

Table 4. Standard errors for non–high-deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Worker characteristic							
All workers	1.3	\$0	\$28	\$0	\$0	\$0	1.3
Management, professional, and related	2.1	0	67	0	24	0	2.1
Management, business, and financial	4.0	10	56	28	64	0	4.0
Professional and related	2.3	0	60	0	37	0	2.3
Service	4.0	24	10	34	266	0	4.0
Protective service	–	–	–	–	–	–	–
Sales and office	2.2	14	18	0	26	0	2.2
Sales and related	3.4	51	0	17	123	0	3.4
Office and administrative support	2.3	–	70	0	130	0	2.3
Natural resources, construction, and maintenance	3.8	0	17	76	129	0	3.8
Construction, extraction, farming, fishing, and forestry	5.1	0	42	59	–	0	5.1
Installation, maintenance, and repair	5.4	48	0	112	128	0	5.4
Production, transportation, and material moving	2.3	20	51	0	80	0	2.3
Production	3.3	–	43	0	45	0	3.3
Transportation and material moving	2.5	–	20	26	157	89	2.5
Full time	1.4	0	74	0	0	0	1.4
Part time	2.7	–	51	0	55	78	2.7
Union	2.5	24	25	62	44	60	2.5
Nonunion	1.4	0	0	0	0	0	1.4
Average wage within the following categories: ¹							
Lowest 25 percent	3.9	56	0	120	169	0	3.9
Second 25 percent	2.1	46	26	0	–	0	2.1
Third 25 percent	2.0	–	68	0	64	0	2.0
Highest 25 percent	1.9	0	20	83	142	0	1.9
Highest 10 percent	2.2	14	29	75	161	0	2.2
Establishment characteristic							
Goods-producing industries	2.3	38	17	0	0	0	2.3
Construction	4.9	10	20	66	–	0	4.9
Manufacturing	3.0	–	30	0	0	0	3.0
Service-providing industries	1.3	0	51	0	0	0	1.3
Trade, transportation, and utilities	2.5	–	37	104	–	0	2.5
Wholesale trade	6.8	29	0	–	53	69	6.8
Retail trade	2.7	66	41	26	177	0	2.7
Transportation and warehousing	0.4	0	–	56	–	194	0.4
Utilities	–	–	–	–	–	–	–
Information	8.1	0	–	–	–	0	8.1
Financial activities	2.4	53	59	0	296	0	2.4
Finance and insurance	2.5	31	57	0	284	0	2.5

See footnotes at end of table.

Table 4. Standard errors for non–high-deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	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 ..	3.5	\$68	–	–	\$177	\$0	3.5
Insurance carriers and related activities	4.9	–	\$73	\$34	–	0	4.9
Professional and business services	4.0	40	71	0	132	0	4.0
Professional and technical services	5.8	43	73	137	–	0	5.8
Education and health services	2.7	20	45	0	146	0	2.7
Educational services	4.5	28	35	75	0	255	4.5
Junior colleges, colleges, and universities ...	2.9	–	10	85	–	85	2.9
Healthcare and social assistance	2.6	31	73	0	106	0	2.6
Leisure and hospitality	–	–	–	–	–	–	–
Accommodation and food services	–	–	–	–	–	–	–
Other services	–	–	–	–	–	–	–
1 to 99 workers	2.9	0	75	0	0	0	2.9
1 to 49 workers	3.1	17	93	20	0	0	3.1
50 to 99 workers	5.8	–	120	52	118	0	5.8
100 workers or more	1.5	20	0	67	57	31	1.5
100 to 499 workers	1.9	–	14	53	21	50	1.9
500 workers or more	1.9	–	57	10	24	157	1.9
Geographic area							
New England	5.9	–	52	133	–	0	5.9
Middle Atlantic	3.0	35	28	93	112	0	3.0
East North Central	3.7	56	65	10	184	0	3.7
West North Central	2.1	34	37	107	–	0	2.1
South Atlantic	3.2	55	61	0	–	0	3.2
East South Central	–	–	–	–	–	–	–
West South Central	2.2	33	34	0	88	0	2.2
Mountain	7.0	14	42	119	0	–	7.0
Pacific	4.2	–	50	–	103	0	4.2

¹ 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: 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.