

**Table 10. Fee-for-service plans: 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	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	100	89	\$500	\$700	\$1,500	\$3,000	\$5,000	11	(1)
<b>Worker characteristic</b>									
Management, professional, and related .....	100	89	500	750	1,500	3,000	5,000	11	(1)
Management, business, and financial .....	100	87	500	750	1,500	3,000	5,000	13	(1)
Professional and related .....	100	90	500	750	—	3,750	5,000	10	(1)
Service .....	100	88	500	600	1,500	3,000	—	12	(1)
Protective service .....	100	86	—	—	3,000	—	4,000	—	—
Sales and office .....	100	89	600	750	1,500	3,000	5,000	11	(1)
Sales and related .....	100	92	600	700	1,500	3,000	5,000	8	—
Office and administrative support .....	100	87	500	800	1,600	3,000	4,800	13	(1)
Natural resources, construction, and maintenance .....	100	90	400	600	1,500	3,000	5,250	10	1
Construction, extraction, farming, fishing, and forestry .....	100	89	400	—	700	—	5,000	—	—
Installation, maintenance, and repair .....	100	90	600	1,000	2,000	3,500	6,000	10	(1)
Production, transportation, and material moving .....	100	89	500	750	1,500	3,000	4,500	11	—
Production .....	100	87	600	800	2,000	3,000	—	13	—
Transportation and material moving .....	100	91	400	—	1,500	2,000	—	9	—
Full time .....	100	89	500	750	1,500	3,000	5,000	10	(1)
Part time .....	100	82	450	600	750	1,950	3,000	18	—
Union .....	100	78	300	400	700	1,500	3,000	22	(1)
Nonunion .....	100	90	500	750	1,500	3,000	5,000	9	(1)
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	89	600	750	1,500	3,000	5,000	—	—
Lowest 10 percent .....	100	76	500	500	800	—	—	—	—
Second 25 percent .....	100	92	600	800	2,000	3,000	5,000	8	(1)
Third 25 percent .....	100	88	500	750	1,500	3,000	5,250	11	(1)
Highest 25 percent .....	100	87	400	600	1,000	3,000	4,800	13	(1)
Highest 10 percent .....	100	87	400	600	1,000	2,500	4,500	13	(1)
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	86	500	750	1,500	3,000	5,000	14	(1)
Construction .....	100	82	400	—	—	4,000	5,000	—	—
Manufacturing .....	100	86	600	900	2,000	3,000	—	14	—
Service-providing industries .....	100	90	500	700	1,500	3,000	5,000	10	(1)
Trade, transportation, and utilities .....	100	94	500	700	1,500	3,000	5,000	6	—
Wholesale trade .....	100	94	600	1,000	3,000	5,000	7,500	—	—
Retail trade .....	100	93	700	700	1,500	2,300	5,000	—	—
Utilities .....	100	100	400	495	—	—	3,000	—	—
Information .....	100	80	—	750	1,500	2,400	3,000	16	4
Financial activities .....	100	84	600	1,000	—	3,000	4,200	16	—
Finance and insurance .....	100	84	500	1,000	1,800	3,000	4,500	16	—

See footnotes at end of table.

**Table 10. Fee-for-service plans: 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	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	100	83	\$700	\$1,000	\$1,900	\$3,000	\$4,500	17	—
Insurance carriers and related activities .....	100	90	—	1,000	1,900	3,000	4,500	—	—
Professional and business services .....	100	85	500	700	1,500	3,000	5,250	15	—
Professional and technical services .....	100	87	400	600	—	—	5,250	—	—
Education and health services .....	100	92	—	—	2,400	4,000	5,000	8	( <sup>1</sup> )
Educational services .....	100	94	500	600	1,000	—	4,000	—	—
Junior colleges, colleges, and universities ...	100	93	500	600	1,000	—	—	6	( <sup>1</sup> )
Healthcare and social assistance .....	100	91	—	—	2,500	4,000	5,000	9	( <sup>1</sup> )
Leisure and hospitality .....	100	95	500	—	—	—	3,000	—	—
1 to 99 workers .....	100	90	600	1,000	2,250	4,000	6,000	10	( <sup>1</sup> )
1 to 49 workers .....	100	90	600	1,000	2,500	4,000	6,000	10	( <sup>1</sup> )
50 to 99 workers .....	100	89	500	—	2,000	4,000	5,250	11	—
100 workers or more .....	100	88	450	700	1,000	2,400	3,300	12	( <sup>1</sup> )
100 to 499 workers .....	100	90	500	700	—	2,400	3,300	10	1
500 workers or more .....	100	86	—	600	900	2,000	3,300	14	( <sup>1</sup> )
<b>Geographic area</b>									
New England .....	100	88	500	800	—	—	5,000	12	—
Middle Atlantic .....	100	79	—	500	1,000	2,500	4,200	21	( <sup>1</sup> )
East North Central .....	100	93	500	750	1,500	3,000	5,000	—	—
West North Central .....	100	97	700	—	2,000	3,000	5,000	3	( <sup>1</sup> )
South Atlantic .....	100	92	500	750	1,500	4,000	5,000	—	—
East South Central .....	100	93	600	800	—	3,000	5,000	—	—
West South Central .....	100	89	600	—	1,500	3,000	5,000	11	—
Mountain .....	100	85	450	600	—	—	6,000	—	—
Pacific .....	100	84	450	600	1,000	2,400	3,000	16	( <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).