

Table 7. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With deductible							Other deductible	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Point-of-service			
Worker characteristic											
All workers	100	93	—	—	55	\$500	\$1,000	\$550	—	7	(²)
Management, professional, and related	100	93	—	—	52	500	1,000	500	—	7	(²)
Management, business, and financial	100	96	—	—	57	500	1,000	—	—	4	(²)
Professional and related	100	92	—	—	49	450	1,000	500	—	8	(²)
Service	100	87	—	—	50	500	1,000	—	—	12	(²)
Protective service	100	98	—	—	59	—	500	—	—	—	—
Sales and office	100	94	—	—	61	500	1,000	—	—	6	(²)
Sales and related	100	96	—	—	65	500	1,000	—	—	4	(²)
Office and administrative support	100	93	—	—	59	500	—	600	—	7	(²)
Natural resources, construction, and maintenance	100	92	—	—	53	—	1,000	—	—	—	—
Construction, extraction, farming, fishing, and forestry	100	94	—	—	50	—	—	—	—	—	—
Installation, maintenance, and repair	100	89	34	\$500	56	500	1,000	—	—	—	—
Production, transportation, and material moving	100	93	—	—	54	500	—	—	—	7	(²)
Production	100	92	—	—	56	500	1,000	—	—	8	(²)
Transportation and material moving	100	94	—	—	52	500	800	—	—	—	—
Full time	100	93	—	—	55	500	1,000	550	—	7	(²)
Part time	100	86	33	300	52	500	600	—	—	—	—
Union	100	84	—	—	50	300	600	200	—	16	—
Nonunion	100	94	—	—	56	500	1,000	600	—	6	(²)
Average wage within the following categories: ³											
Lowest 25 percent	100	90	—	—	51	500	1,000	—	—	10	(²)
Second 25 percent	100	93	33	500	60	500	1,000	600	1	7	(²)
Third 25 percent	100	94	—	—	53	500	1,000	600	—	6	(²)
Highest 25 percent	100	92	—	—	55	500	800	—	—	7	(²)
Highest 10 percent	100	92	—	—	55	450	750	500	—	8	(²)
Establishment characteristic											
Goods-producing industries	100	92	—	—	52	500	1,000	—	—	8	(²)
Construction	100	91	43	350	48	—	—	—	—	—	—
Manufacturing	100	91	—	—	54	500	—	—	—	9	(²)
Service-providing industries	100	93	37	500	56	500	1,000	600	(²)	7	(²)
Trade, transportation, and utilities	100	95	31	500	64	500	1,000	600	—	5	—
Retail trade	100	94	29	500	65	500	1,000	—	—	6	—
Transportation and warehousing	100	95	35	500	61	—	—	—	—	—	—
Information	100	97	—	—	66	250	600	—	—	—	—
Financial activities	100	92	—	—	57	500	1,000	800	—	8	—
Finance and insurance	100	90	—	—	57	500	1,000	800	—	10	—
Credit intermediation and related activities	100	86	31	500	55	—	1,000	800	—	14	—
Insurance carriers and related activities	100	95	—	—	60	—	1,000	—	—	—	—
Professional and business services	100	95	40	500	55	500	—	—	—	—	—
Professional and technical services	100	96	46	—	49	—	—	—	—	—	—
Education and health services	100	89	—	—	51	500	1,000	350	—	11	—
Educational services	100	95	—	—	59	—	1,000	250	—	5	—
Junior colleges, colleges, and universities	100	92	—	—	69	500	800	250	—	8	—
Health care and social assistance	100	88	—	—	50	500	1,000	—	—	12	—

See footnotes at end of table.

Table 7. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With deductible								With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible			Other deductible			
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network		Point-of-service		
1 to 99 workers	100	97	—	—	54	\$500	\$1,000	—	—	3	(²)
1 to 49 workers	100	96	45	—	51	500	1,000	\$1,000	—	4	—
50 to 99 workers	100	97	—	—	63	500	1,000	600	—	—	—
100 workers or more	100	89	—	—	56	—	750	—	—	10	(²)
100 to 499 workers	100	92	—	—	58	500	—	—	—	8	—
500 workers or more	100	85	—	—	53	375	600	—	—	14	(²)
Geographic area											
New England	100	86	23	—	63	—	750	—	—	—	—
Middle Atlantic	100	87	—	—	50	500	1,000	—	—	13	—
East North Central	100	93	—	—	62	500	1,000	—	—	7	—
West North Central	100	95	45	—	50	500	—	—	—	—	—
South Atlantic	100	94	—	—	64	500	1,000	500	—	—	—
East South Central	100	96	46	—	51	—	1,000	750	—	—	—
West South Central	100	97	44	\$500	53	500	1,000	—	—	2	(²)
Mountain	100	95	—	—	55	500	1,000	—	—	5	(²)
Pacific	100	91	47	500	—	—	—	—	—	9	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.5 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.