

**Table 7. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2011**

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	Median deductible amount					
		Total with fixed deductible	Median deductible amount		In-network	Out-of-network	Point-of-service			
All workers .....	0.6	–	–	1.8	\$184	\$232	–	–	0.6	0.1
<b>Worker characteristic</b>										
Management, professional, and related .....	1.1	–	–	2.6	–	328	\$26	–	1.1	0.2
Management, business, and financial .....	2.0	–	–	3.1	–	–	–	–	2.0	( <sup>1</sup> )
Professional and related .....	1.2	–	–	3.4	–	–	0	–	1.2	0.3
Service .....	1.6	–	–	4.7	–	214	–	–	1.5	0.4
Protective service .....	9.6	–	–	11.0	0	313	–	–	–	–
Sales and office .....	0.9	–	–	2.6	29	265	–	–	0.9	0.1
Sales and related .....	1.0	–	–	3.6	39	0	62	–	–	–
Office and administrative support .....	1.2	–	–	3.1	171	313	–	–	1.2	0.1
Natural resources, construction, and maintenance .....	1.1	–	–	4.8	166	–	–	–	1.0	0.2
Construction, extraction, farming, fishing, and forestry .....	2.3	8.2	–	–	–	–	–	–	–	–
Installation, maintenance, and repair .....	1.6	–	–	5.6	0	110	196	–	1.6	0.2
Production, transportation, and material moving .....	1.3	–	–	3.7	129	309	–	–	1.3	–
Production .....	1.9	–	–	5.1	173	421	0	–	1.9	–
Transportation and material moving .....	1.2	5.2	–	5.1	0	106	0	–	–	–
Full time .....	0.7	–	–	1.8	136	–	–	–	0.7	0.1
Part time .....	1.3	–	–	4.3	0	119	73	–	–	–
Union .....	2.4	–	–	5.3	95	–	–	–	2.4	0.2
Nonunion .....	0.6	–	–	1.7	74	107	–	–	0.6	0.1
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	0.6	–	–	5.5	145	237	–	–	–	–
Lowest 10 percent .....	1.1	7.9	\$17	7.6	–	210	–	–	–	–
Second 25 percent .....	1.1	–	–	2.8	211	347	117	–	1.1	( <sup>1</sup> )
Third 25 percent .....	0.9	–	–	2.5	–	353	–	–	0.9	0.1
Highest 25 percent .....	1.2	–	–	2.6	0	10	0	–	1.1	0.2
Highest 10 percent .....	1.8	–	–	3.9	78	81	48	–	1.7	0.4
<b>Establishment characteristic</b>										
Goods-producing industries .....	1.4	–	–	3.3	208	413	250	–	1.3	0.1
Construction .....	4.7	6.7	–	5.3	–	196	–	–	–	–
Manufacturing .....	1.6	–	–	4.2	–	–	–	–	1.6	–
Service-providing industries .....	0.9	–	–	2.0	–	188	–	–	0.8	0.1
Trade, transportation, and utilities .....	0.7	–	–	3.2	107	181	–	–	–	–
Wholesale trade .....	3.0	5.3	–	5.7	59	410	–	–	–	–
Retail trade .....	0.2	–	–	3.9	272	29	–	–	–	–
Utilities .....	0.2	–	–	9.7	–	194	–	–	–	–
Information .....	5.2	4.4	–	6.6	85	–	–	–	4.4	3.0
Financial activities .....	2.8	–	–	3.7	–	316	–	–	2.8	–
Finance and insurance .....	2.8	–	–	3.2	–	123	180	–	2.8	–

See footnotes at end of table.

**Table 7. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2011—Continued**

Characteristics	With deductible							Other deductible	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	Point-of-service				
Credit intermediation and related activities ..	2.4	—	—	3.7	—	—	\$0	—	2.4	—
Insurance carriers and related activities .....	2.9	—	—	6.1	—	\$393	—	—	—	—
Professional and business services .....	2.4	—	—	5.1	—	—	—	—	—	—
Professional and technical services .....	2.6	—	—	7.4	—	—	—	—	—	—
Education and health services .....	1.7	—	—	3.4	—	—	58	—	1.7	0.2
Educational services .....	2.0	—	—	6.2	\$62	132	—	—	—	—
Junior colleges, colleges, and universities ...	1.7	—	—	4.3	113	—	50	—	1.6	0.3
Healthcare and social assistance .....	2.1	—	—	3.9	—	—	55	—	2.1	0.3
Leisure and hospitality .....	0.1	8.6	\$20	8.6	—	282	—	—	—	—
<b>1 to 99 workers .....</b>	<b>0.7</b>	<b>—</b>	<b>—</b>	<b>2.4</b>	<b>101</b>	<b>67</b>	<b>299</b>	<b>—</b>	<b>0.7</b>	<b>(<sup>1</sup>)</b>
1 to 49 workers .....	0.7	—	—	2.7	69	215	—	—	0.7	( <sup>1</sup> )
50 to 99 workers .....	1.6	—	—	5.1	234	414	—	—	1.6	—
100 workers or more .....	1.0	—	—	2.4	0	42	—	—	1.0	0.2
100 to 499 workers .....	1.1	—	—	3.4	95	—	—	—	1.1	0.3
500 workers or more .....	1.6	—	—	2.8	26	116	22	—	1.6	0.1
<b>Geographic area</b>										
New England .....	1.7	—	—	5.0	—	161	—	—	1.7	—
Middle Atlantic .....	2.5	—	—	5.6	—	—	0	—	2.6	0.1
East North Central .....	1.4	—	—	3.3	—	196	101	—	—	—
West North Central .....	0.6	—	—	2.7	—	430	109	—	0.6	0.1
South Atlantic .....	0.9	—	—	5.1	201	371	—	—	—	—
East South Central .....	1.6	—	—	6.4	—	—	40	—	—	—
West South Central .....	2.5	4.3	60	4.8	—	422	0	—	—	—
Mountain .....	2.9	—	—	9.8	—	117	—	—	—	—
Pacific .....	1.8	3.8	51	—	—	—	—	—	1.7	0.1

<sup>1</sup> Less than 0.05.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).