

Table 9. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2014

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

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 characteristics										
All workers	96	—	—	63	\$1,000	\$2,000	\$1,000	—	4	—
Management, professional, and related	95	—	—	62	1,000	2,000	1,000	—	5	—
Management, business, and financial	96	—	—	61	1,000	2,000	1,000	—	—	—
Professional and related	95	—	—	64	1,000	2,000	1,000	—	5	—
Service	94	—	—	60	1,250	2,500	—	—	—	—
Sales and office	96	—	—	70	1,000	2,500	—	—	4	—
Sales and related	95	—	—	73	1,500	3,000	—	—	—	—
Office and administrative support	97	—	—	69	1,000	2,000	—	—	3	—
Natural resources, construction, and maintenance	96	40	\$500	56	1,000	—	—	—	4	—
Construction, extraction, farming, fishing, and forestry	98	58	400	40	—	—	—	—	—	—
Installation, maintenance, and repair	95	27	1,000	68	1,250	—	—	—	5	—
Production, transportation, and material moving	96	—	—	59	—	1,500	—	—	4	—
Production	97	—	—	63	950	1,750	—	—	3	—
Transportation and material moving	95	—	—	54	650	1,200	—	—	5	—
Full time	96	—	—	63	1,000	2,000	1,000	—	4	—
Part time	93	—	—	64	1,000	—	—	—	—	—
Union	92	—	—	53	500	1,000	—	—	8	—
Nonunion	96	—	—	64	1,000	2,000	1,000	—	4	—
Average wage within the following categories ³ :										
Lowest 25 percent	96	—	—	61	1,250	3,000	—	—	—	—
Second 25 percent	98	—	—	69	1,000	2,500	—	—	2	—
Third 25 percent	96	—	—	64	1,000	2,000	1,000	—	4	—
Highest 25 percent	94	—	—	59	1,000	2,000	—	—	6	—
Highest 10 percent	96	—	—	59	—	2,000	—	—	4	—
Establishment characteristics										
Goods-producing industries	97	—	—	53	1,000	2,000	—	—	3	—
Construction	99	62	500	37	1,500	3,000	—	—	—	—
Manufacturing	96	—	—	61	—	—	—	—	4	—
Service-providing industries	95	—	—	66	1,000	2,000	1,000	—	5	—
Trade, transportation, and utilities	95	—	—	69	1,000	2,500	—	—	5	—
Retail trade	95	—	—	72	1,500	3,000	—	—	—	—
Financial activities	100	—	—	65	1,000	2,000	—	—	—	—
Finance and insurance	99	—	—	62	1,000	2,000	—	—	—	—

See footnotes at end of table.

Table 9. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued

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

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 ..	100	29	\$1,000	70	\$1,250	\$2,500	—	—	—	—
Insurance carriers and related activities	99	47	1,300	52	—	—	—	—	—	—
Professional and business services	98	34	—	64	950	2,000	—	—	—	—
Professional and technical services	98	37	—	60	—	—	—	—	—	—
Education and health services	91	—	—	68	1,000	2,000	—	—	9	—
Educational services	78	24	—	53	500	1,000	\$400	—	—	—
Junior colleges, colleges, and universities ...	86	27	500	58	500	1,000	400	—	14	—
Health care and social assistance	94	—	—	70	1,000	2,000	—	—	—	—
1 to 99 workers	97	—	—	65	1,250	2,550	1,000	—	3	—
1 to 49 workers	97	—	—	65	1,500	3,000	1,000	—	—	—
50 to 99 workers	97	—	—	66	1,000	2,000	—	—	—	—
100 workers or more	94	—	—	61	950	1,500	—	—	6	—
100 to 499 workers	95	—	—	62	1,000	1,750	1,250	—	5	—
500 workers or more	94	—	—	60	750	1,500	—	—	6	—
Geographic areas										
Northeast	92	—	—	60	750	1,000	—	—	8	—
New England	95	38	—	56	650	—	—	—	5	—
Middle Atlantic	91	—	—	61	—	1,000	—	—	9	—
South	97	—	—	63	1,000	2,500	1,000	—	3	—
South Atlantic	96	—	—	66	1,000	2,000	—	—	4	—
West South Central	98	40	—	58	1,200	3,000	1,000	—	—	—
Midwest	96	—	—	68	1,000	2,500	—	—	4	—
East North Central	96	—	—	70	1,200	2,500	500	—	4	—
West North Central	96	—	—	64	1,000	2,500	—	—	—	—
West	97	—	—	60	1,000	2,000	—	—	—	—
Mountain	98	—	—	63	1,000	—	—	—	—	—
Pacific	96	—	—	58	1,000	2,000	—	—	—	—

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 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/eps/glossary20142015.htm.