

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

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	Median deductible amount					
		Total with fixed deductible	Median deductible amount		In-network	Out-of-network	Point-of-service			
Worker characteristic										
All workers	0.7	—	—	1.5	\$85	\$295	—	—	0.7	0.1
Management, professional, and related	1.9	—	—	3.0	—	327	—	—	—	—
Management, business, and financial	3.6	—	—	3.7	—	383	—	—	—	—
Professional and related	1.2	—	—	3.9	143	258	—	—	1.2	0.2
Service	2.8	5.2	—	6.0	104	350	—	—	2.8	—
Protective service	2.3	—	—	8.4	—	—	—	—	—	—
Sales and office	0.8	—	—	2.2	107	196	—	—	0.8	(¹)
Sales and related	1.2	—	—	3.9	84	373	\$0	—	1.2	—
Office and administrative support	0.9	—	—	2.2	—	158	—	—	0.9	0.1
Natural resources, construction, and maintenance	2.9	6.2	—	5.9	—	343	—	—	—	—
Construction, extraction, farming, fishing, and forestry	4.4	7.0	—	7.2	—	—	0	—	—	—
Installation, maintenance, and repair	3.8	9.4	—	9.1	165	—	—	—	—	—
Production, transportation, and material moving	0.8	3.0	\$180	3.0	105	71	0	—	0.8	—
Production	1.2	4.1	152	4.1	150	189	0	—	1.2	—
Transportation and material moving	0.6	3.7	—	3.6	105	212	0	—	—	—
Full time	0.8	1.5	29	1.6	114	196	60	0.1	0.8	0.1
Part time	1.0	—	—	5.0	—	271	69	—	1.0	—
Union	2.1	—	—	4.0	10	—	—	—	2.1	—
Nonunion	0.8	—	—	1.8	66	0	—	—	0.8	0.1
Average wage within the following categories: ²										
Lowest 25 percent	2.6	—	—	3.8	173	0	—	—	—	—
Second 25 percent	1.4	—	—	2.7	125	123	31	—	—	—
Third 25 percent	0.8	—	—	3.1	87	56	106	—	0.7	0.2
Highest 25 percent	1.9	—	—	2.3	171	204	—	—	1.9	0.1
Highest 10 percent	0.9	—	—	2.8	117	177	—	—	0.9	—
Establishment characteristic										
Goods-producing industries	1.0	—	—	2.9	138	289	0	—	1.0	—
Construction	3.6	5.7	—	6.0	—	—	—	—	—	—
Manufacturing	1.0	—	—	3.7	146	344	0	—	1.0	—
Service-providing industries	0.9	—	—	1.9	136	301	—	—	0.9	0.1
Trade, transportation, and utilities	0.7	—	—	2.8	135	26	—	—	0.7	—
Wholesale trade	1.9	5.2	—	5.3	—	—	—	—	—	—
Retail trade	0.7	—	—	3.9	181	363	—	—	—	—
Information	7.8	—	—	8.6	161	—	—	—	—	—
Financial activities	1.9	—	—	3.0	—	—	—	—	1.8	0.4
Finance and insurance	1.9	—	—	3.0	—	—	—	—	1.9	—

See footnotes at end of table.

Table 6. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	Median deductible amount					
		Total with fixed deductible	Median deductible amount		In-network	Out-of-network	Point-of-service			
Credit intermediation and related activities ..	2.1	—	—	4.4	—	—	—	—	—	—
Insurance carriers and related activities	3.1	—	—	4.7	—	—	—	—	—	—
Professional and business services	3.0	—	—	4.3	—	\$443	—	—	—	—
Education and health services	1.5	5.0	\$251	4.8	—	350	—	—	1.5	—
Educational services	4.1	4.3	—	4.4	\$20	—	\$0	—	—	—
Junior colleges, colleges, and universities ...	1.2	5.2	66	5.4	—	—	0	—	1.2	—
Healthcare and social assistance	1.3	5.6	280	5.5	—	365	—	—	1.3	—
1 to 99 workers	1.7	—	—	2.9	0	0	—	—	1.7	—
1 to 49 workers	2.0	—	—	3.1	0	0	59	—	—	—
50 to 99 workers	3.4	—	—	5.9	39	—	—	—	—	—
100 workers or more	0.7	—	—	1.9	0	0	—	—	0.6	0.1
100 to 499 workers	0.6	—	—	2.6	87	134	—	—	0.6	0.2
500 workers or more	1.1	—	—	2.8	65	79	59	—	1.1	(¹)
Geographic area										
New England	4.4	—	—	6.0	—	98	—	—	4.4	—
Middle Atlantic	1.3	—	—	5.2	—	159	—	—	1.3	—
East North Central	1.2	—	—	2.8	228	305	—	—	1.2	—
West North Central	0.8	—	—	3.6	53	481	44	—	—	—
South Atlantic	3.2	—	—	3.8	147	291	—	—	—	—
East South Central	2.9	—	—	5.1	116	—	52	—	—	—
West South Central	1.6	—	—	3.3	164	—	—	—	—	—
Mountain	0.3	7.4	0	7.3	0	152	—	—	0.3	—
Pacific	0.6	3.2	—	—	—	—	—	—	0.6	—

¹ Less than 0.05.

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: 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.