

Table 6. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2012

(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			
Worker characteristic											
All workers	100	94	—	—	60	\$750	\$1,310	—	—	6	(¹)
Management, professional, and related	100	94	—	—	62	—	1,200	—	—	—	—
Management, business, and financial	100	94	—	—	61	—	1,500	—	—	—	—
Professional and related	100	95	—	—	62	600	1,200	—	—	5	(¹)
Service	100	90	28	—	62	1,000	1,500	—	—	10	—
Protective service	100	97	—	—	85	—	—	—	—	—	—
Sales and office	100	95	—	—	59	750	1,500	—	—	5	(¹)
Sales and related	100	96	—	—	54	750	1,500	\$1,250	—	4	—
Office and administrative support	100	94	—	—	62	—	1,500	—	—	6	(¹)
Natural resources, construction, and maintenance	100	92	43	—	50	—	1,200	—	—	—	—
Construction, extraction, farming, fishing, and forestry	100	92	42	—	50	—	—	1,500	—	—	—
Installation, maintenance, and repair	100	92	43	—	49	600	—	—	—	—	—
Production, transportation, and material moving	100	96	31	\$750	65	600	1,200	500	—	4	—
Production	100	95	33	1,000	62	750	1,500	500	—	5	—
Transportation and material moving	100	98	28	—	70	500	1,000	500	—	—	—
Full time	100	94	32	1,000	61	750	1,500	500	(¹)	6	(¹)
Part time	100	96	—	—	49	—	950	1,250	—	4	—
Union	100	88	—	—	58	500	—	—	—	12	—
Nonunion	100	95	—	—	61	750	1,500	—	—	5	(¹)
Average wage within the following categories: ²											
Lowest 25 percent	100	92	—	—	56	700	1,500	—	—	—	—
Second 25 percent	100	95	—	—	64	1,000	1,500	500	—	—	—
Third 25 percent	100	95	—	—	60	600	1,200	500	—	5	(¹)
Highest 25 percent	100	93	—	—	60	600	1,000	—	—	7	(¹)
Highest 10 percent	100	96	—	—	62	600	1,000	—	—	4	—
Establishment characteristic											
Goods-producing industries	100	95	—	—	62	750	1,400	500	—	5	—
Construction	100	94	34	—	60	—	—	—	—	—	—
Manufacturing	100	95	—	—	62	750	1,500	500	—	5	—
Service-providing industries	100	94	—	—	60	750	1,300	—	—	6	(¹)
Trade, transportation, and utilities	100	97	—	—	63	600	1,200	—	—	3	—
Wholesale trade	100	95	28	—	67	—	—	—	—	—	—
Retail trade	100	98	—	—	57	850	1,725	—	—	—	—
Information	100	80	—	—	52	1,200	—	—	—	—	—
Financial activities	100	93	—	—	64	—	—	—	—	6	(¹)
Finance and insurance	100	93	—	—	61	—	—	—	—	7	—

See footnotes at end of table.

Table 6. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—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	92	—	—	56	—	—	—	—	—	—
Insurance carriers and related activities	100	93	—	—	68	—	—	—	—	—	—
Professional and business services	100	94	—	—	61	—	\$1,500	—	—	—	—
Education and health services	100	93	35	\$1,000	58	—	1,400	—	—	7	—
Educational services	100	90	19	—	70	\$500	—	\$400	—	—	—
Junior colleges, colleges, and universities ...	100	93	18	350	75	—	—	400	—	7	—
Healthcare and social assistance	100	94	37	1,000	56	—	1,500	—	—	6	—
1 to 99 workers	100	93	—	—	61	1,000	2,000	—	—	7	—
1 to 49 workers	100	94	—	—	61	1,000	2,000	500	—	—	—
50 to 99 workers	100	90	—	—	61	1,000	—	—	—	—	—
100 workers or more	100	95	—	—	60	500	1,000	—	—	5	(1)
100 to 499 workers	100	96	—	—	62	575	1,200	—	—	4	(1)
500 workers or more	100	93	—	—	58	500	750	350	—	7	(1)
Geographic area											
New England	100	82	—	—	70	—	1,000	—	—	18	—
Middle Atlantic	100	87	—	—	63	—	1,200	—	—	13	—
East North Central	100	96	—	—	68	800	1,600	—	—	4	—
West North Central	100	98	—	—	58	1,000	1,750	750	—	—	—
South Atlantic	100	93	—	—	60	1,000	1,500	—	—	—	—
East South Central	100	96	—	—	61	600	—	300	—	—	—
West South Central	100	96	—	—	61	750	—	—	—	—	—
Mountain	100	98	38	1,500	60	500	1,000	—	—	2	—
Pacific	100	97	51	—	—	—	—	—	—	3	—

¹ Less than 0.5.

² 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.