

**Table 7. Fee-for-service plans: Type and amount of annual individual deductible, private industry 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		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			
All workers .....	100	93	-	-	57	\$750	\$1,200	-	-	7	( <sup>1</sup> )
<b>Worker characteristic</b>											
Management, professional, and related .....	100	92	-	-	60	-	1,250	\$250	-	8	( <sup>1</sup> )
Management, business, and financial .....	100	92	-	-	55	-	-	-	-	8	( <sup>1</sup> )
Professional and related .....	100	92	-	-	64	-	-	250	-	7	( <sup>1</sup> )
Service .....	100	93	-	-	62	-	1,050	-	-	7	( <sup>1</sup> )
Protective service .....	100	87	-	-	80	1,000	1,200	-	-	-	-
Sales and office .....	100	94	-	-	54	750	1,500	-	-	6	( <sup>1</sup> )
Sales and related .....	100	97	-	-	56	750	1,500	500	-	-	-
Office and administrative support .....	100	92	-	-	52	750	1,200	-	-	7	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	100	94	-	-	50	1,000	-	-	-	6	1
Construction, extraction, farming, fishing, and forestry .....	100	95	55	-	-	-	-	-	-	-	-
Installation, maintenance, and repair .....	100	93	-	-	56	1,000	2,000	1,000	-	7	( <sup>1</sup> )
Production, transportation, and material moving .....	100	94	-	-	61	500	1,200	-	-	6	-
Production .....	100	92	-	-	59	1,000	1,500	1,000	-	8	-
Transportation and material moving .....	100	97	34	-	63	500	1,000	500	-	-	-
Full time .....	100	93	-	-	58	750	-	-	-	7	( <sup>1</sup> )
Part time .....	100	96	-	-	49	500	1,000	300	-	-	-
Union .....	100	87	-	-	45	400	-	-	-	13	( <sup>1</sup> )
Nonunion .....	100	94	-	-	59	750	1,500	-	-	6	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>											
Lowest 25 percent .....	100	98	-	-	59	800	1,200	-	-	-	-
Lowest 10 percent .....	100	98	54	\$200	44	-	1,000	-	-	-	-
Second 25 percent .....	100	95	-	-	58	950	1,500	500	-	5	( <sup>1</sup> )
Third 25 percent .....	100	93	-	-	59	-	1,500	-	-	7	( <sup>1</sup> )
Highest 25 percent .....	100	91	-	-	55	500	1,000	250	-	9	( <sup>1</sup> )
Highest 10 percent .....	100	90	-	-	54	500	1,000	250	-	10	( <sup>1</sup> )
<b>Establishment characteristic</b>											
Goods-producing industries .....	100	92	-	-	53	750	1,500	1,000	-	8	( <sup>1</sup> )
Construction .....	100	93	57	-	36	-	1,500	-	-	-	-
Manufacturing .....	100	92	-	-	59	-	-	-	-	8	-
Service-providing industries .....	100	94	-	-	59	-	1,200	-	-	6	( <sup>1</sup> )
Trade, transportation, and utilities .....	100	98	-	-	61	750	1,500	-	-	-	-
Wholesale trade .....	100	95	34	-	61	1,500	3,000	-	-	-	-
Retail trade .....	100	100	-	-	58	950	1,500	-	-	-	-
Utilities .....	100	100	-	-	53	-	660	-	-	-	-
Information .....	100	80	21	-	59	500	-	-	-	16	4
Financial activities .....	100	86	-	-	58	-	1,500	-	-	14	-
Finance and insurance .....	100	85	-	-	59	-	1,000	750	-	15	-

See footnotes at end of table.

**Table 7. Fee-for-service plans: Type and amount of annual individual deductible, private industry 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			
Credit intermediation and related activities ..	100	84	—	—	56	—	—	\$950	—	16	—
Insurance carriers and related activities .....	100	93	—	—	63	—	\$2,000	—	—	—	—
Professional and business services .....	100	93	—	—	48	—	—	—	—	—	—
Professional and technical services .....	100	95	—	—	55	—	—	—	—	—	—
Education and health services .....	100	92	—	—	63	—	—	250	—	8	( <sup>1</sup> )
Educational services .....	100	94	—	—	71	\$500	1,000	—	—	—	—
Junior colleges, colleges, and universities ...	100	93	—	—	74	500	—	250	—	6	( <sup>1</sup> )
Healthcare and social assistance .....	100	92	—	—	61	—	—	250	—	8	( <sup>1</sup> )
Leisure and hospitality .....	100	100	30	\$250	70	—	1,000	—	—	—	—
<b>1 to 99 workers .....</b>	<b>100</b>	<b>95</b>	<b>—</b>	<b>—</b>	<b>57</b>	<b>1,000</b>	<b>2,000</b>	<b>1,000</b>	<b>—</b>	<b>4</b>	<b>(<sup>1</sup>)</b>
1 to 49 workers .....	100	96	—	—	60	1,000	2,000	—	—	4	( <sup>1</sup> )
50 to 99 workers .....	100	94	—	—	50	1,200	2,000	—	—	6	—
<b>100 workers or more .....</b>	<b>100</b>	<b>92</b>	<b>—</b>	<b>—</b>	<b>58</b>	<b>500</b>	<b>1,000</b>	<b>—</b>	<b>—</b>	<b>8</b>	<b>(<sup>1</sup>)</b>
100 to 499 workers .....	100	94	—	—	57	500	—	—	—	5	1
500 workers or more .....	100	88	—	—	59	400	750	250	—	11	( <sup>1</sup> )
<b>Geographic area</b>											
New England .....	100	89	—	—	52	—	1,200	—	—	11	—
Middle Atlantic .....	100	84	—	—	57	—	—	50	—	16	( <sup>1</sup> )
East North Central .....	100	96	—	—	68	—	1,500	500	—	—	—
West North Central .....	100	97	—	—	67	—	1,750	500	—	3	( <sup>1</sup> )
South Atlantic .....	100	97	—	—	55	1,000	1,500	—	—	—	—
East South Central .....	100	97	—	—	54	—	—	250	—	—	—
West South Central .....	100	94	34	500	60	—	1,500	500	—	—	—
Mountain .....	100	92	—	—	52	—	1,000	—	—	—	—
Pacific .....	100	92	49	350	—	—	—	—	—	8	( <sup>1</sup> )

<sup>1</sup> Less than 0.5.

<sup>2</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, 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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).