

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

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	0.5	—	—	1.2	\$0	\$0	\$230	—	0.5	—
Management, professional, and related	0.9	—	—	2.0	0	0	73	—	0.9	—
Management, business, and financial	1.8	—	—	2.4	0	134	0	—	—	—
Professional and related	1.0	—	—	2.5	46	0	199	—	1.0	—
Service	2.1	—	—	4.4	227	327	—	—	—	—
Sales and office	0.8	—	—	1.9	255	492	—	—	0.8	—
Sales and related	2.0	—	—	2.4	352	329	—	—	—	—
Office and administrative support	0.7	—	—	2.3	18	350	—	—	0.7	—
Natural resources, construction, and maintenance	0.9	3.0	\$18	3.0	290	—	—	—	0.9	—
Construction, extraction, farming, fishing, and forestry	1.3	6.3	115	6.3	—	—	—	—	—	—
Installation, maintenance, and repair	1.1	3.5	146	3.5	302	—	—	—	1.1	—
Production, transportation, and material moving	0.9	—	—	2.6	—	325	—	—	0.9	—
Production	0.8	—	—	2.9	114	270	—	—	0.8	—
Transportation and material moving	1.6	—	—	4.4	66	281	—	—	1.6	—
Full time	0.5	—	—	1.2	0	0	157	—	0.5	—
Part time	2.8	—	—	5.5	0	—	—	—	—	—
Union	1.7	—	—	3.4	26	32	—	—	1.7	—
Nonunion	0.5	—	—	1.2	0	200	52	—	0.5	—
Average wage within the following categories ³ :										
Lowest 25 percent	1.9	—	—	4.3	309	645	—	—	—	—
Second 25 percent	0.6	—	—	2.2	94	358	—	—	0.6	—
Third 25 percent	0.9	—	—	2.1	0	240	229	—	0.9	—
Highest 25 percent	1.0	—	—	1.9	116	149	—	—	1.0	—
Highest 10 percent	0.8	—	—	3.2	—	241	—	—	0.8	—
Establishment characteristics										
Goods-producing industries	0.7	—	—	2.3	219	500	—	—	0.7	—
Construction	0.9	3.5	0	3.5	433	566	—	—	—	—
Manufacturing	0.8	—	—	3.1	—	—	—	—	0.8	—
Service-providing industries	0.6	—	—	1.4	0	0	184	—	0.6	—
Trade, transportation, and utilities	1.1	—	—	2.4	63	475	—	—	1.1	—
Retail trade	1.7	—	—	3.5	65	474	—	—	—	—
Financial activities	0.3	—	—	2.6	235	200	—	—	—	—
Finance and insurance	0.3	—	—	2.6	283	157	—	—	—	—

See footnotes at end of table.

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

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				
Credit intermediation and related activities ..	0.1	3.3	\$0	3.3	\$365	\$439	—	—	—	—
Insurance carriers and related activities	0.7	4.5	58	4.1	—	—	—	—	—	—
Professional and business services	0.6	4.6	—	4.6	128	151	—	—	—	—
Professional and technical services	0.9	5.6	—	5.6	—	—	—	—	—	—
Education and health services	2.0	—	—	2.8	65	324	—	—	2.0	—
Educational services	7.1	5.2	—	6.4	88	137	\$0	—	—	—
Junior colleges, colleges, and universities ...	4.2	4.8	0	5.7	0	45	0	—	4.2	—
Health care and social assistance	2.1	—	—	3.0	289	596	—	—	—	—
1 to 99 workers	0.7	—	—	2.2	275	579	0	—	0.7	—
1 to 49 workers	0.9	—	—	2.6	295	213	0	—	—	—
50 to 99 workers	1.4	—	—	3.6	298	453	—	—	—	—
100 workers or more	0.7	—	—	1.5	100	303	—	—	0.7	—
100 to 499 workers	1.1	—	—	2.3	42	233	0	—	1.1	—
500 workers or more	1.0	—	—	2.8	149	351	—	—	1.0	—
Geographic areas										
Northeast	1.7	—	—	4.1	192	119	—	—	1.7	—
New England	1.5	5.4	—	5.0	169	—	—	—	1.5	—
Middle Atlantic	2.1	—	—	5.0	—	97	—	—	2.1	—
South	0.6	—	—	1.5	0	220	0	—	0.6	—
South Atlantic	1.1	—	—	2.1	0	74	—	—	1.1	—
West South Central	0.9	2.3	—	2.3	267	539	0	—	—	—
Midwest	0.7	—	—	2.0	253	514	—	—	0.7	—
East North Central	0.7	—	—	2.0	244	540	0	—	0.7	—
West North Central	1.7	—	—	4.3	186	636	—	—	—	—
West	1.1	—	—	3.2	16	479	—	—	—	—
Mountain	1.1	—	—	5.0	54	—	—	—	—	—
Pacific	1.6	—	—	4.0	103	595	—	—	—	—

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: 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.