

**Table 7. Fee-for-service plans: 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	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>									
All workers .....	100	94	\$200	\$300	\$500	\$1,000	\$2,000	6	( <sup>1</sup> )
Management, professional, and related .....	100	95	200	300	500	1,250	2,000	5	( <sup>1</sup> )
Management, business, and financial .....	100	96	200	300	500	1,250	2,100	4	( <sup>1</sup> )
Professional and related .....	100	94	250	300	500	1,400	2,000	5	( <sup>1</sup> )
Service .....	100	88	250	300	500	1,000	2,500	—	—
Protective service .....	100	100	—	—	—	—	—	—	—
Sales and office .....	100	95	250	300	500	1,000	2,300	—	—
Sales and related .....	100	98	250	350	350	1,000	2,000	—	—
Office and administrative support .....	100	93	250	300	500	1,200	2,500	—	—
Natural resources, construction, and maintenance .....	100	96	200	250	500	1,000	2,000	4	—
Construction, extraction, farming, fishing, and forestry .....	100	96	—	—	—	—	—	—	—
Installation, maintenance, and repair .....	100	95	200	250	500	750	1,500	—	—
Production, transportation, and material moving .....	100	94	200	300	500	1,000	2,500	6	( <sup>1</sup> )
Production .....	100	93	200	250	500	1,000	2,000	7	( <sup>1</sup> )
Transportation and material moving .....	100	96	—	—	—	—	—	—	—
Full time .....	100	94	200	300	500	1,100	2,000	6	( <sup>1</sup> )
Part time .....	100	91	250	300	350	750	2,000	—	—
Union .....	100	88	150	200	300	500	1,000	12	—
Nonunion .....	100	95	250	300	500	1,200	2,500	5	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	93	250	350	500	1,500	2,500	—	—
Second 25 percent .....	100	95	250	300	500	1,000	2,000	5	( <sup>1</sup> )
Third 25 percent .....	100	94	200	300	500	1,100	2,000	6	—
Highest 25 percent .....	100	94	200	250	500	1,000	2,000	6	( <sup>1</sup> )
Highest 10 percent .....	100	94	200	250	500	1,000	2,000	5	1
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	94	200	250	500	1,000	2,000	5	1
Construction .....	100	97	—	—	—	—	—	—	—
Manufacturing .....	100	93	200	250	400	1,000	1,800	6	1
Service-providing industries .....	100	94	250	300	500	1,200	2,500	6	( <sup>1</sup> )
Trade, transportation, and utilities .....	100	97	200	300	500	1,000	2,500	3	—
Wholesale trade .....	100	99	—	—	—	—	—	—	—
Transportation and warehousing .....	100	94	—	—	—	—	—	—	—
Information .....	100	94	—	—	—	—	—	—	—
Financial activities .....	100	88	250	300	500	1,250	1,600	12	( <sup>1</sup> )
Finance and insurance .....	100	89	250	300	500	1,250	1,800	11	( <sup>1</sup> )
Credit intermediation and related activities .....	100	90	—	—	—	—	—	10	—
Insurance carriers and related activities .....	100	85	—	—	—	—	—	—	—
Professional and business services .....	100	96	250	300	500	1,500	2,500	—	—
Education and health services .....	100	93	250	300	600	1,500	2,500	7	—
Educational services .....	100	92	—	—	—	—	—	—	—
Junior colleges, colleges, and universities .....	100	92	200	250	500	1,000	1,500	8	—
Health care and social assistance .....	100	94	250	300	750	2,000	2,500	6	—

See footnotes at end of table.

**Table 7. Fee-for-service plans: 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	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	100	97	\$250	\$350	\$750	\$1,500	\$2,500	3	( <sup>1</sup> )
1 to 49 workers .....	100	97	250	400	750	1,500	2,500	—	—
50 to 99 workers .....	100	96	200	300	500	1,500	2,500	—	—
100 workers or more .....	100	92	200	250	400	880	1,500	8	—
100 to 499 workers .....	100	94	250	250	500	1,000	1,600	6	—
500 workers or more .....	100	91	175	250	350	750	1,500	9	—
<b>Geographic area</b>									
New England .....	100	91	250	250	—	1,000	1,500	—	—
Middle Atlantic .....	100	89	200	250	300	500	1,500	11	—
East North Central .....	100	94	200	250	500	1,000	2,000	5	1
West North Central .....	100	93	250	300	500	1,500	2,000	—	—
South Atlantic .....	100	96	250	350	600	1,250	2,500	4	—
East South Central .....	100	94	—	—	—	—	—	—	—
West South Central .....	100	98	200	350	750	1,500	2,500	2	—
Mountain .....	100	93	250	300	500	1,500	2,600	—	—
Pacific .....	100	94	250	250	350	1,000	1,500	6	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).