

Table 7. Fee-for-service plans: 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	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	94	\$250	\$350	\$750	\$1,500	\$2,700	6	(¹)
Management, professional, and related	100	94	250	350	750	1,500	2,500	–	–
Management, business, and financial	100	94	250	400	1,000	1,800	2,500	–	–
Professional and related	100	95	250	–	750	1,500	2,000	5	(¹)
Service	100	90	200	–	1,000	–	3,000	10	–
Protective service	100	97	–	500	–	–	1,000	–	–
Sales and office	100	95	250	400	1,000	1,800	2,700	5	(¹)
Sales and related	100	96	250	–	1,000	2,000	2,700	4	–
Office and administrative support	100	94	250	500	1,000	1,650	3,000	6	(¹)
Natural resources, construction, and maintenance	100	92	200	300	–	1,800	3,000	–	–
Construction, extraction, farming, fishing, and forestry	100	92	200	250	500	1,000	–	–	–
Installation, maintenance, and repair	100	92	250	400	–	–	3,000	–	–
Production, transportation, and material moving	100	96	225	400	650	1,300	2,000	4	–
Production	100	95	250	400	750	1,500	2,250	5	–
Transportation and material moving	100	98	–	300	575	1,000	2,000	–	–
Full time	100	94	250	400	750	1,500	2,600	6	(¹)
Part time	100	96	200	250	–	1,300	2,700	4	–
Union	100	88	–	250	300	–	1,250	12	–
Nonunion	100	95	250	500	1,000	1,500	2,700	5	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	100	92	200	300	750	1,800	2,700	–	–
Second 25 percent	100	95	250	500	1,000	1,500	2,700	–	–
Third 25 percent	100	95	250	350	750	1,500	3,000	5	(¹)
Highest 25 percent	100	93	225	325	750	1,500	2,250	7	(¹)
Highest 10 percent	100	96	250	325	750	1,500	2,000	4	–
Establishment characteristic									
Goods-producing industries	100	95	200	–	750	1,500	2,500	5	–
Construction	100	94	200	–	–	1,500	3,000	–	–
Manufacturing	100	95	200	400	750	1,500	2,200	5	–
Service-providing industries	100	94	250	350	850	1,500	2,700	6	(¹)
Trade, transportation, and utilities	100	97	250	300	750	1,500	2,700	3	–
Wholesale trade	100	95	300	400	–	1,500	2,500	–	–
Retail trade	100	98	250	–	1,000	2,500	2,700	–	–
Information	100	80	–	–	1,000	1,250	–	–	–
Financial activities	100	93	350	500	1,000	2,000	2,500	6	(¹)
Finance and insurance	100	93	350	500	1,000	2,000	2,500	7	–

See footnotes at end of table.

Table 7. Fee-for-service plans: 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	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	92	\$350	\$500	\$1,000	—	\$2,600	—	—
Insurance carriers and related activities	100	93	—	500	—	\$2,000	2,500	—	—
Professional and business services	100	94	250	—	1,000	1,500	—	—	—
Education and health services	100	93	250	500	—	1,500	—	7	—
Educational services	100	90	250	300	500	—	2,000	—	—
Junior colleges, colleges, and universities ...	100	93	—	300	500	1,000	—	7	—
Healthcare and social assistance	100	94	250	500	—	—	—	6	—
1 to 99 workers	100	93	300	500	1,000	2,000	3,000	7	—
1 to 49 workers	100	94	300	500	1,000	2,000	3,000	—	—
50 to 99 workers	100	90	325	500	1,000	1,500	2,000	—	—
100 workers or more	100	95	200	300	500	1,250	2,500	5	(1)
100 to 499 workers	100	96	200	300	550	1,500	2,700	4	(1)
500 workers or more	100	93	200	250	500	1,100	1,800	7	(1)
Geographic area									
New England	100	82	250	300	—	1,500	2,500	18	—
Middle Atlantic	100	87	200	300	—	1,200	2,000	13	—
East North Central	100	96	250	400	750	1,800	—	4	—
West North Central	100	98	200	—	1,000	2,000	3,000	—	—
South Atlantic	100	93	250	350	750	1,500	2,500	—	—
East South Central	100	96	200	300	600	1,500	2,000	—	—
West South Central	100	96	250	400	1,000	2,000	3,000	—	—
Mountain	100	98	250	500	—	1,500	2,600	2	—
Pacific	100	97	250	—	—	1,500	2,700	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.