	10	24	80	8	—	5	—
Professional and related	73	10	20	85	8	—	6	—
Sales and office	74	10	21	80	9	1	4	1
Sales and related	74	10	21	80	11	—	—	(²)
Office and administrative support	74	10	20	80	8	—	4	—
Full time	72	10	22	80	8	—	4	—
Part time	68	10	19	80	13	—	—	(²)
Establishment characteristics								
Service-providing industries	72	10	21	80	9	—	5	—
Trade, transportation, and utilities	68	10	28	80	14	—	—	1
Information	67	10	31	80	—	—	—	—
Financial activities	68	10	28	80	8	—	2	2
Education and health services	73	10	9	80	—	—	—	2
Educational services	80	10	6	90	2	—	13	—
Health care and social assistance	72	10	9	80	—	—	—	2
Geographic areas								
Northeast	72	10	22	80	11	—	—	1
New England	83	10	—	—	—	—	—	(²)
Middle Atlantic	67	10	24	80	12	—	—	1
South	69	10	24	80	10	—	6	—
South Atlantic	73	10	21	80	9	—	—	1
West South Central	63	10	29	80	12	—	—	(²)
Midwest	73	10	20	80	6	—	3	—
East North Central	73	10	20	80	7	1	—	—
West North Central	73	10	21	80	—	—	—	(²)
West:								
Mountain	55	10	26	80	8	—	—	1

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 20. Standard errors for outpatient prescription drug benefits:¹ Generic drug limits, private industry workers, 2018

Characteristics	Copayment	Median copayment per prescription	Coinsurance	Median copayment per prescription	Coinsurance exists and a minimum or maximum dollar amount applies	Combination of copayment and coinsurance or another limit	No cost per fill or refill	Not determinable
Worker characteristics								
All workers	1.8	\$0	1.5	\$0	1.0	—	1.0	—
Management, professional, and related	2.5	0	2.1	0	1.4	—	1.0	—
Management, business, and financial	3.0	0	3.1	0	1.9	—	0.9	—
Professional and related	3.4	0	2.7	6	1.7	—	1.6	—
Sales and office	2.3	0	2.2	0	1.3	0.2	0.9	0.6
Sales and related	2.4	0	2.8	0	1.8	—	—	0.3
Office and administrative support	2.9	0	2.6	0	1.6	—	0.9	—
Full time	1.8	0	1.5	0	0.9	—	0.6	—
Part time	7.8	1	4.6	0	3.7	—	—	0.2
Establishment characteristics								
Service-providing industries	2.3	0	1.8	0	1.2	—	1.3	—
Trade, transportation, and utilities	2.5	0	2.7	0	2.3	—	—	0.4
Information	5.2	0	4.8	0	—	—	—	0.0
Financial activities	3.9	0	3.7	0	1.6	—	0.5	1.7
Education and health services	5.8	0	1.8	0	—	—	—	1.0
Educational services	3.6	0	1.3	9	0.6	—	3.7	—
Health care and social assistance	6.7	0	2.1	0	—	—	—	1.1
Geographic areas								
Northeast	5.3	0	3.7	0	2.5	—	—	0.4
New England	6.6	0	—	—	—	—	—	0.1
Middle Atlantic	7.4	0	4.8	0	3.0	—	—	0.6
South	2.1	0	2.0	0	1.8	—	1.4	—
South Atlantic	2.7	0	2.5	0	2.4	—	—	0.9
West South Central	4.4	0	3.8	0	2.9	—	—	0.1
Midwest	2.4	0	1.8	0	1.3	—	0.8	—
East North Central	3.3	0	2.5	0	1.6	0.3	—	—
West North Central	2.6	0	2.1	0	—	—	—	0.1
West:								
Mountain	6.1	0	5.2	0	1.8	—	—	0.7

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 21. Outpatient prescription drug benefits:¹ Brand-name drugs on formulary limits, private industry workers, 2018

(All workers participating in outpatient prescription drug plans with brand-name drug on formulary coverage = 100 percent)

