

**Table 12. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2014**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	0.7	\$0	\$0	\$66	\$0	\$0	0.7	—
Management, professional, and related .....	1.1	28	0	0	262	585	1.1	—
Management, business, and financial .....	2.2	66	0	124	385	0	—	—
Professional and related .....	1.1	131	93	198	432	467	1.1	—
Service .....	2.4	—	—	650	721	1,632	2.4	—
Sales and office .....	0.8	33	248	255	535	1,230	0.8	—
Sales and related .....	2.1	145	101	448	604	1,303	—	—
Office and administrative support .....	0.8	56	200	167	447	1,320	0.8	—
Natural resources, construction, and maintenance .....	1.7	13	66	269	456	0	1.7	—
Construction, extraction, farming, fishing, and forestry .....	3.5	—	102	—	—	1,482	—	—
Installation, maintenance, and repair .....	1.5	0	210	542	976	619	1.5	—
Production, transportation, and material moving .....	1.4	103	103	92	461	255	1.4	—
Production .....	1.6	37	101	406	0	185	1.6	—
Transportation and material moving .....	2.2	58	172	177	82	474	2.2	—
Full time .....	0.7	0	0	87	0	0	0.7	—
Part time .....	3.0	26	111	65	653	0	3.0	—
Union .....	1.9	117	41	36	352	—	1.9	—
Nonunion .....	0.7	120	65	125	571	0	0.7	—
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	1.9	119	—	574	455	1,645	1.9	—
Second 25 percent .....	0.7	34	270	469	415	347	0.7	—
Third 25 percent .....	1.1	16	0	0	0	0	1.1	—
Highest 25 percent .....	1.2	32	89	207	397	617	1.2	—
Highest 10 percent .....	1.6	66	103	301	394	729	1.6	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.5	18	45	242	220	0	1.5	—
Construction .....	2.5	75	186	467	691	0	—	—
Manufacturing .....	1.9	18	0	455	41	0	1.9	—
Service-providing industries .....	0.8	0	0	240	0	0	0.8	—
Trade, transportation, and utilities .....	1.3	71	0	97	456	0	1.3	—
Retail trade .....	1.6	109	327	451	385	524	1.6	—
Financial activities .....	0.6	52	114	295	0	0	—	—
Finance and insurance .....	0.6	93	0	317	0	568	—	—

See footnotes at end of table.

**Table 12. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	0.3	\$44	\$175	\$441	\$0	\$675	—	—
Insurance carriers and related activities .....	1.4	52	331	141	0	387	—	—
Professional and business services .....	1.4	110	20	110	164	71	—	—
Professional and technical services .....	1.4	—	192	68	809	769	—	—
Education and health services .....	2.0	158	242	501	55	1,437	2.0	—
Educational services .....	7.1	0	—	253	483	1,376	—	—
Junior colleges, colleges, and universities ...	4.1	0	65	182	144	—	4.1	—
Health care and social assistance .....	2.1	149	—	569	465	1,707	—	—
1 to 99 workers .....	0.9	16	208	285	0	736	0.9	—
1 to 49 workers .....	1.1	0	258	354	0	1,152	1.1	—
50 to 99 workers .....	1.8	103	291	428	549	1,544	—	—
100 workers or more .....	0.9	26	109	109	264	319	0.9	—
100 to 499 workers .....	1.3	111	18	20	260	133	1.3	—
500 workers or more .....	1.4	31	114	227	100	423	1.4	—
<b>Geographic areas</b>								
Northeast .....	1.7	22	132	293	254	0	1.7	—
New England .....	1.5	82	88	—	255	661	1.5	—
Middle Atlantic .....	2.1	76	192	289	762	27	2.1	—
South .....	0.7	0	0	100	46	0	0.7	—
South Atlantic .....	1.3	98	68	0	515	508	1.3	—
West South Central .....	0.9	117	273	517	667	0	—	—
Midwest .....	1.1	13	303	309	55	1,039	1.1	—
East North Central .....	1.5	45	408	460	348	1,290	1.5	—
West North Central .....	1.0	24	310	410	282	1,044	—	—
West .....	2.1	95	180	160	313	719	2.1	—
Mountain .....	2.1	—	296	355	432	510	—	—
Pacific .....	3.1	144	211	251	517	516	—	—

<sup>1</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).