

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

Characteristics	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	1.2	2.1	\$0	2.0	–	\$0	–	0.3	1.2	0.1
Worker characteristic										
Management, professional, and related	1.2	2.3	0	2.2	–	0	–	0.3	1.2	0.1
Professional and related	1.1	2.4	0	2.3	–	0	–	0.3	1.1	0.1
Teachers	1.2	2.3	130	2.4	\$263	69	\$128	0.4	1.2	0.1
Primary, secondary, and special education school teachers	1.3	2.5	229	2.6	249	223	142	0.4	1.3	0.1
Service	1.4	–	–	2.5	238	59	–	–	1.4	–
Protective service	2.1	–	–	3.7	94	68	–	–	2.1	–
Sales and office	1.5	–	–	3.3	–	268	–	–	1.4	0.1
Office and administrative support	1.5	–	–	3.3	399	344	–	–	1.5	0.1
Natural resources, construction, and maintenance	3.9	–	–	3.8	257	187	114	–	–	–
Production, transportation, and material moving	2.7	–	–	3.5	–	434	–	–	2.7	0.8
Full time	1.2	2.0	0	2.0	–	0	–	0.3	1.2	0.1
Part time	1.9	–	–	5.3	52	343	–	–	–	–
Union	1.5	1.7	164	2.0	142	37	20	0.2	1.5	0.1
Nonunion	1.2	–	–	3.1	296	–	–	–	1.2	0.1
Average wage within the following categories: ¹										
Lowest 25 percent	1.7	–	–	3.1	416	–	–	–	–	–
Lowest 10 percent	1.6	–	–	3.9	350	–	–	–	–	–
Second 25 percent	1.6	–	–	2.8	–	209	–	–	1.6	0.1
Third 25 percent	1.3	–	–	2.5	–	0	91	–	1.2	0.1
Highest 25 percent	1.1	–	–	1.8	139	80	–	–	1.1	0.1
Highest 10 percent	1.8	–	–	2.9	213	202	–	–	–	–
Establishment characteristic										
Service-providing industries	1.2	2.1	20	2.1	–	0	–	0.3	1.2	0.1
Education and health services	1.1	2.6	81	2.6	–	241	–	0.3	1.1	0.1
Educational services	1.0	2.6	68	2.6	–	169	–	0.3	1.0	0.1
Elementary and secondary schools	1.1	2.3	288	2.4	–	120	–	0.3	1.1	0.1
Junior colleges, colleges, and universities	2.6	–	–	5.9	–	–	0	–	–	–
Health care and social assistance	3.0	–	–	4.7	–	251	–	–	–	–
Hospitals	3.5	–	–	5.3	177	159	–	–	–	–
Public administration	2.1	–	–	2.9	127	0	0	–	2.1	–
1 to 99 workers	2.9	–	–	3.8	323	–	–	–	–	–
1 to 49 workers	4.3	–	–	5.7	–	766	–	–	–	–
50 to 99 workers	3.6	–	–	5.6	439	356	–	–	–	–
100 workers or more	1.0	2.0	0	2.1	216	0	–	0.3	1.0	0.1
100 to 499 workers	1.7	–	–	2.2	203	34	–	–	1.7	–
500 workers or more	1.1	2.4	0	2.6	–	0	–	0.1	1.1	0.1
State government	3.0	–	–	4.4	–	0	0	–	–	–
Local government	1.1	1.9	0	1.7	328	82	–	0.3	1.1	0.1

See footnotes at end of table.

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

Characteristics	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		
Geographic area									
New England	5.3	—	—	6.7	\$0	\$90	—	—	—
Middle Atlantic	1.2	2.8	—	2.3	0	0	—	—	1.2
East North Central	0.7	—	—	2.5	105	88	\$65	—	0.5
West North Central	4.7	—	—	8.9	92	—	—	—	—
South Atlantic	1.8	—	—	5.0	0	—	—	—	—
West South Central	1.1	—	—	3.1	144	184	—	—	1.1
Mountain	9.4	—	—	4.8	88	—	—	—	—
Pacific	4.9	4.5	\$155	—	—	—	—	—	4.9

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, 2010." See Technical Note for more details.

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.