Characteristics	Copayment	Median copayment per prescription	Coinsurance	Median copayment per prescription	Coinsurance exists and a minimum or maximum dollar amount applies	Combination of copayment and coinsurance or another limit	No cost per fill or refill	Not determinable
Worker characteristics								
All workers	58	\$35	36	\$75	22	—	4	—
Management, professional, and related	56	35	37	80	22	—	5	—
Management, business, and financial	54	35	41	75	25	—	3	—
Professional and related	58	40	35	80	20	—	6	—
Sales and office	54	35	41	75	28	1	3	1
Sales and related	46	30	49	75	37	—	—	1
Office and administrative support	57	35	38	75	24	1	3	1
Full time	58	35	36	75	21	—	3	—
Part time	48	30	38	75	31	—	—	(²)
Establishment characteristics								
Service-providing industries	56	35	36	75	23	—	—	1
Trade, transportation, and utilities	47	30	49	75	35	2	—	—
Information	48	35	50	80	29	—	—	(²)
Financial activities	40	35	55	70	31	—	2	—
Education and health services	59	30	23	80	14	—	—	2
Educational services	76	30	11	80	7	2	—	—
Health care and social assistance	56	30	25	80	16	—	—	2
Geographic areas								
Northeast	59	35	33	75	20	—	—	1
New England	68	30	29	80	21	—	—	(²)
Middle Atlantic	56	35	35	75	20	1	—	—
South	52	35	41	80	26	—	—	1
South Atlantic	58	35	38	80	26	—	—	1
West South Central	46	35	46	80	27	—	—	(²)
Midwest	56	35	39	75	23	2	3	1
East North Central	54	30	40	75	24	1	—	—
West North Central	59	35	36	80	19	—	3	—
West:								
Mountain	43	30	39	75	20	—	—	1

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 21. Standard errors for outpatient prescription drug benefits:¹ Brand-name drugs on formulary limits, private industry workers, 2018

Characteristics	Copayment	Median copayment per prescription	Coinsurance	Median copayment per prescription	Coinsurance exists and a minimum or maximum dollar amount applies	Combination of copayment and coinsurance or another limit	No cost per fill or refill	Not determinable
Worker characteristics								
All workers	2.1	\$0	2.1	\$5	1.5	—	1.0	—
Management, professional, and related	3.4	7	3.3	6	2.4	—	1.0	—
Management, business, and financial	3.3	2	3.6	0	2.7	—	0.8	—
Professional and related	4.8	7	4.4	0	3.2	—	1.6	—
Sales and office	3.1	6	2.9	0	2.3	0.3	0.8	0.6
Sales and related	3.1	6	3.5	0	3.2	—	—	0.3
Office and administrative support	3.9	5	3.6	0	2.8	0.4	0.8	0.9
Full time	2.2	0	2.2	6	1.6	—	0.6	—
Part time	6.5	7	5.7	5	4.6	—	—	0.2
Establishment characteristics								
Service-providing industries	2.7	0	2.6	0	1.9	—	—	0.3
Trade, transportation, and utilities	2.8	6	3.0	0	2.8	0.5	—	—
Information	6.5	4	6.7	0	5.0	—	—	0.2
Financial activities	3.7	2	3.5	0	2.3	—	0.5	—
Education and health services	5.4	6	4.5	5	2.9	—	—	1.0
Educational services	3.4	2	1.7	0	1.5	0.5	—	—
Health care and social assistance	6.2	7	5.3	6	3.4	—	—	1.1
Geographic areas								
Northeast	4.2	3	3.9	5	2.4	—	—	0.4
New England	8.7	5	7.3	7	5.5	—	—	0.1
Middle Atlantic	5.3	1	5.6	5	3.1	0.2	—	—
South	2.4	0	2.7	0	2.1	—	—	0.5
South Atlantic	3.4	0	3.8	2	3.5	—	—	0.9
West South Central	4.5	0	5.0	0	2.1	—	—	0.1
Midwest	2.5	5	2.9	7	3.2	0.5	0.7	0.8
East North Central	2.8	5	3.6	2	4.3	0.4	—	—
West North Central	4.8	2	4.7	0	4.0	—	0.6	—
West:								
Mountain	5.1	5	7.7	0	4.4	—	—	0.8

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 22. Outpatient prescription drug benefits:¹ Brand-name drugs not on formulary limits, private industry workers, 2018

(All workers participating in outpatient prescription drug plans with brand-name drug not on formulary coverage = 100 percent)

