

Table 11. Fee-for-service plans: Type and amount of annual family 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	94	—	—	62	\$2,250	\$4,500	\$2,000	—	6	—
Management, professional, and related	94	—	—	61	2,000	4,500	2,000	—	6	—
Management, business, and financial	93	—	—	59	2,000	4,500	2,000	—	—	—
Professional and related	94	—	—	63	2,100	4,200	—	—	6	—
Service	91	—	—	59	3,000	5,000	—	—	9	—
Sales and office	95	—	—	70	3,000	6,000	—	—	5	—
Sales and related	95	—	—	73	3,000	6,000	—	—	—	—
Office and administrative support	95	—	—	68	3,000	6,000	—	—	5	—
Natural resources, construction, and maintenance	94	38	\$1,500	56	2,250	—	—	—	6	—
Construction, extraction, farming, fishing, and forestry	95	55	1,050	40	2,000	—	—	—	—	—
Installation, maintenance, and repair	93	26	2,000	67	2,500	—	—	—	7	—
Production, transportation, and material moving	93	—	—	58	1,950	3,450	—	—	7	—
Production	93	—	—	62	1,950	3,900	—	—	7	—
Transportation and material moving	92	—	—	54	1,950	—	—	—	8	—
Full time	94	—	—	62	2,300	4,800	2,000	—	6	—
Part time	89	—	—	64	2,000	3,000	—	—	11	—
Union	88	—	—	52	—	2,000	—	—	12	—
Nonunion	94	—	—	64	2,500	5,000	2,000	—	6	—
Average wage within the following categories ³ :										
Lowest 25 percent	92	—	—	59	3,000	6,000	4,500	—	8	—
Second 25 percent	97	—	—	68	3,000	5,600	—	—	3	—
Third 25 percent	93	—	—	63	2,000	4,000	2,000	—	7	—
Highest 25 percent	92	—	—	58	2,000	4,000	2,000	—	8	—
Highest 10 percent	94	—	—	57	2,000	4,000	—	—	6	—
Establishment characteristics										
Goods-producing industries	93	—	—	51	2,000	4,000	—	—	7	—
Construction	97	60	1,500	37	—	—	—	—	—	—
Manufacturing	92	—	—	58	1,800	4,000	—	—	8	—
Service-providing industries	94	—	—	66	2,400	4,800	2,000	—	6	—
Trade, transportation, and utilities	93	—	—	68	2,300	5,600	3,600	—	7	—
Retail trade	93	—	—	72	3,000	7,000	3,600	—	7	—
Financial activities	99	—	—	65	2,500	4,500	—	—	—	—
Finance and insurance	99	—	—	62	2,500	5,000	—	—	—	—

See footnotes at end of table.

Table 11. Fee-for-service plans: Type and amount of annual family 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		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	29	\$2,500	70	\$2,550	\$5,000	—	—	—	—
Insurance carriers and related activities	97	45	2,600	52	2,550	4,500	—	—	—	—
Professional and business services	96	34	—	63	1,950	4,000	—	—	—	—
Professional and technical services	97	37	—	60	1,500	4,000	—	—	—	—
Education and health services	91	—	—	68	3,000	6,000	—	—	9	—
Educational services	77	24	—	52	—	3,000	\$800	—	—	—
Junior colleges, colleges, and universities ...	84	27	1,500	56	—	2,000	800	—	16	—
Health care and social assistance	93	—	—	70	3,000	6,000	—	—	—	—
1 to 99 workers	96	—	—	65	3,000	6,000	2,000	—	4	—
1 to 49 workers	96	—	—	64	3,000	6,000	2,000	—	4	—
50 to 99 workers	96	—	—	66	3,000	5,000	—	—	—	—
100 workers or more	92	—	—	60	2,000	3,750	—	—	8	—
100 to 499 workers	92	—	—	62	2,000	4,000	3,000	—	8	—
500 workers or more	92	—	—	58	1,800	3,000	—	—	8	—
Geographic areas										
Northeast	90	—	—	59	1,500	2,500	—	—	10	—
New England	91	34	—	56	1,800	—	—	—	9	—
Middle Atlantic	90	—	—	59	1,500	2,400	—	—	10	—
South	96	—	—	62	2,400	5,000	2,000	—	4	—
South Atlantic	95	—	—	66	2,100	4,500	—	—	5	—
West South Central	98	40	—	58	3,000	6,000	2,000	—	—	—
Midwest	94	—	—	67	2,600	6,000	—	—	6	—
East North Central	93	—	—	69	3,000	6,000	1,500	—	7	—
West North Central	97	—	—	64	2,400	5,000	—	—	—	—
West	92	—	—	58	2,000	4,500	—	—	8	—
Mountain	96	—	—	63	—	—	—	—	—	—
Pacific	90	—	—	55	2,000	4,500	—	—	—	—

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.