

Table 21. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2013

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	Total	With deductible							Other deductible ²	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	Most generous coverage ¹			
Worker characteristic											
All workers	100	96	31	\$1,000	64	\$1,000	\$1,800	\$500	(³)	4	(³)
Management, professional, and related	100	96	—	—	69	750	1,500	—	—	4	—
Management, business, and financial	100	97	—	—	66	—	1,500	—	—	3	—
Professional and related	100	95	—	—	71	—	—	—	—	5	—
Service	100	96	—	—	62	1,000	2,000	—	—	4	—
Sales and office	100	97	—	—	66	1,000	2,000	—	—	3	(³)
Sales and related	100	96	—	—	66	1,000	3,000	—	—	4	(³)
Office and administrative support	100	97	—	—	66	1,000	2,000	—	—	3	(³)
Natural resources, construction, and maintenance	100	95	43	—	52	—	1,500	—	—	5	—
Installation, maintenance, and repair	100	94	29	—	65	—	—	375	—	—	—
Production, transportation, and material moving	100	95	—	—	58	1,000	1,500	—	—	5	—
Production	100	93	—	—	57	750	1,200	—	—	7	—
Transportation and material moving	100	98	38	500	60	1,000	1,750	—	—	—	—
Full time	100	96	31	1,000	64	1,000	2,000	—	(³)	4	(³)
Part time	100	98	—	—	65	—	—	—	—	—	—
Union	100	90	—	—	53	500	800	—	—	10	—
Nonunion	100	97	—	—	66	1,000	2,000	500	—	3	(³)
Average wage within the following categories ⁴ :											
Lowest 25 percent	100	98	—	—	56	—	3,000	—	—	—	—
Second 25 percent	100	97	—	—	67	1,000	2,000	—	—	3	(³)
Third 25 percent	100	95	—	—	63	1,000	2,000	—	—	5	—
Highest 25 percent	100	94	—	—	66	750	1,500	500	—	6	—
Highest 10 percent	100	94	—	—	67	—	1,500	1,500	—	6	—
Establishment characteristic											
Goods-producing industries	100	93	—	—	56	—	1,200	—	—	7	—
Construction	100	95	48	500	47	1,000	2,000	—	—	—	—
Manufacturing	100	92	—	—	61	600	1,000	—	—	8	—
Service-providing industries	100	97	—	—	67	1,000	2,000	500	—	3	(³)
Trade, transportation, and utilities	100	97	—	—	61	1,000	2,000	—	—	3	(³)
Wholesale trade	100	94	—	—	62	—	—	—	—	—	—
Retail trade	100	99	—	—	59	1,000	—	—	—	—	—
Information	100	91	30	1,500	61	500	900	—	—	—	—
Financial activities	100	97	28	1,300	69	1,000	2,000	—	—	—	—
Finance and insurance	100	97	30	1,300	67	1,000	—	—	—	—	—

See footnotes at end of table.

Table 21. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2013—continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	Total	With deductible							With no deductible	Not determinable	
		Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					Other deductible ²
			Total with fixed deductible	Median deductible amount		Median deductible amount					
						In-network	Out-of-network	Most generous coverage ¹			
Credit intermediation and related activities ..	100	99	27	—	72	\$1,000	\$2,000	—	—	—	—
Insurance carriers and related activities	100	93	28	\$1,250	65	1,000	—	—	—	—	—
Professional and business services	100	98	27	1,000	71	1,500	2,200	—	—	—	—
Education and health services	100	96	—	—	70	750	—	\$500	—	4	—
Educational services	100	92	—	—	60	600	1,000	—	—	—	—
Junior colleges, colleges, and universities ...	100	89	23	—	66	600	1,000	—	—	—	—
Health care and social assistance	100	97	—	—	71	800	1,900	500	—	3	—
1 to 99 workers	100	96	—	—	62	1,000	2,000	—	—	4	(³)
1 to 49 workers	100	96	—	—	64	1,000	2,000	—	—	4	(³)
50 to 99 workers	100	96	—	—	58	1,000	2,000	—	—	—	—
100 workers or more	100	96	—	—	66	800	1,500	500	—	4	—
100 to 499 workers	100	97	—	—	66	1,200	2,350	—	—	3	—
500 workers or more	100	94	—	—	65	500	1,000	250	—	6	—
Geographic area											
New England	100	98	—	—	75	—	—	—	—	—	—
Middle Atlantic	100	92	—	—	58	500	1,000	—	—	8	—
South Atlantic	100	97	—	—	75	1,000	2,000	—	—	3	—
East South Central	100	99	—	—	55	—	—	—	—	—	—
West South Central	100	98	—	—	56	1,500	3,000	—	—	—	—
East North Central	100	97	—	—	74	1,000	2,000	—	—	3	—
West North Central	100	95	—	—	63	1,000	3,000	—	—	5	—
Mountain	100	97	39	—	58	—	1,500	—	—	3	(³)
Pacific	100	94	—	—	50	750	1,500	—	—	6	(³)

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ Less than 0.5.

⁴ 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 2013."

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/glossary20132014.htm.