

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

Characteristics	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	0.9	—	—	2.0	\$0	\$0	\$0	—	0.8	0.1
Management, professional, and related	0.7	—	—	3.1	0	195	35	—	0.7	0.3
Management, business, and financial	0.8	—	—	3.2	20	0	83	—	0.8	0.3
Professional and related	0.8	—	—	4.2	0	193	47	—	0.8	0.3
Service	4.5	—	—	6.4	—	—	—	—	—	—
Protective service	0.4	—	—	9.7	—	—	—	—	—	—
Sales and office	2.1	—	—	2.9	10	0	28	—	—	—
Sales and related	0.7	3.6	\$0	—	—	—	—	—	—	—
Office and administrative support	3.1	—	—	3.6	139	0	—	—	—	—
Natural resources, construction, and maintenance	1.2	—	—	5.1	0	—	—	—	1.2	—
Construction, extraction, farming, fishing, and forestry	1.8	—	—	8.1	—	—	—	—	—	—
Installation, maintenance, and repair	1.6	5.9	110	—	—	—	—	—	—	—
Production, transportation, and material moving	1.3	—	—	4.1	10	63	—	—	1.3	0.2
Production	1.8	—	—	3.9	88	0	—	—	1.8	0.4
Transportation and material moving	1.7	—	—	7.3	0	—	—	—	—	—
Full time	0.6	—	—	2.0	0	0	0	—	0.6	0.1
Part time	6.9	6.2	0	6.3	68	116	44	—	—	—
Union	3.4	—	—	5.0	46	0	—	—	3.4	—
Nonunion	0.8	—	—	2.2	10	0	10	—	0.8	0.1
Average wage within the following categories: ¹										
Lowest 25 percent	3.4	5.4	107	—	—	—	—	—	—	—
Second 25 percent	1.0	—	—	2.9	0	0	—	—	1.0	0.1
Third 25 percent	1.0	—	—	3.2	78	0	17	—	1.0	—
Highest 25 percent	0.9	—	—	2.6	0	137	46	—	0.8	0.3
Highest 10 percent	1.0	—	—	3.6	0	224	—	—	0.7	0.6
Establishment characteristic										
Goods-producing industries	1.2	—	—	2.8	0	211	—	—	1.1	0.5
Construction	1.6	7.0	0	7.1	—	—	—	—	—	—
Manufacturing	1.5	—	—	3.4	0	186	0	—	1.4	0.7
Service-providing industries	1.1	—	—	2.4	0	0	10	—	1.1	(²)
Trade, transportation, and utilities	0.8	2.8	78	—	—	—	—	—	0.8	—
Wholesale trade	0.6	—	—	5.6	0	—	—	—	—	—
Transportation and warehousing	2.6	9.6	—	8.9	94	71	0	—	—	—
Information	2.6	7.9	—	—	—	—	—	—	—	—
Financial activities	2.5	—	—	3.9	28	179	—	—	2.5	(²)
Finance and insurance	2.8	—	—	3.7	103	201	—	—	2.8	(²)
Credit intermediation and related activities	2.2	—	—	4.8	107	—	—	—	2.2	—
Insurance carriers and related activities	6.4	—	—	6.2	—	—	—	—	—	—
Professional and business services	3.8	5.8	—	5.6	—	209	—	—	—	—
Education and health services	1.6	—	—	5.5	53	93	68	—	1.6	—
Educational services	3.3	—	—	7.3	84	—	44	—	—	—
Junior colleges, colleges, and universities	1.7	—	—	5.3	39	44	44	—	1.7	—
Health care and social assistance	1.9	6.3	287	6.4	56	116	61	—	1.9	—

See footnotes at end of table.

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

Characteristics	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	0.6	—	—	3.5	—	—	—	—	0.5	0.3
1 to 49 workers	0.9	—	—	3.9	—	\$437	—	—	—	—
50 to 99 workers	1.8	—	—	6.2	\$20	142	—	—	—	—
100 workers or more	1.3	—	—	2.1	0	152	\$35	—	1.3	—
100 to 499 workers	1.9	3.0	\$0	—	—	—	—	—	1.9	—
500 workers or more	2.0	—	—	2.5	50	110	46	—	2.0	—
Geographic area										
New England	3.3	8.9	—	11.4	—	—	—	—	—	—
Middle Atlantic	2.8	—	—	6.3	47	0	—	—	2.8	—
East North Central	1.7	—	—	2.7	0	0	75	—	1.5	0.7
West North Central	2.4	—	—	3.8	72	—	—	—	—	—
South Atlantic	1.0	—	—	3.8	138	272	—	—	1.0	—
East South Central	3.3	—	—	6.8	—	—	60	—	—	—
West South Central	0.2	—	—	3.6	—	173	—	—	0.2	—
Mountain	8.2	—	—	11.2	34	—	0	—	—	—
Pacific	1.5	8.9	—	—	—	—	—	—	1.5	—

¹ 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.

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/glossary20102011.htm.