

Table 8. Fee-for-service plans: Type and amount of annual family 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	90	—	—	50	\$1,200	\$2,000	—	—	10	(¹)
Management, professional, and related	100	90	—	—	54	1,000	2,000	—	—	10	(¹)
Management, business, and financial	100	92	—	—	58	1,200	2,000	—	—	8	(¹)
Professional and related	100	88	—	—	52	1,000	1,600	—	—	11	(¹)
Service	100	86	—	—	55	1,000	3,800	—	—	—	—
Protective service	100	99	—	—	80	750	—	—	—	—	—
Sales and office	100	92	—	—	46	1,400	—	—	—	—	—
Sales and related	100	96	58	\$700	—	—	—	—	—	—	—
Office and administrative support	100	91	—	—	51	—	—	—	—	—	—
Natural resources, construction, and maintenance	100	90	—	—	45	1,500	—	—	—	10	—
Construction, extraction, farming, fishing, and forestry	100	89	—	—	51	—	—	—	—	—	—
Installation, maintenance, and repair	100	91	47	1,000	—	—	—	—	—	—	—
Production, transportation, and material moving	100	89	—	—	49	1,500	—	—	—	11	(¹)
Production	100	88	—	—	50	1,500	—	—	—	12	(¹)
Transportation and material moving	100	91	—	—	47	1,500	—	—	—	9	—
Full time	100	90	—	—	50	—	2,000	\$800	—	10	(¹)
Part time	100	89	46	700	43	1,000	1,500	900	—	—	—
Union	100	82	—	—	46	750	1,000	—	—	18	—
Nonunion	100	91	—	—	51	1,500	3,000	—	—	8	(¹)
Average wage within the following categories: ²											
Lowest 25 percent	100	91	45	—	—	—	—	—	—	—	—
Second 25 percent	100	92	—	—	50	—	—	—	—	8	(¹)
Third 25 percent	100	88	—	—	49	1,500	2,500	900	—	12	—
Highest 25 percent	100	90	—	—	53	1,000	1,800	600	—	10	(¹)
Highest 10 percent	100	92	—	—	54	1,000	1,900	600	—	7	1
Establishment characteristic											
Goods-producing industries	100	91	—	—	54	—	2,000	—	—	8	1
Construction	100	91	35	—	56	2,000	—	—	—	—	—
Manufacturing	100	91	—	—	52	1,000	1,900	900	—	8	1
Service-providing industries	100	90	—	—	49	1,200	2,000	—	—	10	(¹)
Trade, transportation, and utilities	100	92	49	900	—	—	—	—	—	8	—
Wholesale trade	100	94	—	—	50	1,050	3,000	—	—	—	—
Transportation and warehousing	100	87	36	—	51	1,500	1,500	—	—	—	—
Information	100	94	48	—	—	—	—	—	—	—	—
Financial activities	100	87	—	—	48	1,200	2,000	—	—	13	(¹)
Finance and insurance	100	88	—	—	50	—	2,000	—	—	12	(¹)
Credit intermediation and related activities	100	89	—	—	49	—	2,000	—	—	11	—
Insurance carriers and related activities	100	83	—	—	45	—	3,000	—	—	—	—
Professional and business services	100	91	36	—	55	—	2,000	—	—	—	—
Education and health services	100	87	—	—	48	—	2,000	600	—	—	—
Educational services	100	91	—	—	54	—	—	800	—	—	—
Junior colleges, colleges, and universities	100	91	—	—	65	1,200	1,200	800	—	9	—
Health care and social assistance	100	86	39	—	47	—	—	600	—	—	—

See footnotes at end of table.

Table 8. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2010—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	Total	With deductible								With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible			Other 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	91	—	—	53	\$1,500	—	—	—	9	(¹)
1 to 49 workers	100	91	—	—	54	1,700	\$3,800	—	—	—	—
50 to 99 workers	100	91	—	—	51	—	—	—	—	—	—
100 workers or more	100	89	—	—	48	1,000	2,000	\$600	—	11	—
100 to 499 workers	100	90	46	\$800	—	—	—	—	—	10	—
500 workers or more	100	89	—	—	53	1,000	1,600	—	—	11	—
Geographic area											
New England	100	82	38	—	44	—	—	—	—	—	—
Middle Atlantic	100	88	—	—	59	600	1,000	—	—	12	—
East North Central	100	93	—	—	51	—	2,000	600	—	7	1
West North Central	100	93	—	—	50	1,500	3,000	—	—	—	—
South Atlantic	100	93	—	—	53	1,700	3,750	—	—	7	—
East South Central	100	93	—	—	51	—	—	750	—	—	—
West South Central	100	84	—	—	52	—	—	—	—	—	—
Mountain	100	92	—	—	54	—	—	600	—	—	—
Pacific	100	90	59	900	—	—	—	—	—	10	—

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/nchs/ebs/glossary20102011.htm.