

**Table 9. Standard errors for fee-for-service plans: Type and amount of annual family deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2009**

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Point-of-service			
<b>Worker characteristic</b>										
All workers .....	1.0	–	–	1.5	\$164.16	\$0.00	\$159.41	–	1.0	0.1
Management, professional, and related .....	1.7	–	–	2.5	248.14	488.47	–	–	1.7	( <sup>2</sup> )
Management, business, and financial .....	2.2	–	–	3.3	356.31	–	–	–	2.2	( <sup>2</sup> )
Professional and related .....	2.3	–	–	3.5	150.48	299.83	–	–	2.3	( <sup>2</sup> )
Service .....	4.6	–	–	5.9	0.00	39.24	–	–	4.6	0.5
Protective service .....	10.9	–	–	–	–	–	–	–	–	–
Sales and office .....	1.3	–	–	2.7	234.02	165.04	–	–	1.3	0.1
Sales and related .....	0.9	–	–	3.6	–	302.70	–	–	0.9	( <sup>2</sup> )
Office and administrative support .....	2.0	–	–	3.2	249.55	169.36	207.65	–	2.0	0.1
Natural resources, construction, and maintenance .....	3.1	–	–	3.7	189.22	–	–	–	3.1	–
Construction, extraction, farming, fishing, and forestry .....	3.4	–	–	5.5	–	–	–	–	–	–
Installation, maintenance, and repair .....	5.0	5.5	–	5.6	192.50	–	–	–	–	–
Production, transportation, and material moving .....	1.6	–	–	3.1	351.96	416.70	–	–	1.6	0.1
Production .....	3.0	–	–	3.9	–	302.55	–	–	3.0	0.2
Transportation and material moving .....	1.9	–	–	4.9	327.60	–	–	–	1.9	–
Full time .....	0.9	–	–	1.4	183.80	52.83	156.97	–	0.9	0.1
Part time .....	4.5	4.3	\$137.00	5.3	–	371.77	–	–	4.5	–
Union .....	2.4	–	–	3.6	65.26	0.00	–	–	2.4	–
Nonunion .....	1.1	–	–	1.7	342.81	444.96	229.66	–	1.1	0.1
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	4.0	–	–	3.7	–	214.27	–	–	3.9	0.5
Second 25 percent .....	1.2	2.0	–	2.3	231.33	–	173.29	0.2	1.2	0.1
Third 25 percent .....	1.2	–	–	2.4	235.66	137.70	456.38	–	1.2	( <sup>2</sup> )
Highest 25 percent .....	1.6	–	–	2.2	89.92	334.28	–	–	1.6	( <sup>2</sup> )
Highest 10 percent .....	2.4	–	–	3.4	58.86	337.15	–	–	2.4	0.1
<b>Establishment characteristic</b>										
Goods-producing industries .....	2.1	–	–	3.0	369.83	371.51	–	–	2.1	( <sup>2</sup> )
Construction .....	5.3	7.1	221.77	6.9	–	804.96	–	–	–	–
Manufacturing .....	2.4	–	–	3.3	–	457.75	–	–	2.4	0.1
Service-providing industries .....	1.1	1.6	151.99	1.9	179.70	27.75	286.37	0.1	1.1	0.1
Trade, transportation, and utilities .....	1.4	2.4	9.81	2.8	339.43	250.32	–	–	1.4	–
Retail trade .....	1.7	3.6	–	4.0	405.46	311.79	–	–	1.7	–
Transportation and warehousing .....	2.4	6.4	242.70	6.9	–	–	–	–	2.4	–
Information .....	1.5	–	–	6.3	0.00	100.05	–	–	–	–
Financial activities .....	2.1	–	–	3.5	384.50	–	0.00	–	2.1	–
Finance and insurance .....	2.4	–	–	3.7	384.50	–	0.00	–	2.4	–
Credit intermediation and related activities .....	3.7	3.8	–	4.5	–	–	0.00	–	3.7	–
Insurance carriers and related activities .....	3.4	–	–	6.7	422.66	264.16	–	–	–	–
Professional and business services .....	3.4	5.1	98.11	5.6	259.20	291.69	–	–	–	–
Professional and technical services .....	3.8	6.8	240.31	7.5	–	444.42	–	–	–	–
Education and health services .....	3.0	–	–	5.1	356.64	282.86	–	–	–	–
Educational services .....	1.8	–	–	6.5	187.18	423.68	0.00	–	1.8	–
Junior colleges, colleges, and universities .....	2.0	–	–	4.3	209.73	426.17	0.00	–	2.0	–
Health care and social assistance .....	3.4	–	–	5.9	–	117.73	–	–	3.4	–

See footnotes at end of table.

**Table 9. Standard errors for fee-for-service plans: Type and amount of annual family deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2009—Continued**

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	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
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					In-network	Out-of-network	Point-of-service			
1 to 99 workers .....	1.5	—	—	2.8	\$0.00	\$0.00	—	—	1.5	0.2
1 to 49 workers .....	1.9	3.2	\$379.71	3.3	0.00	0.00	\$644.83	—	1.9	—
50 to 99 workers .....	2.3	—	—	4.4	0.00	—	146.83	—	—	—
100 workers or more .....	1.3	—	—	1.6	27.75	316.12	246.05	—	1.3	( <sup>2</sup> )
100 to 499 workers .....	1.8	—	—	2.5	55.50	135.94	—	—	1.8	—
500 workers or more .....	2.1	—	—	2.3	121.35	152.30	—	—	2.1	( <sup>2</sup> )
<b>Geographic area</b>										
New England .....	12.2	5.5	—	7.9	200.10	468.87	135.94	—	—	—
Middle Atlantic .....	3.9	—	—	4.6	—	497.57	—	—	3.9	—
East North Central .....	2.6	—	—	3.2	306.18	652.25	—	—	2.6	—
West North Central .....	2.7	4.6	33.99	4.8	341.41	48.06	—	—	2.7	—
South Atlantic .....	2.6	—	—	3.9	334.18	—	0.00	—	2.6	—
East South Central .....	3.4	8.6	—	7.2	—	—	192.25	—	—	—
West South Central .....	2.2	4.2	0.00	3.4	0.00	—	—	—	2.3	0.4
Mountain .....	2.2	—	—	3.8	92.03	553.68	0.00	—	2.2	0.2
Pacific .....	1.7	4.7	—	—	—	—	—	—	1.7	—

<sup>1</sup> The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

<sup>2</sup> Less than 0.05.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers 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, 2008." 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/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).