

Table 23. Fee-for-service plans: Type and amount of annual family 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	94	30	\$2,000	64	\$2,000	\$4,000	–	(³)	6	(³)
Management, professional, and related	100	95	–	–	69	1,600	3,200	–	–	5	–
Management, business, and financial	100	96	–	–	66	–	3,000	–	–	4	–
Professional and related	100	94	–	–	71	1,800	3,600	–	–	6	–
Service	100	94	–	–	62	2,500	–	–	–	6	–
Sales and office	100	95	–	–	66	2,500	5,000	–	–	5	(³)
Sales and related	100	94	–	–	66	–	6,000	–	–	6	(³)
Office and administrative support	100	96	–	–	66	2,500	4,500	–	–	4	(³)
Natural resources, construction, and maintenance	100	93	41	1,500	52	2,000	3,300	–	–	7	–
Installation, maintenance, and repair	100	93	28	–	65	1,500	3,000	\$750	–	7	–
Production, transportation, and material moving	100	92	–	–	56	2,250	3,000	1,500	–	8	–
Production	100	92	–	–	56	2,000	3,000	–	–	8	–
Transportation and material moving	100	93	37	–	57	3,000	4,200	–	–	–	–
Full time	100	94	30	2,000	64	2,000	4,000	1,500	(³)	6	(³)
Part time	100	92	–	–	63	1,800	3,000	–	–	–	–
Union	100	84	–	–	50	–	1,750	–	–	16	–
Nonunion	100	96	–	–	66	2,200	4,500	1,500	–	4	(³)
Average wage within the following categories⁴:											
Lowest 25 percent	100	96	–	–	56	3,000	6,000	–	–	–	–
Second 25 percent	100	96	–	–	66	2,400	4,500	–	–	4	(³)
Third 25 percent	100	94	–	–	62	2,000	4,000	–	–	6	–
Highest 25 percent	100	92	–	–	65	1,500	3,000	–	–	8	–
Highest 10 percent	100	92	–	–	67	1,500	3,000	3,000	–	8	–
Establishment characteristic											
Goods-producing industries	100	91	–	–	55	1,500	3,000	–	–	9	–
Construction	100	91	44	1,050	47	–	4,000	–	–	–	–
Manufacturing	100	91	–	–	60	1,500	2,625	–	–	9	–
Service-providing industries	100	95	–	–	66	2,100	4,200	–	–	5	(³)
Trade, transportation, and utilities	100	94	–	–	60	2,250	4,600	–	–	6	(³)
Wholesale trade	100	92	–	–	61	–	4,000	–	–	–	–
Retail trade	100	95	–	–	59	2,100	6,000	–	–	5	–
Information	100	87	26	3,000	61	1,050	2,000	–	–	13	–
Financial activities	100	97	28	3,000	69	2,400	4,000	–	–	–	–
Finance and insurance	100	97	30	3,000	67	2,400	3,600	–	–	–	–

See footnotes at end of table.

Table 23. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2013—continued

(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		Total with variable deductible	With variable deductible					
			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	\$3,000	72	\$2,500	—	—	—	—	—
Insurance carriers and related activities	100	93	28	2,500	65	2,400	\$3,000	—	—	—	—
Professional and business services	100	98	27	2,600	71	3,000	5,000	—	—	—	—
Education and health services	100	96	—	—	69	1,600	4,000	\$1,000	—	4	—
Educational services	100	89	—	—	59	1,500	2,250	—	—	11	—
Junior colleges, colleges, and universities ...	100	86	22	800	65	1,500	2,250	—	—	14	—
Health care and social assistance	100	97	—	—	71	1,600	4,500	1,000	—	3	—
1 to 99 workers	100	94	—	—	62	2,000	4,500	—	—	6	(³)
1 to 49 workers	100	94	—	—	64	2,000	4,500	—	—	6	(³)
50 to 99 workers	100	94	—	—	57	—	4,500	—	—	6	—
100 workers or more	100	94	—	—	65	2,000	3,600	—	—	6	—
100 to 499 workers	100	96	—	—	66	3,000	6,000	2,500	—	4	—
500 workers or more	100	92	—	—	63	1,200	2,400	600	—	8	—
Geographic area											
New England	100	98	—	—	75	—	—	—	—	—	—
Middle Atlantic	100	91	—	—	58	—	2,500	—	—	9	—
South Atlantic	100	94	—	—	74	2,500	4,500	—	—	6	—
East South Central	100	98	—	—	55	1,800	3,000	750	—	—	—
West South Central	100	97	—	—	55	3,000	6,000	—	—	3	—
East North Central	100	96	—	—	74	2,400	4,700	—	—	4	—
West North Central	100	94	—	—	63	3,000	6,000	—	—	6	—
Mountain	100	95	37	2,200	58	1,500	3,000	—	—	5	(³)
Pacific	100	88	—	—	48	1,800	—	—	—	12	(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.