Characteristics	Copayment	Median copayment per prescription	Coinsurance	Median copayment per prescription	Coinsurance exists and a minimum or maximum dollar amount applies	Combination of copayment and coinsurance or another limit	No cost per fill or refill	Not determinable
Worker characteristics								
All workers	55	\$60	38	\$60	22	—	2	—
Management, professional, and related	52	60	42	60	25	1	4	1
Management, business, and financial	52	60	43	60	27	—	3	—
Professional and related	52	60	41	60	24	2	5	1
Sales and office	54	50	40	60	26	2	—	—
Sales and related	53	60	42	60	24	—	—	1
Office and administrative support	55	50	39	60	26	2	—	—
Full time	56	60	37	60	22	—	3	—
Part time	41	50	42	60	29	—	—	(²)
Establishment characteristics								
Service-providing industries	54	60	38	60	24	—	3	—
Trade, transportation, and utilities	53	60	43	60	26	3	—	—
Information	53	60	44	60	25	—	—	(²)
Financial activities	38	60	57	55	36	—	—	2
Education and health services	52	50	28	60	16	—	—	2
Educational services	76	50	15	65	7	—	—	(²)
Health care and social assistance	48	50	30	60	17	—	—	2
Geographic areas								
Northeast	55	50	37	60	21	—	—	1
New England	64	50	—	—	—	—	—	(²)
Middle Atlantic	51	50	38	55	22	—	—	1
South	52	60	41	65	26	—	—	1
South Atlantic	58	60	38	65	26	—	—	1
West South Central	46	60	44	65	24	—	—	(²)
Midwest	54	60	40	60	24	—	—	1
East North Central	51	60	42	60	26	3	—	—
West North Central	58	60	38	65	19	—	—	(²)
West:								
Mountain	39	50	41	60	20	—	—	2

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Table 22. Standard errors for outpatient prescription drug benefits:¹ Brand-name drugs not on formulary limits, private industry workers, 2018

Characteristics	Copayment	Median copayment per prescription	Coinsurance	Median copayment per prescription	Coinsurance exists and a minimum or maximum dollar amount applies	Combination of copayment and coinsurance or another limit	No cost per fill or refill	Not determinable
Worker characteristics								
All workers	2.3	\$1	2.4	\$0	1.6	–	0.6	–
Management, professional, and related	4.0	0	3.8	(²)	3.0	0.3	1.0	0.4
Management, business, and financial	3.7	0	4.0	2	3.2	–	0.8	–
Professional and related	5.9	12	5.3	2	3.7	0.5	1.6	0.6
Sales and office	3.2	5	3.2	0	2.4	0.4	–	–
Sales and related	4.0	2	4.5	0	3.1	–	–	0.4
Office and administrative support	3.9	3	3.8	4	3.1	0.5	–	–
Full time	2.3	0	2.4	0	1.7	–	0.6	–
Part time	7.4	0	7.4	2	5.4	–	–	0.3
Establishment characteristics								
Service-providing industries	2.9	0	3.0	0	2.1	–	0.7	–
Trade, transportation, and utilities	2.4	13	2.4	6	2.5	0.7	–	–
Information	7.2	0	7.5	1	6.5	–	–	0.2
Financial activities	4.1	1	3.9	0	3.1	–	–	1.7
Education and health services	5.0	0	6.0	4	3.1	–	–	1.1
Educational services	3.9	3	1.9	4	1.0	–	–	0.3
Health care and social assistance	5.8	0	7.1	4	3.6	–	–	1.2
Geographic areas								
Northeast	4.8	3	5.0	7	2.6	–	–	0.5
New England	12.3	8	–	–	–	–	–	0.1
Middle Atlantic	5.0	4	6.5	6	3.2	–	–	0.7
South	2.4	0	2.6	1	2.3	–	–	0.6
South Atlantic	3.5	0	4.0	4	3.8	–	–	1.0
West South Central	3.6	0	3.8	5	2.7	–	–	0.1
Midwest	3.2	6	3.7	1	3.1	–	–	0.9
East North Central	3.5	7	4.3	5	3.9	0.8	–	–
West North Central	6.5	12	6.9	6	5.1	–	–	0.1
West:								
Mountain	3.0	0	11.9	3	3.3	–	–	0.9

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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

Appendix table 1. Survey establishment response, private industry, 2018

Establishments	Number of establishments
Total in sampling frame ¹	6,317,276
Total in sample	3,355
Responding ²	2,222
Refused ³	921
Out of business or not in survey scope	212

¹ The sampling frame was developed from state unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). With some minor exceptions, an establishment is a single economic unit that engages in one, or predominantly one, type of economic activity. For private industries, an establishment is usually a single physical location. Excluded from the survey are workers employed in federal and quasi-federal agencies, military personnel, agricultural workers, volunteers, unpaid workers, individuals receiving long-term disability compensation, and those working overseas. In addition, private industry excludes workers in private households, the self-employed, workers who set their own pay (e.g., proprietors, owners, major stockholders, and partners in unincorporated firms), and family members paid token wages.

