

**Table 7. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010**

Characteristics	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 .....	0.9	\$52	\$0	\$0	\$172	\$455	0.8	0.1
Management, professional, and related .....	0.7	40	45	0	313	29	0.7	0.3
Management, business, and financial .....	0.8	5	57	0	273	546	0.8	0.3
Professional and related .....	0.8	63	42	63	319	0	0.8	0.3
Service .....	4.5	54	65	63	69	500	—	—
Protective service .....	0.4	—	—	—	—	—	—	—
Sales and office .....	2.1	10	0	0	167	457	—	—
Sales and related .....	0.7	0	45	159	136	490	—	—
Office and administrative support .....	3.1	57	0	0	188	537	—	—
Natural resources, construction, and maintenance .....	1.2	0	60	0	77	620	1.2	—
Construction, extraction, farming, fishing, and forestry .....	1.8	—	—	—	—	—	—	—
Installation, maintenance, and repair .....	1.6	87	0	125	114	463	—	—
Production, transportation, and material moving .....	1.3	37	67	0	216	601	1.3	0.2
Production .....	1.8	49	60	0	0	491	1.8	0.4
Transportation and material moving .....	1.7	—	—	—	—	—	—	—
Full time .....	0.6	40	10	0	145	613	0.6	0.1
Part time .....	6.9	0	0	14	216	502	—	—
Union .....	3.4	14	0	64	0	240	3.4	—
Nonunion .....	0.8	0	0	0	115	469	0.8	0.1
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	3.4	0	65	86	384	0	—	—
Second 25 percent .....	1.0	43	0	0	0	115	1.0	0.1
Third 25 percent .....	1.0	20	10	0	192	526	1.0	—
Highest 25 percent .....	0.9	0	17	0	70	130	0.8	0.3
Highest 10 percent .....	1.0	14	62	0	248	595	0.7	0.6
<b>Establishment characteristic</b>								
Goods-producing industries .....	1.2	0	14	0	0	78	1.1	0.5
Construction .....	1.6	—	—	—	—	—	—	—
Manufacturing .....	1.5	22	10	159	249	364	1.4	0.7
Service-providing industries .....	1.1	37	0	0	154	587	1.1	( <sup>2</sup> )
Trade, transportation, and utilities .....	0.8	45	67	0	34	615	0.8	—
Wholesale trade .....	0.6	—	—	—	—	—	—	—
Transportation and warehousing .....	2.6	—	—	—	—	—	—	—
Information .....	2.6	—	—	—	—	—	—	—
Financial activities .....	2.5	28	0	0	171	315	2.5	( <sup>2</sup> )
Finance and insurance .....	2.8	64	14	75	163	364	2.8	( <sup>2</sup> )
Credit intermediation and related activities .....	2.2	—	—	—	—	—	2.2	—
Insurance carriers and related activities .....	6.4	—	—	—	—	—	—	—
Professional and business services .....	3.8	35	34	164	86	424	—	—
Education and health services .....	1.6	0	14	258	709	340	1.6	—
Educational services .....	3.3	—	—	—	—	—	—	—
Junior colleges, colleges, and universities .....	1.7	64	14	123	278	416	1.7	—
Health care and social assistance .....	1.9	0	31	358	648	254	1.9	—

See footnotes at end of table.

**Table 7. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	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 .....	0.6	\$0	\$57	\$146	\$488	\$62	0.5	0.3
1 to 49 workers .....	0.9	31	116	168	617	28	—	—
50 to 99 workers .....	1.8	64	60	153	519	260	—	—
100 workers or more .....	1.3	0	0	95	211	56	1.3	—
100 to 499 workers .....	1.9	69	35	133	130	180	1.9	—
500 workers or more .....	2.0	47	0	68	140	166	2.0	—
<b>Geographic area</b>								
New England .....	3.3	0	73	—	29	279	—	—
Middle Atlantic .....	2.8	0	0	42	111	377	2.8	—
East North Central .....	1.7	0	31	0	208	318	1.5	0.7
West North Central .....	2.4	66	10	0	357	115	—	—
South Atlantic .....	1.0	0	0	152	340	240	1.0	—
East South Central .....	3.3	—	—	—	—	—	—	—
West South Central .....	0.2	58	67	304	451	408	0.2	—
Mountain .....	8.2	0	45	209	612	162	—	—
Pacific .....	1.5	34	33	135	270	636	1.5	—

<sup>1</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.

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