

Table 8. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2011

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				
All workers	1.0	-	-	1.8	\$44	\$0	-	-	1.1	0.1
Worker characteristic										
Management, professional, and related	1.4	-	-	2.6	296	704	\$158	-	1.5	0.2
Management, business, and financial	2.3	-	-	3.1	418	642	-	-	2.3	(¹)
Professional and related	1.6	-	-	3.4	-	-	-	-	1.7	0.3
Service	2.6	-	-	4.7	102	555	-	-	2.6	0.4
Protective service	9.8	-	-	11.0	0	175	-	-	-	-
Sales and office	2.0	-	-	2.6	65	0	-	-	2.0	0.1
Sales and related	1.9	-	-	3.7	166	0	434	-	1.9	-
Office and administrative support	2.4	-	-	3.1	122	83	-	-	2.4	0.1
Natural resources, construction, and maintenance	1.7	-	-	4.8	244	399	-	-	1.8	0.2
Construction, extraction, farming, fishing, and forestry	2.5	7.9	\$146	-	-	-	-	-	-	-
Installation, maintenance, and repair	1.9	-	-	5.5	-	877	0	-	1.9	0.2
Production, transportation, and material moving	1.9	-	-	3.7	0	677	-	-	1.9	-
Production	2.6	-	-	5.1	270	-	0	-	2.6	-
Transportation and material moving	2.1	4.6	0	5.2	-	317	0	-	2.1	-
Full time	1.0	-	-	1.8	86	0	-	-	1.0	0.1
Part time	4.7	-	-	4.3	152	385	77	-	4.7	-
Union	3.2	-	-	5.4	79	286	-	-	3.2	0.2
Nonunion	0.9	-	-	1.7	256	193	-	-	1.0	0.1
Average wage within the following categories: ²										
Lowest 25 percent	3.2	-	-	5.6	262	310	-	-	-	-
Lowest 10 percent	8.2	8.1	-	7.6	0	-	-	-	-	-
Second 25 percent	1.5	-	-	2.8	318	947	-	-	1.5	(¹)
Third 25 percent	1.4	-	-	2.7	385	464	218	-	1.5	0.1
Highest 25 percent	1.3	-	-	2.5	215	384	-	-	1.4	0.2
Highest 10 percent	1.9	-	-	3.9	126	130	-	-	2.1	0.4
Establishment characteristic										
Goods-producing industries	2.0	-	-	3.4	-	211	481	-	2.0	0.1
Construction	4.2	6.5	-	5.3	317	710	-	-	-	-
Manufacturing	2.5	-	-	4.3	581	726	620	-	2.5	-
Service-providing industries	1.3	-	-	2.0	83	0	232	-	1.4	0.1
Trade, transportation, and utilities	1.5	-	-	3.2	-	501	-	-	1.5	-
Wholesale trade	3.0	5.3	-	5.7	926	-	-	-	-	-
Retail trade	2.6	-	-	3.9	114	616	-	-	-	-
Utilities	0.2	-	-	9.7	-	-	-	-	-	-
Information	5.2	4.4	-	6.6	139	-	-	-	4.4	3.0
Financial activities	2.8	-	-	3.7	209	28	-	-	2.8	-
Finance and insurance	2.8	-	-	3.2	114	263	360	-	2.8	-

See footnotes at end of table.

Table 8. Standard errors for fee-for-service plans: Type and amount of annual family 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 ..	2.6	—	—	3.7	—	\$0	\$0	—	2.6	—
Insurance carriers and related activities	3.4	—	—	6.3	—	116	—	—	—	—
Professional and business services	3.9	—	—	5.1	—	—	—	—	3.9	—
Professional and technical services	5.1	—	—	7.4	—	640	—	—	—	—
Education and health services	1.7	—	—	3.4	\$172	981	—	—	1.6	0.2
Educational services	2.0	—	—	6.2	235	75	—	—	—	—
Junior colleges, colleges, and universities ...	1.7	—	—	4.3	145	172	0	—	1.6	0.3
Healthcare and social assistance	2.1	—	—	3.9	389	1,132	—	—	2.1	0.3
Leisure and hospitality	3.7	—	—	8.6	178	501	—	—	—	—
1 to 99 workers	1.4	—	—	2.4	384	725	—	—	1.4	(¹)
1 to 49 workers	1.6	—	—	2.6	—	787	—	—	1.6	(¹)
50 to 99 workers	2.9	—	—	5.0	357	939	899	—	2.9	—
100 workers or more	1.3	—	—	2.4	323	193	—	—	1.3	0.2
100 to 499 workers	1.9	—	—	3.4	0	132	427	—	2.0	0.3
500 workers or more	1.6	—	—	2.8	135	168	—	—	1.6	0.1
Geographic area										
New England	1.7	—	—	5.0	466	544	—	—	1.7	—
Middle Atlantic	4.5	—	—	5.6	225	316	0	—	4.6	0.1
East North Central	1.7	—	—	3.6	81	762	146	—	—	—
West North Central	0.6	—	—	2.7	508	581	0	—	0.6	0.1
South Atlantic	2.4	—	—	5.1	512	—	184	—	—	—
East South Central	2.4	—	—	6.6	—	—	42	—	—	—
West South Central	3.0	3.6	\$198	4.9	—	—	—	—	3.0	—
Mountain	5.2	—	—	9.4	—	470	—	—	—	—
Pacific	2.5	3.2	31	—	—	—	—	—	2.5	0.1

¹ Less than 0.05.

² 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.