

Table 12. Fee-for-service plans: Type and amount of annual family deductible, state and local government workers, National Compensation Survey, 2011

(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		Total with variable deductible	With variable deductible					
			Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Point-of-service				
All workers	100	92	30	\$1,000	61	—	\$1,500	—	1	8	(¹)
Worker characteristic											
Management, professional, and related	100	93	30	1,000	61	—	1,500	—	1	7	(¹)
Professional and related	100	93	30	1,000	62	—	1,500	—	1	7	(¹)
Teachers	100	94	30	1,000	62	\$1,200	1,500	\$500	2	6	(¹)
Primary, secondary, and special education school teachers	100	94	31	1,000	62	1,200	1,400	500	1	5	(¹)
Service	100	93	—	—	64	1,000	1,500	—	—	7	—
Protective service	100	91	—	—	63	900	1,500	—	—	9	—
Sales and office	100	92	—	—	58	—	1,500	—	—	8	(¹)
Office and administrative support	100	91	—	—	58	1,500	1,500	—	—	9	(¹)
Natural resources, construction, and maintenance	100	92	—	—	58	1,000	1,500	1,000	—	—	—
Production, transportation, and material moving	100	85	—	—	61	—	1,500	—	—	14	1
Full time	100	92	30	1,000	61	—	1,500	—	1	8	(¹)
Part time	100	95	—	—	52	1,000	1,500	—	—	—	—
Union	100	91	28	800	61	750	800	500	1	9	(¹)
Nonunion	100	93	—	—	61	1,800	—	—	—	7	(¹)
Average wage within the following categories: ²											
Lowest 25 percent	100	94	—	—	61	1,500	—	—	—	—	—
Lowest 10 percent	100	93	—	—	63	2,000	—	—	—	—	—
Second 25 percent	100	92	—	—	62	—	1,500	—	—	8	(¹)
Third 25 percent	100	90	—	—	61	—	1,500	500	—	10	(¹)
Highest 25 percent	100	93	—	—	61	1,000	1,000	—	—	7	(¹)
Highest 10 percent	100	93	—	—	67	900	750	—	—	—	—
Establishment characteristic											
Service-providing industries	100	92	30	1,000	61	—	1,500	—	1	8	(¹)
Education and health services	100	93	31	1,000	62	—	1,500	—	1	6	(¹)
Educational services	100	94	30	1,000	62	—	1,500	—	1	6	(¹)
Elementary and secondary schools	100	95	31	1,000	62	—	1,500	—	1	5	(¹)
Junior colleges, colleges, and universities	100	91	—	—	63	—	—	1,000	—	—	—
Health care and social assistance	100	92	—	—	57	—	2,000	—	—	—	—
Hospitals	100	94	—	—	59	1,500	2,000	—	—	—	—
Public administration	100	91	—	—	59	900	1,500	1,500	—	9	—
1 to 99 workers	100	88	—	—	55	1,500	—	—	—	—	—
1 to 49 workers	100	88	—	—	57	—	2,700	—	—	—	—
50 to 99 workers	100	88	—	—	53	1,500	1,800	—	—	—	—
100 workers or more	100	93	30	1,000	62	1,050	1,500	—	1	7	(¹)
100 to 499 workers	100	94	—	—	60	1,000	1,500	—	—	6	—
500 workers or more	100	92	29	1,000	63	—	1,500	—	1	8	(¹)
State government	100	88	—	—	61	—	1,500	3,000	—	—	—
Local government	100	94	32	1,000	61	1,200	1,500	—	1	6	(¹)

See footnotes at end of table.

Table 12. Fee-for-service plans: Type and amount of annual family deductible, state and local government workers, National Compensation Survey, 2011—Continued

(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			
Geographic area											
New England	100	85	—	—	63	\$750	\$500	—	—	—	
Middle Atlantic	100	93	10	—	83	500	500	—	—	7	
East North Central	100	97	—	—	74	600	1,000	\$700	—	2	
West North Central	100	96	—	—	58	1,200	—	—	—	—	
South Atlantic	100	95	—	—	61	1,800	—	—	—	—	
West South Central	100	96	—	—	63	1,050	2,000	—	—	4	
Mountain	100	69	—	—	47	1,000	—	—	—	—	
Pacific	100	81	60	\$900	—	—	—	—	—	19	

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, 2010." 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.