

Table 8. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2012

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	Total	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			
Worker characteristic											
All workers	100	92	—	—	60	\$1,600	\$3,000	\$1,500	—	8	(¹)
Management, professional, and related	100	93	—	—	61	1,500	3,000	—	—	—	—
Management, business, and financial	100	92	—	—	61	1,800	3,000	—	—	—	—
Professional and related	100	94	—	—	62	1,500	3,000	750	—	6	(¹)
Service	100	87	26	—	61	—	—	—	—	13	—
Protective service	100	97	—	—	85	—	—	—	—	—	—
Sales and office	100	93	—	—	59	1,725	3,000	2,000	—	7	(¹)
Sales and related	100	93	—	—	54	1,725	3,000	2,500	—	7	—
Office and administrative support	100	93	—	—	61	1,750	3,000	1,500	—	7	(¹)
Natural resources, construction, and maintenance	100	89	41	—	49	1,500	3,000	—	—	—	—
Construction, extraction, farming, fishing, and forestry	100	92	42	—	50	—	—	3,000	—	—	—
Installation, maintenance, and repair	100	88	40	—	47	1,600	3,200	—	—	—	—
Production, transportation, and material moving	100	93	29	—	64	1,500	3,000	1,500	—	7	—
Production	100	93	32	—	61	1,800	3,600	1,500	—	7	—
Transportation and material moving	100	93	25	\$1,500	68	1,500	—	1,500	—	—	—
Full time	100	92	31	2,400	61	1,600	3,000	1,500	(¹)	8	(¹)
Part time	100	89	—	—	47	2,000	2,000	2,500	—	11	—
Union	100	84	—	—	56	1,200	—	—	—	16	—
Nonunion	100	93	—	—	60	1,750	3,200	1,500	—	7	(¹)
Average wage within the following categories: ²											
Lowest 25 percent	100	88	—	—	56	1,500	3,450	2,500	—	12	—
Second 25 percent	100	93	—	—	63	2,000	3,600	1,500	—	—	—
Third 25 percent	100	93	—	—	59	1,500	3,000	1,500	—	6	(¹)
Highest 25 percent	100	91	—	—	59	1,500	2,620	—	—	9	(¹)
Highest 10 percent	100	95	—	—	61	1,500	2,500	—	—	5	—
Establishment characteristic											
Goods-producing industries	100	93	—	—	62	1,500	3,000	1,500	—	7	—
Construction	100	93	32	—	60	—	3,000	—	—	—	—
Manufacturing	100	94	—	—	62	1,500	3,000	1,500	—	6	—
Service-providing industries	100	92	—	—	59	1,750	3,000	1,500	—	8	(¹)
Trade, transportation, and utilities	100	94	—	—	62	1,725	3,000	—	—	6	—
Wholesale trade	100	93	28	—	65	—	3,450	—	—	7	—
Retail trade	100	93	—	—	57	2,000	4,000	—	—	7	—
Information	100	80	—	—	52	2,400	—	—	—	—	—
Financial activities	100	91	—	—	62	—	—	—	—	9	(¹)
Finance and insurance	100	92	—	—	61	—	—	—	—	8	—

See footnotes at end of table.

Table 8. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2012—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	Total	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 ..	100	90	—	—	55	—	—	—	—	10	—
Insurance carriers and related activities	100	93	—	—	68	—	—	—	—	—	—
Professional and business services	100	94	—	—	61	—	\$3,000	—	—	—	—
Education and health services	100	92	34	—	58	\$1,500	3,000	\$750	—	8	—
Educational services	100	89	19	\$750	70	1,000	2,000	—	—	—	—
Junior colleges, colleges, and universities ...	100	93	18	700	75	1,300	2,000	—	—	7	—
Healthcare and social assistance	100	93	36	—	56	—	—	750	—	7	—
1 to 99 workers	100	91	—	—	60	3,000	4,500	—	—	9	—
1 to 49 workers	100	92	—	—	60	3,000	5,000	1,500	—	8	—
50 to 99 workers	100	88	—	—	61	2,000	4,000	—	—	—	—
100 workers or more	100	92	—	—	59	1,500	2,400	1,500	—	7	(¹)
100 to 499 workers	100	94	—	—	61	1,500	3,000	2,000	—	6	(¹)
500 workers or more	100	90	—	—	56	1,000	1,600	750	—	10	(¹)
Geographic area											
New England	100	82	—	—	70	—	—	—	—	18	—
Middle Atlantic	100	85	—	—	63	1,500	2,400	—	—	15	—
East North Central	100	95	—	—	68	1,950	3,600	1,500	—	5	—
West North Central	100	94	—	—	58	—	3,750	—	—	—	—
South Atlantic	100	90	—	—	59	2,000	3,450	—	—	—	—
East South Central	100	95	—	—	60	1,500	3,000	—	—	—	—
West South Central	100	93	—	—	60	2,000	4,500	—	—	—	—
Mountain	100	96	37	3,000	59	1,000	2,000	—	—	—	—
Pacific	100	94	49	—	—	—	—	—	—	6	—

¹ Less than 0.5.

² 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 2012."

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/ebs/glossary20122013.htm.