

Table 5. Medical care benefits: Deductibles¹ in non-high deductible health plans, private industry workers, National Compensation Survey, 2009

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	Total	With annual deductible	Amount of annual individual deductible					With no annual deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	77	\$200	\$250	\$400	\$600	\$1,000	23	(²)
Management, professional, and related	100	77	200	250	400	600	1,000	23	(²)
Management, business, and financial	100	78	150	250	350	550	1,000	22	(²)
Professional and related	100	76	200	250	400	750	1,000	24	(²)
Service	100	73	200	250	500	500	1,000	27	(²)
Sales and office	100	79	200	250	500	650	1,000	21	(²)
Sales and related	100	82	—	—	—	—	—	18	(²)
Office and administrative support	100	77	200	250	400	500	1,000	23	(²)
Natural resources, construction, and maintenance	100	75	150	250	450	500	1,000	25	(²)
Construction, extraction, farming, fishing, and forestry	100	80	150	200	300	500	1,000	20	—
Installation, maintenance, and repair	100	70	—	—	—	—	—	30	(²)
Production, transportation, and material moving	100	77	200	250	400	600	1,000	23	(²)
Production	100	73	—	—	—	—	—	27	(²)
Transportation and material moving	100	82	200	250	350	750	1,000	18	—
Full time	100	77	200	250	500	650	1,000	23	(²)
Part time	100	75	200	250	300	500	750	25	—
Union	100	71	150	200	300	300	500	29	—
Nonunion	100	78	200	250	500	750	1,000	22	(²)
Average wage within the following categories: ³									
Lowest 25 percent	100	72	200	300	500	750	1,000	28	(²)
Second 25 percent	100	78	200	300	500	750	1,000	21	(²)
Third 25 percent	100	80	200	250	400	650	1,000	20	(²)
Highest 25 percent	100	75	150	250	300	500	1,000	25	(²)
Highest 10 percent	100	74	—	—	—	—	—	26	(²)
Establishment characteristic									
Goods-producing industries	100	76	200	250	400	500	1,000	24	(²)
Manufacturing	100	76	—	—	—	—	—	24	(²)
Service-providing industries	100	77	200	250	450	600	1,000	23	(²)
Trade, transportation, and utilities	100	81	200	250	500	750	1,000	19	(²)
Retail trade	100	76	—	—	—	—	—	23	(²)
Financial activities	100	74	250	300	500	600	1,000	26	—
Finance and insurance	100	74	200	300	400	600	1,000	26	—
Credit intermediation and related activities	100	70	—	—	—	—	—	30	—
Insurance carriers and related activities	100	83	250	300	400	500	1,000	17	—
Professional and business services	100	82	150	250	400	500	1,000	18	—
Education and health services	100	73	250	250	500	1,000	1,000	27	—
Educational services	100	74	250	250	500	1,000	1,000	26	—
Junior colleges, colleges, and universities	100	63	150	250	500	500	1,000	37	—
Health care and social assistance	100	73	200	250	500	800	1,000	27	—

See footnotes at end of table.

Table 5. Medical care benefits: Deductibles¹ in non-high deductible health plans, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	Total	With annual deductible	Amount of annual individual deductible					With no annual deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	80	\$200	\$300	\$500	\$1,000	\$1,000	20	(²)
1 to 49 workers	100	80	200	300	500	1,000	1,000	19	(²)
50 to 99 workers	100	78	250	275	500	1,000	1,000	22	1
100 workers or more	100	74	150	250	300	500	750	26	(²)
100 to 499 workers	100	78	150	250	300	500	750	22	—
500 workers or more	100	69	150	250	300	500	750	31	(²)
Geographic area									
Middle Atlantic	100	70	—	—	—	—	—	30	(²)
East North Central	100	79	150	250	300	500	1,000	21	—
West North Central	100	91	—	—	—	—	—	—	—
South Atlantic	100	79	250	300	500	750	1,000	21	(²)
East South Central	100	89	250	300	500	1,000	1,000	10	1
West South Central	100	90	200	300	500	750	1,000	9	(²)
Mountain	100	82	—	—	—	—	—	17	(²)
Pacific	100	64	—	—	—	—	—	36	—

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.