

Table 6. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2010

(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	94	—	—	51	\$500	\$1,000	\$300	—	6	(¹)
Management, professional, and related	100	95	—	—	56	500	1,000	300	—	5	(¹)
Management, business, and financial	100	96	—	—	59	500	1,000	300	—	4	(¹)
Professional and related	100	94	—	—	54	500	800	300	—	5	(¹)
Service	100	88	—	—	55	—	—	—	—	—	—
Protective service	100	100	—	—	81	—	—	—	—	—	—
Sales and office	100	95	—	—	47	500	1,000	300	—	—	—
Sales and related	100	98	60	\$350	—	—	—	—	—	—	—
Office and administrative support	100	93	—	—	52	500	1,000	—	—	—	—
Natural resources, construction, and maintenance	100	96	—	—	49	500	—	—	—	4	—
Construction, extraction, farming, fishing, and forestry	100	96	—	—	53	—	—	—	—	—	—
Installation, maintenance, and repair	100	95	47	500	—	—	—	—	—	—	—
Production, transportation, and material moving	100	94	—	—	51	500	1,000	—	—	6	(¹)
Production	100	93	—	—	52	500	1,000	—	—	7	(¹)
Transportation and material moving	100	96	—	—	50	500	—	—	—	—	—
Full time	100	94	—	—	52	500	1,000	300	—	6	(¹)
Part time	100	91	47	350	44	500	500	300	—	—	—
Union	100	88	—	—	49	250	500	—	—	12	—
Nonunion	100	95	—	—	52	500	1,000	300	—	5	(¹)
Average wage within the following categories: ²											
Lowest 25 percent	100	93	47	500	—	—	—	—	—	—	—
Second 25 percent	100	95	—	—	51	500	1,000	—	—	5	(¹)
Third 25 percent	100	94	—	—	51	500	1,000	300	—	6	—
Highest 25 percent	100	94	—	—	55	500	750	300	—	6	(¹)
Highest 10 percent	100	94	—	—	55	500	800	—	—	5	1
Establishment characteristic											
Goods-producing industries	100	94	—	—	55	500	1,000	—	—	5	1
Construction	100	97	39	500	58	—	—	—	—	—	—
Manufacturing	100	93	—	—	54	500	800	300	—	6	1
Service-providing industries	100	94	—	—	50	500	1,000	300	—	6	(¹)
Trade, transportation, and utilities	100	97	52	350	—	—	—	—	—	3	—
Wholesale trade	100	99	—	—	53	500	—	—	—	—	—
Transportation and warehousing	100	94	37	—	56	500	500	100	—	—	—
Information	100	94	48	—	—	—	—	—	—	—	—
Financial activities	100	88	—	—	49	500	900	—	—	12	(¹)
Finance and insurance	100	89	—	—	50	500	900	—	—	11	(¹)
Credit intermediation and related activities	100	90	—	—	49	500	—	—	—	10	—
Insurance carriers and related activities	100	85	—	—	45	—	—	—	—	—	—
Professional and business services	100	96	38	—	58	—	1,000	—	—	—	—
Education and health services	100	93	—	—	49	500	1,000	250	—	7	—
Educational services	100	92	—	—	55	500	—	400	—	—	—
Junior colleges, colleges, and universities	100	92	—	—	66	500	500	400	—	8	—
Health care and social assistance	100	94	46	1,000	48	500	1,000	250	—	6	—

See footnotes at end of table.

Table 6. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2010—Continued

(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			
1 to 99 workers	100	97	—	—	54	—	—	—	—	3	(¹)
1 to 49 workers	100	97	—	—	55	—	\$1,500	—	—	—	—
50 to 99 workers	100	96	—	—	53	\$500	1,000	—	—	—	—
100 workers or more	100	92	—	—	50	500	1,000	\$250	—	8	—
100 to 499 workers	100	94	48	\$350	—	—	—	—	—	6	—
500 workers or more	100	91	—	—	54	500	600	250	—	9	—
Geographic area											
New England	100	91	38	—	53	—	—	—	—	—	—
Middle Atlantic	100	89	—	—	60	300	500	—	—	11	—
East North Central	100	94	—	—	51	500	1,000	250	—	5	1
West North Central	100	93	—	—	50	750	—	—	—	—	—
South Atlantic	100	96	—	—	55	650	1,500	—	—	4	—
East South Central	100	94	—	—	51	—	—	300	—	—	—
West South Central	100	98	—	—	56	—	1,000	—	—	2	—
Mountain	100	93	—	—	55	500	—	300	—	—	—
Pacific	100	94	61	—	—	—	—	—	—	6	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.