

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

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable	
	Total with deductible	With fixed deductible		With variable deductible			Median deductible amount				
		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	0.3	1.3	\$165	1.3	\$0	\$323	\$73	0.1	0.3	(³)	
Management, professional, and related	0.6	–	–	2.0	209	167	–	–	0.6	–	
Management, business, and financial	0.6	–	–	3.0	–	56	–	–	0.6	–	
Professional and related	0.9	–	–	2.3	–	–	–	–	0.9	–	
Service	1.0	–	–	4.1	296	362	–	–	1.0	–	
Sales and office	0.5	–	–	2.7	18	316	–	–	0.5	(³)	
Sales and related	1.0	–	–	3.4	0	274	–	–	1.0	(³)	
Office and administrative support	0.4	–	–	3.3	137	69	–	–	0.4	0.1	
Natural resources, construction, and maintenance	1.4	4.9	–	4.6	–	426	–	–	1.4	–	
Installation, maintenance, and repair	2.1	4.8	–	4.7	–	–	67	–	–	–	
Production, transportation, and material moving	1.2	–	–	3.5	54	310	–	–	1.2	–	
Production	1.9	–	–	4.0	211	72	–	–	1.9	–	
Transportation and material moving	1.2	5.0	145	5.4	164	448	–	–	–	–	
Full time	0.4	1.3	106	1.4	0	354	–	0.1	0.4	(³)	
Part time	0.8	–	–	5.0	–	–	–	–	–	–	
Union	1.6	–	–	3.4	68	204	–	–	1.6	–	
Nonunion	0.3	–	–	1.4	0	0	123	–	0.3	(³)	
Average wage within the following categories ⁴ :											
Lowest 25 percent	0.5	–	–	3.8	–	742	–	–	–	–	
Second 25 percent	0.6	–	–	2.0	74	199	–	–	0.6	(³)	
Third 25 percent	0.8	–	–	2.3	0	154	–	–	0.8	–	
Highest 25 percent	0.7	–	–	2.1	210	223	55	–	0.7	–	
Highest 10 percent	1.3	–	–	3.2	–	350	321	–	1.3	–	
Establishment characteristic											
Goods-producing industries	1.1	–	–	3.1	–	187	–	–	1.1	–	
Construction	2.4	4.4	65	5.1	0	0	–	–	–	–	
Manufacturing	1.3	–	–	3.6	155	155	–	–	1.3	–	
Service-providing industries	0.4	–	–	1.4	0	80	73	–	0.4	(³)	
Trade, transportation, and utilities	0.7	–	–	2.5	0	239	–	–	0.7	0.1	
Wholesale trade	1.6	–	–	4.0	–	–	–	–	–	–	
Retail trade	0.5	–	–	2.6	0	–	–	–	–	–	
Information	3.2	6.2	255	7.2	75	133	–	–	–	–	
Financial activities	1.1	2.0	288	2.3	0	289	–	–	–	–	
Finance and insurance	1.3	2.2	271	2.7	0	–	–	–	–	–	

See footnotes at end of table.

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

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable	
	Total with deductible	With fixed deductible		With variable deductible			Median deductible amount				
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount						
					In-network	Out-of-network					Most generous coverage ¹
Credit intermediation and related activities ...	0.6	2.8	—	3.0	\$36	\$187	—	—	—	—	
Insurance carriers and related activities	3.4	2.9	\$251	4.7	165	—	—	—	—	—	
Professional and business services	0.9	3.9	130	4.3	413	358	—	—	—	—	
Education and health services	0.6	—	—	3.2	187	—	\$135	—	0.6	—	
Educational services	2.4	—	—	5.3	178	89	—	—	—	—	
Junior colleges, colleges, and universities ...	3.4	5.5	—	6.0	145	229	—	—	—	—	
Health care and social assistance	0.6	—	—	3.5	227	463	121	—	0.6	—	
1 to 99 workers	0.6	—	—	2.1	0	0	—	—	0.6	(³)	
1 to 49 workers	0.7	—	—	2.5	0	0	—	—	0.7	(³)	
50 to 99 workers	1.3	—	—	4.8	133	455	—	—	—	—	
100 workers or more	0.5	—	—	1.9	192	106	9	—	0.5	—	
100 to 499 workers	0.8	—	—	2.3	153	316	—	—	0.8	—	
500 workers or more	0.8	—	—	2.8	0	0	73	—	0.8	—	
Geographic area											
New England	1.5	—	—	4.4	—	—	—	—	—	—	
Middle Atlantic	1.2	—	—	2.8	47	0	—	—	1.2	—	
South Atlantic	0.5	—	—	2.5	18	596	—	—	0.5	—	
East South Central	0.5	—	—	4.7	—	—	—	—	—	—	
West South Central	0.6	—	—	4.0	243	634	—	—	—	—	
East North Central	0.9	—	—	4.1	123	356	—	—	0.9	—	
West North Central	1.4	—	—	6.3	55	401	—	—	1.4	—	
Mountain	0.5	5.8	—	5.7	—	0	—	—	0.4	0.2	
Pacific	1.5	—	—	2.8	205	243	—	—	1.5	(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 0.05.

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: 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/eps/glossary20132014.htm.