

Table 8. Standard errors for fee-for-service plans: Type and amount of annual family 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	1.3	—	—	1.9	\$318	\$232	—	—	1.2	0.1
Management, professional, and related	2.5	—	—	2.8	77	28	—	—	2.5	0.3
Management, business, and financial	1.8	—	—	3.2	329	592	—	—	1.8	0.3
Professional and related	3.1	—	—	3.7	55	329	—	—	3.1	0.3
Service	4.5	—	—	6.4	179	1,121	—	—	—	—
Protective service	1.0	—	—	9.7	170	—	—	—	—	—
Sales and office	2.1	—	—	2.9	312	—	—	—	—	—
Sales and related	1.1	3.8	\$40	—	—	—	—	—	—	—
Office and administrative support	3.0	—	—	3.6	—	—	—	—	—	—
Natural resources, construction, and maintenance	2.3	—	—	4.9	161	—	—	—	2.3	—
Construction, extraction, farming, fishing, and forestry	3.8	—	—	8.0	—	—	—	—	—	—
Installation, maintenance, and repair	2.8	5.9	103	—	—	—	—	—	—	—
Production, transportation, and material moving	2.2	—	—	4.2	0	—	—	—	2.1	0.2
Production	3.0	—	—	3.9	238	—	—	—	3.0	0.4
Transportation and material moving	2.6	—	—	7.3	0	—	—	—	2.6	—
Full time	1.2	—	—	1.8	—	567	\$222	—	1.2	0.1
Part time	6.8	6.1	118	6.2	88	326	103	—	—	—
Union	3.3	—	—	4.7	70	76	—	—	3.3	—
Nonunion	1.4	—	—	2.0	193	564	—	—	1.3	0.1
Average wage within the following categories: ¹										
Lowest 25 percent	3.5	5.4	—	—	—	—	—	—	—	—
Second 25 percent	1.1	—	—	2.9	—	—	—	—	1.1	0.1
Third 25 percent	1.7	—	—	3.1	0	737	243	—	1.7	—
Highest 25 percent	1.8	—	—	2.5	0	272	117	—	1.8	0.3
Highest 10 percent	1.7	—	—	3.6	0	319	142	—	1.5	0.6
Establishment characteristic										
Goods-producing industries	1.4	—	—	2.8	—	98	—	—	1.3	0.5
Construction	2.8	6.2	—	7.2	561	—	—	—	—	—
Manufacturing	1.7	—	—	3.5	173	211	0	—	1.5	0.7
Service-providing industries	1.6	—	—	2.3	301	508	—	—	1.6	(²)
Trade, transportation, and utilities	1.5	2.9	229	—	—	—	—	—	1.5	—
Wholesale trade	3.3	—	—	5.7	228	773	—	—	—	—
Transportation and warehousing	4.0	9.7	—	8.6	422	431	—	—	—	—
Information	2.6	7.9	—	—	—	—	—	—	—	—
Financial activities	2.5	—	—	3.9	285	65	—	—	2.5	(²)
Finance and insurance	2.9	—	—	3.6	—	147	—	—	2.9	(²)
Credit intermediation and related activities	2.4	—	—	4.8	—	166	—	—	2.4	—
Insurance carriers and related activities	6.4	—	—	6.2	—	639	—	—	—	—
Professional and business services	4.5	5.8	—	5.1	—	366	—	—	—	—
Education and health services	4.5	—	—	5.3	—	327	94	—	—	—
Educational services	3.3	—	—	7.3	—	—	0	—	—	—
Junior colleges, colleges, and universities	1.9	—	—	5.3	328	280	0	—	1.9	—
Health care and social assistance	5.3	6.0	—	6.1	—	—	99	—	—	—

See footnotes at end of table.

Table 8. Standard errors for fee-for-service plans: Type and amount of annual family 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	2.3	—	—	3.3	\$203	—	—	—	2.3	0.3
1 to 49 workers	3.2	—	—	3.4	386	\$787	—	—	—	—
50 to 99 workers	2.5	—	—	6.2	—	—	—	—	—	—
100 workers or more	1.3	—	—	2.0	42	0	\$77	—	1.3	—
100 to 499 workers	2.1	3.0	\$146	—	—	—	—	—	2.1	—
500 workers or more	2.0	—	—	2.5	0	140	—	—	2.0	—
Geographic area										
New England	6.2	8.9	—	6.6	—	—	—	—	—	—
Middle Atlantic	2.6	—	—	6.0	93	216	—	—	2.6	—
East North Central	1.7	—	—	2.7	—	438	141	—	1.4	0.7
West North Central	2.4	—	—	3.8	179	347	—	—	—	—
South Atlantic	2.0	—	—	3.8	420	694	—	—	2.0	—
East South Central	3.5	—	—	6.8	—	—	172	—	—	—
West South Central	6.2	—	—	4.7	—	—	—	—	—	—
Mountain	8.4	—	—	11.2	—	—	0	—	—	—
Pacific	2.3	8.4	204	—	—	—	—	—	2.3	—

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.