² Establishments that provided data at the initial interview.

³ Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. For information on nonresponse adjustment and imputation, see "National Compensation Measures," BLS Handbook of Methods available at www.bls.gov/opub/hom/ncs/home.htm.

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

Appendix table 2. Number of workers represented, private industry, 2018

Occupational group ¹	Estimated number of workers ²
All workers	118,998,000
Management, professional, and related	32,454,400
Management, business, and financial	11,543,600
Professional and related	20,910,700
Service	28,250,500
Protective service	1,288,500
Sales and office	30,109,900
Sales and related	12,767,300
Office and administrative support	17,342,600
Natural resources, construction, and maintenance	9,778,600
Construction, extraction, farming, fishing, and forestry ..	4,991,400
Installation, maintenance, and repair	4,787,200
Production, transportation, and material moving	18,404,600
Production	9,664,000
Transportation and material moving	8,740,700

¹ The 2010 Standard Occupational Classification system is used to classify workers.

² The numbers of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

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

Technical Note

Most estimates of detailed benefit provisions are expressed in terms of the percentage of workers participating in a particular benefit plan or the percentage covered by a specific provision. Some estimates, however, provide values other than percentages of workers, such as the median eligibility service requirement, percentiles of annual individual deductible amount, percentiles of annual individual out-of-pocket maximum, or median copayment amounts.

All estimates shown in the table are based on the set of workers specified underneath the table title and on any subsets indicated by column headers. For example, the statement may indicate that or "All workers participating in medical care plans = 100 percent." Standard error tables do not include base statements as they provide measures of reliability for the corresponding estimate table. Estimates in the non-shaded columns generally indicate percentages of workers. Estimates in shaded columns measure values other than the percentage of workers, such as dollar amounts or months of service required for eligibility.

Some estimates are classified as "not determinable." Situations that result in this classification can vary. In detailed provisions of employer-sponsored health plans, the "not determinable" classification is used when no information on a particular plan feature is available from the Summary Plan Description (SPD). The SPD is used as a primary source of information on the provisions of health plans. For example, a SPD may indicate that the plan includes some coverage for substance abuse but does not explicitly mention outpatient coverage. In this case, coverage for outpatient substance abuse rehabilitation benefits would be captured as "not determinable".

Estimates by worker average wage are grouped into six wage categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories use percentile values based on unpublished March 2018 wages and salaries from the *Employer Costs for Employee Compensation*.

Percentiles are computed using average hourly earnings from sampled occupations within an establishment. Establishments in the survey are asked to report only individual worker earnings and scheduled hours of work for each sampled job. For the calculation of the percentile values, the individual worker hourly wages are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Average hourly wage percentiles				
	10	25	50 (median)	75	90
Private industry workers	\$10.00	\$12.75	\$18.78	\$30.08	\$46.73

The lowest 10- and 25-percent wage categories include those occupations with an average hourly wage less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations that make at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations that make at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average hourly wage greater than or equal to the 75th percentile value and 90th percentile value, respectively.

Note: Individual workers can fall into a wage category different from the average for the occupation into which they are classified because average hourly wages for the occupation are used to produce the benefit estimates.

Sample size

See appendix table 1.

Survey scope

See appendix table 2. Excluded from the survey are workers employed in federal and quasi-federal agencies, military personnel, agricultural workers, volunteers, unpaid workers, individuals receiving long-term disability compensation, and those working overseas. In addition, private industry excludes workers in private households, the self-employed, workers who set their own pay (e.g., proprietors, owners, major stockholders, and partners in unincorporated firms), and family members paid token wages.

Survey methods

For technical information on survey methods, see "National Compensation Measures," in the BLS *Handbook of Methods* at www.bls.gov/opub/hom/ncs/home.htm. The concepts section of the *Handbook* provides definitions for worker and establishment characteristics, including geographic areas.

