

Table 20. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, 2015

Characteristics	With deductible							Other deductible ²	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	Most generous coverage ¹			
Worker characteristics										
All workers	0.8	—	—	1.4	\$0	\$767	—	—	0.8	—
Management, professional, and related	0.9	—	—	2.3	469	97	—	—	0.9	—
Management, business, and financial	1.0	—	—	3.1	483	277	\$444	—	1.0	—
Professional and related	1.3	—	—	2.9	536	373	—	—	1.3	—
Service	2.6	—	—	3.2	—	—	—	—	2.6	—
Sales and office	0.9	—	—	1.8	457	776	861	—	0.9	—
Sales and related	2.2	—	—	3.0	383	1,054	—	—	—	—
Office and administrative support	0.6	—	—	2.0	0	0	—	—	0.6	—
Natural resources, construction, and maintenance	3.4	—	—	3.6	686	509	0	—	—	—
Installation, maintenance, and repair	2.2	—	—	3.3	699	1,244	—	—	—	—
Production, transportation, and material moving	2.5	—	—	3.0	84	0	0	—	2.5	—
Production	2.0	—	—	2.5	0	91	0	—	2.0	—
Transportation and material moving	4.6	—	—	5.4	—	1,236	—	—	4.6	—
Full time	0.8	—	—	1.4	120	805	—	—	0.8	—
Part time	3.7	—	—	3.8	180	—	826	—	3.7	—
Union	2.7	—	—	3.6	353	603	0	—	2.7	—
Nonunion	0.8	—	—	1.5	0	290	—	—	0.8	—
Average wage within the following categories ³ :										
Second 25 percent	1.9	—	—	2.3	0	474	—	—	1.9	—
Third 25 percent	1.1	—	—	2.1	266	876	602	—	1.1	—
Highest 25 percent	1.0	—	—	2.1	289	651	—	—	1.0	—
Highest 10 percent	1.6	—	—	2.8	440	329	—	—	1.6	—
Establishment characteristics										
Goods-producing industries	2.4	—	—	2.2	0	0	—	—	2.4	—
Manufacturing	1.5	—	—	2.3	0	0	—	—	1.5	—
Service-providing industries	0.8	—	—	1.6	239	519	—	—	0.8	—
Trade, transportation, and utilities	1.7	—	—	2.7	165	1,001	—	—	1.7	—
Retail trade	1.7	—	—	2.8	659	0	—	—	—	—
Financial activities	0.7	—	—	2.0	0	0	—	—	0.7	—
Finance and insurance	0.8	—	—	2.7	0	0	32	—	0.8	—
Credit intermediation and related activities	1.4	—	—	3.6	0	406	0	—	—	—
Insurance carriers and related activities	1.3	—	—	3.3	206	302	—	—	—	—
Professional and business services	2.2	—	—	3.0	562	535	—	—	—	—
Education and health services	2.1	—	—	4.4	446	467	—	—	2.1	—
Educational services	1.7	5.2	—	5.1	391	657	308	—	1.7	—
Junior colleges, colleges, and universities	2.7	3.7	\$595	3.7	432	680	308	—	2.7	—
Health care and social assistance	2.4	—	—	5.0	630	837	—	—	2.4	—

See footnotes at end of table.

Table 20. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, 2015—continued

Characteristics	With deductible							Other deductible ²	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	Most generous coverage ¹			
1 to 99 workers	1.4	—	—	2.5	\$0	\$574	\$944	—	1.4	—
50 to 99 workers	1.5	—	—	4.8	683	760	—	—	—	—
100 workers or more	0.8	—	—	1.4	391	1,116	—	—	0.8	—
100 to 499 workers	1.1	—	—	2.3	0	73	504	—	1.1	—
500 workers or more	1.5	—	—	2.2	336	888	403	—	1.5	—
Geographic areas										
Northeast	1.8	—	—	2.7	531	1,093	—	—	1.8	—
New England	5.2	—	—	6.6	—	—	—	—	—	—
Middle Atlantic	1.8	—	—	3.0	583	876	0	—	1.8	—
South	1.7	—	—	2.2	91	540	—	—	1.7	—
South Atlantic	1.7	—	—	3.9	226	513	—	—	1.7	—
East South Central	2.1	—	—	3.6	664	137	500	—	2.1	—
West South Central	4.2	—	—	3.2	321	986	—	—	—	—
Midwest	0.5	—	—	2.2	0	0	0	—	0.5	—
East North Central	0.6	—	—	2.4	0	0	0	—	0.6	—
West North Central	0.9	—	—	3.8	126	597	283	—	0.9	—
West	2.0	—	—	3.8	537	1,062	—	—	2.0	—
Mountain	3.8	—	—	6.5	—	—	—	—	—	—
Pacific	2.3	—	—	4.5	391	—	—	—	2.3	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ 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 2015."

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.