

Table 23. Standard errors for fee-for-service plans: Type and amount of annual family 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		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				
Worker characteristic										
All workers	0.4	1.3	\$171	1.4	\$92	\$91	–	0.1	0.4	(³)
Management, professional, and related	0.7	–	–	2.0	414	703	–	–	0.7	–
Management, business, and financial	0.8	–	–	3.0	–	556	–	–	0.8	–
Professional and related	0.9	–	–	2.3	403	754	–	–	0.9	–
Service	1.2	–	–	4.1	674	–	–	–	1.2	–
Sales and office	0.6	–	–	2.7	454	853	–	–	0.6	(³)
Sales and related	1.3	–	–	3.4	–	0	–	–	1.3	(³)
Office and administrative support	0.6	–	–	3.3	584	336	–	–	0.6	0.1
Natural resources, construction, and maintenance	1.4	4.9	278	4.6	435	869	–	–	1.4	–
Installation, maintenance, and repair	2.0	4.8	–	4.6	398	415	\$137	–	2.0	–
Production, transportation, and material moving	1.6	–	–	3.5	246	830	431	–	1.6	–
Production	2.0	–	–	3.8	551	202	–	–	2.0	–
Transportation and material moving	2.6	5.0	–	5.7	258	595	–	–	–	–
Full time	0.4	1.3	139	1.4	164	91	382	0.1	0.4	(³)
Part time	2.7	–	–	5.3	409	454	–	–	–	–
Union	2.6	–	–	3.5	–	319	–	–	2.6	–
Nonunion	0.4	–	–	1.4	273	592	422	–	0.4	(³)
Average wage within the following categories ⁴ :										
Lowest 25 percent	1.0	–	–	3.7	280	1,073	–	–	–	–
Second 25 percent	0.7	–	–	2.0	309	343	–	–	0.7	(³)
Third 25 percent	0.9	–	–	2.4	274	248	–	–	0.9	–
Highest 25 percent	1.0	–	–	2.2	370	213	–	–	1.0	–
Highest 10 percent	1.5	–	–	3.3	392	177	537	–	1.5	–
Establishment characteristic										
Goods-producing industries	1.3	–	–	3.1	387	179	–	–	1.3	–
Construction	2.8	3.9	260	5.1	–	894	–	–	–	–
Manufacturing	1.4	–	–	3.6	210	438	–	–	1.4	–
Service-providing industries	0.5	–	–	1.5	219	499	–	–	0.5	(³)
Trade, transportation, and utilities	0.8	–	–	2.5	435	912	–	–	0.8	0.1
Wholesale trade	1.7	–	–	4.2	–	605	–	–	–	–
Retail trade	1.0	–	–	2.5	248	1,167	–	–	1.0	–
Information	3.3	6.2	0	7.2	231	0	–	–	3.3	–
Financial activities	1.1	2.0	552	2.3	444	529	–	–	–	–
Finance and insurance	1.3	2.2	565	2.7	494	892	–	–	–	–

See footnotes at end of table.

Table 23. Standard errors for fee-for-service plans: Type and amount of annual family 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						
		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	\$365	3.0	\$657	—	—	—	—	
Insurance carriers and related activities	3.4	2.9	483	4.7	593	\$805	—	—	—	
Professional and business services	0.8	3.9	776	4.3	355	1,081	—	—	—	
Education and health services	0.7	—	—	3.2	279	644	\$274	—	0.7	
Educational services	2.6	—	—	5.4	352	389	—	—	2.6	
Junior colleges, colleges, and universities ...	3.4	5.6	170	6.0	253	352	—	—	3.4	
Health care and social assistance	0.7	—	—	3.5	379	698	262	—	0.7	
1 to 99 workers	0.6	—	—	2.0	452	621	—	—	0.6	(³)
1 to 49 workers	0.8	—	—	2.5	380	839	—	—	0.8	(³)
50 to 99 workers	1.6	—	—	4.7	—	587	—	—	1.6	—
100 workers or more	0.8	—	—	1.9	188	563	—	—	0.8	—
100 to 499 workers	0.8	—	—	2.3	541	488	612	—	0.8	—
500 workers or more	1.3	—	—	2.9	161	323	165	—	1.3	—
Geographic area										
New England	1.5	—	—	4.4	—	—	—	—	—	—
Middle Atlantic	1.1	—	—	2.9	—	544	—	—	1.1	—
South Atlantic	0.7	—	—	2.2	175	429	—	—	0.7	—
East South Central	0.5	—	—	4.7	486	480	100	—	—	—
West South Central	0.6	—	—	4.0	61	415	—	—	0.6	—
East North Central	0.9	—	—	4.2	346	1,268	—	—	0.9	—
West North Central	1.5	—	—	6.3	775	245	—	—	1.5	—
Mountain	0.6	5.3	512	5.7	152	0	—	—	0.5	0.2
Pacific	2.7	—	—	3.3	383	—	—	—	2.7	(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.