

**Table 43. Standard errors for dental care benefits: Amount of annual individual deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2011**

Characteristics	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	2.1	\$0	\$0	\$0	\$0	\$0	2.2	0.3
<b>Worker characteristic</b>								
Management, professional, and related .....	2.6	0	0	0	0	0	2.7	0.6
Management, business, and financial .....	2.5	0	0	0	0	0	2.5	0.5
Professional and related .....	3.4	0	0	0	0	0	3.6	0.9
Service .....	6.1	2	-	0	0	0	6.0	0.4
Protective service .....	14.7	0	-	0	0	0	-	-
Sales and office .....	2.4	0	0	0	0	0	2.3	0.3
Sales and related .....	2.4	-	0	0	0	0	2.4	0.5
Office and administrative support .....	3.1	0	0	0	0	0	3.1	0.4
Natural resources, construction, and maintenance .....	6.7	-	0	0	0	0	6.8	0.6
Construction, extraction, farming, fishing, and forestry .....	10.7	0	14	0	0	-	11.1	1.4
Installation, maintenance, and repair .....	6.4	-	0	0	0	0	6.4	0.2
Production, transportation, and material moving .....	3.8	0	0	0	0	8	3.8	0.8
Production .....	4.2	0	-	0	0	-	4.1	1.3
Transportation and material moving .....	5.2	-	0	0	0	0	5.3	0.8
Full time .....	2.1	0	0	0	0	0	2.2	0.4
Part time .....	4.5	0	0	0	0	7	4.5	1.4
Union .....	5.0	0	-	0	0	0	5.2	0.8
Nonunion .....	1.6	0	0	0	0	0	1.7	0.3
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	5.3	-	0	0	0	-	5.3	0.5
Lowest 10 percent .....	10.5	-	10	0	0	14	-	-
Second 25 percent .....	2.9	0	0	0	0	0	2.9	0.6
Third 25 percent .....	2.7	0	0	0	0	0	2.8	0.2
Highest 25 percent .....	2.9	0	0	0	0	0	3.1	0.5
Highest 10 percent .....	4.6	0	0	0	0	0	4.9	0.6
<b>Establishment characteristic</b>								
Goods-producing industries .....	3.9	0	-	0	0	-	3.9	0.8
Construction .....	7.9	-	0	0	0	-	8.4	2.2
Manufacturing .....	3.7	0	-	0	0	-	3.7	0.8
Service-providing industries .....	2.1	0	0	0	0	0	2.2	0.3
Trade, transportation, and utilities .....	3.0	-	0	0	0	0	3.0	0.4
Wholesale trade .....	7.4	9	0	0	0	0	-	-
Retail trade .....	3.8	14	0	0	0	0	3.9	0.8
Transportation and warehousing .....	7.0	-	0	0	0	0	7.0	-
Utilities .....	5.2	0	0	-	0	0	-	-
Information .....	5.2	7	0	0	0	-	-	-
Financial activities .....	3.0	0	0	0	0	16	3.0	0.6
Finance and insurance .....	2.4	0	-	0	0	0	2.3	0.7

See footnotes at end of table.

**Table 43. Standard errors for dental care benefits: Amount of annual individual deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2011—Continued**

Characteristics	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	2.9	\$0	—	\$0	\$0	\$5	2.5	1.5
Insurance carriers and related activities .....	5.9	—	\$0	0	—	0	5.9	—
Professional and business services .....	5.0	5	0	0	0	0	5.0	—
Professional and technical services .....	7.4	—	0	0	0	0	—	—
Administrative and waste services .....	12.4	5	—	0	0	0	—	—
Education and health services .....	4.7	0	0	0	0	0	4.7	0.9
Educational services .....	5.9	0	0	0	0	—	5.7	3.7
Junior colleges, colleges, and universities ...	5.1	0	0	0	0	29	5.1	0.8
Healthcare and social assistance .....	5.5	0	8	0	0	0	5.5	0.9
Leisure and hospitality .....	8.8	—	8	0	15	18	—	—
Accommodation and food services .....	11.5	—	—	0	—	0	—	—
1 to 99 workers .....	3.6	0	0	0	0	0	3.6	0.3
1 to 49 workers .....	4.0	0	0	0	0	0	4.1	0.5
50 to 99 workers .....	7.2	6	0	0	0	—	—	—
100 workers or more .....	2.0	0	0	0	0	0	2.2	0.5
100 to 499 workers .....	2.9	—	0	0	0	0	3.0	0.5
500 workers or more .....	2.7	0	—	0	0	2	3.0	0.8
<b>Geographic area</b>								
New England .....	6.3	0	0	0	0	18	—	—
Middle Atlantic .....	5.2	0	—	0	0	0	5.0	1.1
East North Central .....	5.1	0	0	0	0	0	5.7	0.7
West North Central .....	2.7	0	0	0	0	—	2.7	1.0
South Atlantic .....	7.8	—	0	0	0	0	—	—
East South Central .....	7.7	0	5	0	0	—	—	—
West South Central .....	3.6	—	0	0	0	0	—	—
Mountain .....	7.0	—	0	0	0	—	7.0	( <sup>3</sup> )
Pacific .....	3.4	0	—	0	0	0	3.6	0.5

<sup>1</sup> Amount of deductible is for each insured individual and excludes separate deductibles for orthodontic procedures. A single deductible may not apply to all covered dental procedures. If separate deductibles applied to different procedures, the sum of the deductible amounts was tabulated.

<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.

<sup>3</sup> Less than 0.05.

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).