

Table 3. Medical care benefits: Amount of annual individual deductible, private industry workers, 2017

(All workers participating in medical care plans = 100 percent)

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|--|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Worker characteristics | | | | | | | | |
| All workers | 86 | \$300 | \$500 | \$1,500 | \$2,500 | \$3,000 | 14 | 1 |
| Management, professional, and related | 86 | 300 | 500 | 1,500 | 2,000 | 3,000 | 14 | (1) |
| Management, business, and financial | 86 | 350 | 500 | 1,500 | 2,000 | 3,000 | 14 | (1) |
| Professional and related | 87 | 300 | 500 | 1,300 | 2,000 | 3,000 | 13 | - |
| Service: | | | | | | | | |
| Protective service | 88 | 250 | 250 | - | - | 5,000 | - | - |
| Sales and office | 90 | - | 500 | 1,500 | 2,600 | 3,000 | 9 | 1 |
| Sales and related | 93 | 300 | 1,000 | 1,750 | 2,750 | 3,000 | - | - |
| Office and administrative support | 89 | - | 500 | 1,500 | 2,500 | 3,200 | 10 | 1 |
| Natural resources, construction, and maintenance: | | | | | | | | |
| Construction, extraction, farming, fishing, and forestry | 90 | 250 | - | - | 2,500 | 5,000 | 7 | 3 |
| Production, transportation, and material moving | 84 | 300 | 500 | 1,500 | 2,500 | 3,500 | 16 | (1) |
| Production | 89 | 300 | - | 1,500 | 2,500 | 3,500 | 11 | (1) |
| Transportation and material moving | 78 | 350 | 500 | 1,500 | 2,500 | 4,000 | 22 | (1) |
| Full time | 87 | 300 | 500 | 1,500 | 2,500 | 3,000 | 13 | 1 |
| Part time | 77 | 300 | - | 1,500 | 2,500 | 2,750 | - | - |
| Union | 78 | 200 | 300 | 500 | 1,500 | 2,500 | 21 | (1) |
| Nonunion | 87 | 350 | 500 | 1,500 | 2,500 | 3,200 | 12 | 1 |
| Average wage within the following categories ² : | | | | | | | | |
| Second 25 percent | 88 | 350 | - | 1,500 | 2,500 | 3,500 | 11 | 1 |
| Third 25 percent | 88 | 300 | 500 | 1,300 | 2,350 | 3,200 | 12 | 1 |
| Highest 25 percent | 86 | - | 500 | 1,300 | 2,000 | 3,000 | 14 | (1) |
| Highest 10 percent | 88 | 250 | 500 | 1,300 | 2,000 | 3,000 | 12 | - |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 90 | 300 | 500 | 1,300 | 2,350 | 3,000 | 9 | 1 |
| Construction | 86 | 250 | 500 | - | 2,500 | 5,000 | 10 | 4 |
| Manufacturing | 91 | 300 | 500 | 1,300 | 2,350 | 3,000 | 9 | - |
| Service-providing industries | 85 | 300 | 500 | 1,500 | 2,500 | 3,000 | 15 | (1) |
| Trade, transportation, and utilities | 85 | 300 | - | 1,500 | 2,750 | 3,000 | 14 | 1 |
| Retail trade | 91 | - | - | 1,750 | 2,750 | 3,000 | 6 | 3 |
| Transportation and warehousing | 68 | 300 | 400 | 1,300 | 2,600 | 4,000 | 32 | - |
| Information | 94 | 300 | 500 | 1,250 | 1,500 | 2,500 | 4 | 2 |
| Financial activities | 93 | 350 | - | 1,500 | 2,500 | 3,000 | 7 | - |
| Finance and insurance | 94 | 500 | 1,000 | 1,500 | 2,500 | 3,000 | 6 | - |
| Credit intermediation and related activities .. | 95 | 500 | 1,000 | 1,600 | 2,500 | 3,000 | - | - |
| Insurance carriers and related activities | 93 | 500 | 1,000 | 1,500 | 2,500 | 3,000 | 7 | - |
| Education and health services | 78 | 300 | 500 | 1,300 | 2,500 | - | 22 | (1) |
| Educational services | 80 | 200 | - | - | 1,000 | - | 20 | (1) |
| Junior colleges, colleges, and universities ... | 79 | 200 | 300 | 500 | - | 2,500 | 21 | (1) |

See footnotes at end of table.

Table 3. Medical care benefits: Amount of annual individual deductible, private industry workers, 2017—continued

(All workers participating in medical care plans = 100 percent)

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|---------------------------|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| 100 workers or more | 85 | \$250 | \$500 | \$1,250 | \$2,000 | \$3,000 | 15 | (¹) |
| 100 to 499 workers | 87 | 250 | 500 | 1,500 | 2,600 | 3,500 | 13 | — |
| 500 workers or more | 83 | 250 | 450 | 1,000 | 1,500 | 2,500 | 17 | (¹) |
| Geographic areas | | | | | | | | |
| Northeast | 86 | 250 | 500 | 1,000 | 2,000 | 2,750 | 14 | (¹) |
| New England | 78 | 250 | 500 | — | — | — | 22 | (¹) |
| Middle Atlantic | 88 | 250 | 500 | 1,100 | 2,000 | 2,500 | 11 | (¹) |
| South | 87 | 350 | 500 | 1,500 | 2,750 | 5,000 | 12 | 1 |
| West South Central | 86 | 350 | — | 1,500 | 3,000 | 5,000 | — | — |
| Midwest | 91 | 300 | 500 | 1,500 | 2,500 | 3,000 | 9 | 1 |
| East North Central | 90 | 300 | — | 1,500 | 2,500 | 3,000 | — | — |
| West | 80 | 250 | 500 | 1,200 | 2,000 | 2,500 | 20 | (¹) |
| Mountain | 91 | 500 | 750 | 1,500 | 2,000 | 2,850 | — | — |
| Pacific | 75 | 250 | 500 | 1,000 | 2,000 | 2,500 | 24 | 1 |

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 2017."

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/glossary20162017.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.