Additional information

For BLS research articles on employee benefits, see the *Monthly Labor Review* at www.bls.gov/opub/mlr, *Beyond the Numbers: Pay and Benefits* at www.bls.gov/opub/btn, *The Economics Daily* at www.bls.gov/opub/ted, as well as the NCS publications page on benefits at www.bls.gov/ncs/ncspubs.htm.

Healthcare Benefits

Healthcare benefits provide preventive and protective medical, dental, vision, or prescription drug coverage to employees and their families. Most employer-provided plans cover the employee and the employee's dependents, including spouse and children.

High deductible health plan (HDHP). This type of plan typically features a higher deductible and lower insurance premiums than those of traditional health plans. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses up until they meet the plan deductible. For 2018, the Internal Revenue Service (IRS) minimum deductible amount allowed for single coverage HDHP plans was \$1,350; for 2015-17 the amount was \$1,300.

Medical care

Medical care plans provide services or payments for services rendered in the hospital or by a qualified medical care provider.

Limitations on coverage

Overall limits. The NCS uses this term to refer to restrictions that apply to all or most benefits under the plan, as opposed to selected individual benefits. An example of an overall limit is a \$300-per-year deductible that must be paid before medical expenses become eligible for reimbursement. Another example is an 80-percent coinsurance that applies to all categories of care except outpatient surgery.

Coverage limits. Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered. For example, a \$250 copayment for hospital room and board.

Maximum out-of-pocket expense. The annual dollar amount limit a participant or family is required to pay out-of-pocket during, in addition to the plan deductible. Until it is met, the plan and the member share in the cost of covered expenses. Once reached, covered expenses are fully reimbursed for the rest of the year.

Deductible. The deductible is a dollar amount that an insured person pays during the benefit period—usually a year—before the insurer starts to make payments for covered medical services. Plans may have both individual and family deductibles. Some plans have separate deductibles for specific services. For example, a plan may have a hospitalization deductible per admission. Deductibles may vary between services received from an approved provider (that is, a provider with whom the insurer has a contract or an agreement specifying payment levels and other requirements) and those received from providers not on the approved list or as part of a different tier of benefits. Some deductibles vary based on other factors (aside from plan network), such as employee length of service, salary range, or enrollee age.

Coinsurance. This form of medical cost sharing requires an insured person to pay a stated percentage of medical expenses after the deductible amount, if any, is paid. After any deductible amount and coinsurance are paid, the insurer is responsible for the rest of the reimbursement for covered benefits, up to the maximum allowed charges. The individual is responsible for any charges in excess of what the insurer determines to be “usual, customary, and reasonable.” Coinsurance rates may differ between services received from an approved provider and those received from providers not on the approved list.

Copayments. The fixed dollar amount that an insured person must pay when a service is received before any remaining charges are paid by the insurer.

Plan networks

In-network. Healthcare providers (e.g., specialists, hospitals, laboratories) that have accepted contracted rates with the insurer are considered in-network. The insured person typically pays a lower price for using services within the network.

Out-of-network. Services received outside the network, healthcare providers with contracted rates, typically carry a higher cost to the insured person.

Most-generous coverage. Insurers may offer more than two tiers of benefits and provide the insured person with the most-generous coverage, lowest costs (deductible, copayment, or coinsurance amounts), for using the preferred provider(s). The insured person may also receive services from the other in-network providers.

Outpatient prescription drugs

Prescription drug plans include both stand-alone drug plans and prescription drug benefits included as part of a medical care plan. Outpatient prescription drugs dispensed during a hospital stay are covered as hospital miscellaneous charges.

Formulary drugs. These are both generic and brand-name drugs approved by the healthcare provider. Drugs not approved by the healthcare provider are nonformulary drugs, for which enrollees receive less generous benefits, such as a higher copayment per prescription.

Brand-name drugs. These are drugs that once were, or still are, under patents.

Generic drugs. These are drugs that are not under any patents. Once a drug’s patent has expired, some plans provide more generous coverage for same-formula generic drugs than for name-brand drugs; the practice is adopted as a cost containment measure.

Mail-order drugs. These are drugs that can be ordered through the mail. As a cost containment measure, some plans use mail-order pharmacies that typically provide a 3-month supply of maintenance drugs.