

**Table 4. Non–high-deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012**

(All workers participating in non–high-deductible health plans = 100 percent)

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
<b>Worker characteristic</b>								
All workers .....	100	80	\$200	\$250	\$500	\$750	\$1,000	20
Management, professional, and related .....	100	79	200	300	500	750	1,000	21
Management, business, and financial .....	100	78	200	250	500	750	1,000	22
Professional and related .....	100	81	200	300	500	750	1,000	19
Service .....	100	81	200	250	500	1,000	1,000	19
Protective service .....	100	–	–	–	–	–	–	–
Sales and office .....	100	78	200	300	500	750	1,000	22
Sales and related .....	100	82	250	300	500	850	1,000	18
Office and administrative support .....	100	76	–	300	500	600	1,000	24
Natural resources, construction, and maintenance .....	100	80	200	250	400	550	1,000	20
Construction, extraction, farming, fishing, and forestry .....	100	81	200	250	300	–	1,000	19
Installation, maintenance, and repair .....	100	79	200	300	500	600	1,000	21
Production, transportation, and material moving .....	100	85	150	250	500	750	1,000	15
Production .....	100	81	–	300	500	750	1,000	19
Transportation and material moving .....	100	89	–	250	500	600	1,000	11
Full time .....	100	80	200	300	500	750	1,000	20
Part time .....	100	84	–	250	300	500	1,000	16
Union .....	100	80	100	200	300	500	1,000	20
Nonunion .....	100	80	200	300	500	750	1,000	20
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	100	80	200	250	500	600	1,000	20
Second 25 percent .....	100	84	200	300	500	–	1,000	16
Third 25 percent .....	100	80	–	300	500	750	1,000	20
Highest 25 percent .....	100	78	200	250	500	750	1,000	22
Highest 10 percent .....	100	82	200	250	500	600	1,000	18
<b>Establishment characteristic</b>								
Goods-producing industries .....	100	83	200	250	500	750	1,000	17
Construction .....	100	81	200	250	500	–	1,000	19
Manufacturing .....	100	83	–	250	500	750	1,000	17
Service-providing industries .....	100	79	200	250	500	750	1,000	21
Trade, transportation, and utilities .....	100	83	–	250	400	–	1,000	17
Wholesale trade .....	100	71	250	300	–	575	1,000	29
Retail trade .....	100	84	250	300	500	750	1,000	16
Transportation and warehousing .....	100	98	100	–	350	–	1,000	2
Utilities .....	100	–	–	–	–	–	–	–
Information .....	100	57	100	–	–	–	1,000	43
Financial activities .....	100	81	250	350	500	1,000	1,000	19
Finance and insurance .....	100	80	250	350	500	1,000	1,000	20

See footnotes at end of table.

**Table 4. Non-high-deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued**

(All workers participating in non-high-deductible health plans = 100 percent)

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Credit intermediation and related activities ..	100	78	\$250	—	—	\$1,000	\$1,000	22
Insurance carriers and related activities .....	100	81	—	\$350	\$500	—	1,000	19
Professional and business services .....	100	80	230	300	500	1,000	1,000	20
Professional and technical services .....	100	77	230	300	500	—	1,000	23
Education and health services .....	100	79	200	300	500	750	1,000	21
Educational services .....	100	61	250	300	500	500	1,000	39
Junior colleges, colleges, and universities ...	100	71	—	250	400	—	1,000	29
Healthcare and social assistance .....	100	82	200	300	500	750	1,000	18
Leisure and hospitality .....	100	—	—	—	—	—	—	—
Accommodation and food services .....	100	—	—	—	—	—	—	—
Other services .....	100	—	—	—	—	—	—	—
1 to 99 workers .....	100	78	250	400	500	1,000	1,000	22
1 to 49 workers .....	100	81	250	400	500	1,000	1,000	19
50 to 99 workers .....	100	72	—	450	500	1,000	1,000	28
100 workers or more .....	100	81	150	250	400	575	1,000	19
100 to 499 workers .....	100	84	—	250	500	600	1,000	16
500 workers or more .....	100	79	—	250	300	500	1,000	21
<b>Geographic area</b>								
New England .....	100	71	—	300	500	—	1,000	29
Middle Atlantic .....	100	80	200	250	500	750	1,000	20
East North Central .....	100	81	200	300	500	750	1,000	19
West North Central .....	100	92	150	250	500	—	1,000	8
South Atlantic .....	100	81	200	300	500	—	1,000	19
East South Central .....	100	—	—	—	—	—	—	—
West South Central .....	100	91	200	300	500	750	1,000	9
Mountain .....	100	76	100	250	500	500	—	24
Pacific .....	100	65	—	250	—	750	1,000	35

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).