

Table 7. Medical care benefits: Type and amount of annual family deductible, private industry workers, 2018

(All workers participating in medical care 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			
Worker characteristics										
All workers	89	—	—	61	\$3,000	\$6,000	\$3,000	—	11	(³)
Management, professional, and related	89	25	\$3,000	64	3,000	6,000	2,500	—	11	(³)
Management, business, and financial	92	29	3,000	64	3,000	5,200	—	—	8	—
Professional and related	87	22	3,000	64	3,000	6,000	2,700	—	13	(³)
Sales and office	89	—	—	63	3,000	6,800	3,000	—	—	—
Sales and related	95	—	—	69	4,000	10,000	—	—	—	—
Office and administrative support	87	—	—	61	3,000	6,000	3,000	—	—	—
Full time	90	—	—	61	3,000	6,000	2,700	—	10	(³)
Part time	80	23	3,000	57	2,700	6,000	—	—	—	—
Establishment characteristics										
Service-providing industries	89	—	—	60	3,000	6,000	3,000	—	11	(³)
Trade, transportation, and utilities	92	23	3,000	69	3,000	6,000	—	—	8	(³)
Information	91	45	—	47	2,700	—	—	—	—	—
Financial activities	96	—	—	68	3,200	6,000	—	—	—	—
Education and health services	82	31	3,000	51	2,500	4,800	2,700	—	18	(³)
Educational services	88	26	—	62	—	4,000	—	—	12	(³)
Health care and social assistance	81	32	—	49	2,500	4,800	3,000	—	19	—
Geographic areas										
Northeast	88	25	2,000	62	3,000	4,000	3,000	—	12	(³)
New England	94	33	—	61	3,000	6,000	—	—	—	—
Middle Atlantic	85	22	3,000	63	2,700	4,000	3,000	—	15	(³)
South	93	28	3,000	65	3,000	6,400	2,700	—	7	(³)
South Atlantic	93	30	3,000	63	3,000	6,000	2,700	—	7	(³)
West South Central	92	24	—	69	3,200	7,800	—	—	—	—
Midwest	95	31	3,000	64	3,000	6,000	—	—	5	(³)
East North Central	93	29	3,000	64	3,000	6,000	—	—	6	(³)
West North Central	97	35	—	63	3,000	7,000	—	—	—	—
West:										
Mountain	93	38	—	55	3,000	6,000	—	—	7	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.