

Table 5. Non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Worker characteristics							
All workers	80	–	\$300	\$500	\$800	\$1,000	20
Management, professional, and related	79	\$200	300	500	800	1,000	21
Management, business, and financial	78	225	300	500	1,000	1,000	22
Professional and related	80	200	250	500	750	1,000	20
Service	62	–	300	500	750	1,000	38
Sales and office	83	250	350	500	1,000	1,000	17
Sales and related	83	250	400	500	1,000	1,000	17
Office and administrative support	83	250	350	500	1,000	1,000	17
Natural resources, construction, and maintenance	81	200	250	400	600	1,000	19
Construction, extraction, farming, fishing, and forestry	88	–	250	400	500	1,000	12
Installation, maintenance, and repair	74	–	250	500	750	1,000	26
Production, transportation, and material moving	87	250	300	500	750	1,000	13
Production	88	–	300	500	–	1,000	12
Full time	80	–	300	500	800	1,000	20
Part time	74	250	250	–	750	1,000	26
Union	78	–	250	400	500	1,000	22
Nonunion	80	250	300	500	950	1,000	20
Average wage within the following categories ¹ :							
Lowest 25 percent	74	250	300	500	800	1,000	26
Second 25 percent	81	250	350	500	1,000	1,000	19
Third 25 percent	81	250	300	500	750	1,000	19
Highest 25 percent	79	200	300	500	750	1,000	21
Highest 10 percent	81	225	275	500	750	1,000	19
Establishment characteristics							
Goods-producing industries	85	–	300	500	750	1,000	15
Construction	80	200	300	500	750	1,000	20
Manufacturing	86	225	300	500	750	1,000	14
Service-providing industries	78	–	300	500	950	1,000	22
Trade, transportation, and utilities	85	250	300	500	750	1,000	15
Wholesale trade	83	250	–	500	750	1,000	17
Retail trade	81	250	–	500	950	1,000	19
Information	80	200	300	500	750	1,000	20
Financial activities	80	250	350	500	1,000	1,000	20
Finance and insurance	89	300	350	500	1,000	1,000	11

See footnotes at end of table.

Table 5. Non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Credit intermediation and related activities ..	92	\$300	\$350	\$500	\$1,000	\$1,000	8
Insurance carriers and related activities	83	250	—	500	600	1,000	17
Real estate and rental and leasing	47	250	250	—	—	1,200	53
Professional and business services	82	250	300	500	950	1,000	18
Professional and technical services	81	250	300	500	750	1,000	19
Education and health services	71	250	—	500	1,000	1,000	29
Educational services	66	250	250	400	500	1,000	34
Junior colleges, colleges, and universities ...	70	200	250	500	500	1,000	30
Health care and social assistance	73	—	—	600	1,000	1,000	27
1 to 99 workers	76	250	350	500	1,000	1,000	24
1 to 49 workers	74	250	350	500	1,000	1,000	26
50 to 99 workers	82	250	300	500	1,000	1,000	18
100 workers or more	82	200	300	500	750	1,000	18
100 to 499 workers	83	200	300	500	800	1,000	17
500 workers or more	82	200	250	500	750	1,000	18
Geographic areas							
Northeast	79	200	250	500	750	1,000	21
New England	82	300	—	500	600	1,000	18
Middle Atlantic	79	—	250	500	—	1,000	21
South	87	—	300	500	900	1,000	13
South Atlantic	84	200	300	500	1,000	1,000	16
Midwest	86	250	350	500	750	1,000	14
East North Central	85	250	350	500	750	1,000	15
West	66	200	250	500	750	1,000	34
Pacific	64	200	250	500	750	1,000	36

¹ 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 2014."

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/glossary20142015.htm.