

Table 8. Fee-for-service plans: Type and amount of annual family 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	89	—	—	56	\$1,500	\$3,000	—	—	11	(¹)
Worker characteristic											
Management, professional, and related	100	89	—	—	60	1,500	3,000	\$750	—	11	(¹)
Management, business, and financial	100	87	—	—	54	1,500	3,000	—	—	13	(¹)
Professional and related	100	90	—	—	64	—	—	—	—	10	(¹)
Service	100	88	—	—	62	1,500	2,400	—	—	12	(¹)
Protective service	100	86	—	—	80	3,000	3,600	—	—	—	—
Sales and office	100	89	—	—	53	1,500	3,000	—	—	11	(¹)
Sales and related	100	92	—	—	55	1,500	3,000	1,500	—	8	—
Office and administrative support	100	87	—	—	51	1,500	3,000	—	—	13	(¹)
Natural resources, construction, and maintenance	100	90	—	—	48	2,000	4,000	—	—	10	1
Construction, extraction, farming, fishing, and forestry	100	89	51	\$600	—	—	—	—	—	—	—
Installation, maintenance, and repair	100	90	—	—	55	—	4,000	3,000	—	10	(¹)
Production, transportation, and material moving	100	89	—	—	58	1,500	2,400	—	—	11	—
Production	100	87	—	—	56	2,000	—	3,000	—	13	—
Transportation and material moving	100	91	30	1,500	61	—	2,100	1,500	—	9	—
Full time	100	89	—	—	57	1,500	3,000	—	—	10	(¹)
Part time	100	82	—	—	49	1,500	2,300	750	—	18	—
Union	100	78	—	—	44	900	1,500	—	—	22	(¹)
Nonunion	100	90	—	—	58	1,500	3,000	—	—	9	(¹)
Average wage within the following categories:²											
Lowest 25 percent	100	89	—	—	59	1,600	3,000	—	—	—	—
Lowest 10 percent	100	76	32	—	44	1,500	—	—	—	—	—
Second 25 percent	100	92	—	—	57	2,000	3,450	—	—	8	(¹)
Third 25 percent	100	88	—	—	57	1,500	3,000	1,500	—	11	(¹)
Highest 25 percent	100	87	—	—	54	1,200	2,400	—	—	13	(¹)
Highest 10 percent	100	87	—	—	53	1,000	2,000	—	—	13	(¹)
Establishment characteristic											
Goods-producing industries	100	86	—	—	50	—	3,000	3,000	—	14	(¹)
Construction	100	82	47	—	36	1,500	3,600	—	—	—	—
Manufacturing	100	86	—	—	55	2,000	3,000	3,000	—	14	—
Service-providing industries	100	90	—	—	58	1,500	3,000	800	—	10	(¹)
Trade, transportation, and utilities	100	94	—	—	60	—	3,000	—	—	6	—
Wholesale trade	100	94	33	—	61	4,500	—	—	—	—	—
Retail trade	100	93	—	—	58	2,000	3,000	—	—	—	—
Utilities	100	100	—	—	53	—	—	—	—	—	—
Information	100	80	21	—	59	1,500	—	—	—	16	4
Financial activities	100	84	—	—	57	1,500	3,000	—	—	16	—
Finance and insurance	100	84	—	—	57	1,500	2,900	1,500	—	16	—

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, 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	83	—	—	55	—	\$3,000	\$1,900	—	17	—
Insurance carriers and related activities	100	90	—	—	61	—	2,900	—	—	—	—
Professional and business services	100	85	—	—	48	—	—	—	—	15	—
Professional and technical services	100	87	—	—	55	—	4,000	—	—	—	—
Education and health services	100	92	—	—	63	\$1,500	3,600	—	—	8	(¹)
Educational services	100	94	—	—	71	1,000	2,000	—	—	—	—
Junior colleges, colleges, and universities ...	100	93	—	—	74	1,200	2,000	600	—	6	(¹)
Healthcare and social assistance	100	91	—	—	61	1,500	4,000	—	—	9	(¹)
Leisure and hospitality	100	95	—	—	70	1,500	2,400	—	—	—	—
1 to 99 workers	100	90	—	—	55	2,500	4,500	—	—	10	(¹)
1 to 49 workers	100	90	—	—	59	—	4,500	—	—	10	(¹)
50 to 99 workers	100	89	—	—	47	2,400	4,800	3,000	—	11	—
100 workers or more	100	88	—	—	57	1,200	2,100	—	—	12	(¹)
100 to 499 workers	100	90	—	—	57	1,500	3,000	1,500	—	10	1
500 workers or more	100	86	—	—	58	900	1,600	—	—	14	(¹)
Geographic area											
New England	100	88	—	—	52	1,700	3,400	—	—	12	—
Middle Atlantic	100	79	—	—	57	1,000	1,800	100	—	21	(¹)
East North Central	100	93	—	—	66	1,500	3,600	1,500	—	—	—
West North Central	100	97	—	—	67	1,950	4,000	1,500	—	3	(¹)
South Atlantic	100	92	—	—	55	2,000	—	750	—	—	—
East South Central	100	93	—	—	54	—	—	750	—	—	—
West South Central	100	89	32	\$1,500	57	—	—	—	—	11	—
Mountain	100	85	—	—	49	—	2,000	—	—	—	—
Pacific	100	84	42	750	—	—	—	—	—	16	(¹)

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/glossary20112012.htm.