

Table 11. Standard errors for fee-for-service plans: Type and amount of annual family 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		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			
Worker characteristics										
All workers	0.7	–	–	1.2	\$180	\$359	\$345	–	0.7	–
Management, professional, and related	1.1	–	–	2.0	214	595	213	–	1.1	–
Management, business, and financial	2.2	–	–	2.4	117	573	0	–	–	–
Professional and related	1.1	–	–	2.5	442	547	–	–	1.1	–
Service	2.4	–	–	4.3	18	1,078	–	–	2.4	–
Sales and office	0.8	–	–	1.9	82	323	–	–	0.8	–
Sales and related	2.1	–	–	2.4	482	555	–	–	–	–
Office and administrative support	0.8	–	–	2.3	55	592	–	–	0.8	–
Natural resources, construction, and maintenance	1.7	2.9	\$391	3.0	447	–	–	–	1.7	–
Construction, extraction, farming, fishing, and forestry	3.5	5.4	239	6.3	242	–	–	–	–	–
Installation, maintenance, and repair	1.5	3.5	46	3.5	589	–	–	–	1.5	–
Production, transportation, and material moving	1.4	–	–	2.6	49	302	–	–	1.4	–
Production	1.6	–	–	3.0	89	604	–	–	1.6	–
Transportation and material moving	2.2	–	–	4.4	97	–	–	–	2.2	–
Full time	0.7	–	–	1.2	169	429	318	–	0.7	–
Part time	3.0	–	–	5.5	119	604	–	–	3.0	–
Union	1.9	–	–	3.3	–	164	–	–	1.9	–
Nonunion	0.7	–	–	1.2	110	36	413	–	0.7	–
Average wage within the following categories ³ :										
Lowest 25 percent	1.9	–	–	4.3	280	648	0	–	1.9	–
Second 25 percent	0.7	–	–	2.2	599	948	–	–	0.7	–
Third 25 percent	1.1	–	–	2.0	138	351	356	–	1.1	–
Highest 25 percent	1.2	–	–	2.0	9	36	495	–	1.2	–
Highest 10 percent	1.6	–	–	3.3	162	385	–	–	1.6	–
Establishment characteristics										
Goods-producing industries	1.5	–	–	2.3	114	503	–	–	1.5	–
Construction	2.5	3.7	186	3.5	–	–	–	–	–	–
Manufacturing	1.9	–	–	3.1	380	718	–	–	1.9	–
Service-providing industries	0.8	–	–	1.4	157	491	359	–	0.8	–
Trade, transportation, and utilities	1.3	–	–	2.4	185	1,217	970	–	1.3	–
Retail trade	1.6	–	–	3.5	158	810	970	–	1.6	–
Financial activities	0.6	–	–	2.6	171	545	–	–	–	–
Finance and insurance	0.6	–	–	2.6	216	643	–	–	–	–

See footnotes at end of table.

Table 11. Standard errors for fee-for-service plans: Type and amount of annual family 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		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 ..	0.3	3.4	\$447	3.3	\$618	\$608	—	—	—	
Insurance carriers and related activities	1.4	4.4	26	4.1	596	560	—	—	—	
Professional and business services	1.4	4.7	—	4.4	134	285	—	—	—	
Professional and technical services	1.4	5.8	—	5.6	179	1,018	—	—	—	
Education and health services	2.0	—	—	2.8	0	920	—	—	2.0	
Educational services	7.1	5.2	—	6.4	—	672	\$13	—	—	
Junior colleges, colleges, and universities ...	4.1	4.8	0	5.6	—	425	13	—	4.1	
Health care and social assistance	2.1	—	—	3.0	0	182	—	—	—	
1 to 99 workers	0.9	—	—	2.2	0	0	0	—	0.9	—
1 to 49 workers	1.1	—	—	2.5	0	0	0	—	1.1	—
50 to 99 workers	1.8	—	—	3.6	605	930	—	—	—	—
100 workers or more	0.9	—	—	1.5	49	428	—	—	0.9	—
100 to 499 workers	1.3	—	—	2.2	16	267	713	—	1.3	—
500 workers or more	1.4	—	—	2.8	362	537	—	—	1.4	—
Geographic areas										
Northeast	1.7	—	—	3.9	270	504	—	—	1.7	—
New England	1.5	5.6	—	5.0	528	—	—	—	1.5	—
Middle Atlantic	2.1	—	—	4.8	264	275	—	—	2.1	—
South	0.7	—	—	1.5	133	873	103	—	0.7	—
South Atlantic	1.3	—	—	2.1	276	499	—	—	1.3	—
West South Central	0.9	2.3	—	2.3	456	887	0	—	—	—
Midwest	1.1	—	—	2.0	422	989	—	—	1.1	—
East North Central	1.5	—	—	1.9	184	530	356	—	1.5	—
West North Central	1.0	—	—	4.3	427	1,169	—	—	—	—
West	2.1	—	—	3.4	580	963	—	—	2.1	—
Mountain	2.1	—	—	5.0	—	—	—	—	—	—
Pacific	3.1	—	—	4.3	511	919	—	—	—	—

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.