

Table 7. Standard errors for medical care benefits: Type and amount of annual family deductible, private industry workers, 2018

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			
Worker characteristics										
All workers	1.3	–	–	1.5	\$0	\$0	\$458	–	1.3	0.1
Management, professional, and related	1.6	2.4	\$36	2.0	0	222	490	–	1.6	(³)
Management, business, and financial	1.1	2.9	51	3.2	0	647	–	–	1.1	0.0
Professional and related	2.5	2.9	63	2.1	0	0	484	–	2.5	0.1
Sales and office	2.8	–	–	3.1	0	805	780	–	–	–
Sales and related	1.8	–	–	3.6	456	2,104	–	–	–	–
Office and administrative support	3.8	–	–	3.5	0	0	0	–	–	–
Full time	1.3	–	–	1.5	0	0	449	–	1.3	0.1
Part time	8.1	5.2	0	6.6	555	1,379	–	–	–	–
Establishment characteristics										
Service-providing industries	1.6	–	–	1.8	0	73	263	–	1.6	(³)
Trade, transportation, and utilities	0.9	2.8	266	2.7	0	175	–	–	0.9	(³)
Information	4.6	8.1	–	6.0	129	–	–	–	–	–
Financial activities	1.8	–	–	3.0	328	329	–	–	–	0.0
Education and health services	3.2	4.4	365	4.7	661	1,270	451	–	3.2	(³)
Educational services	2.1	4.5	–	4.2	–	438	–	–	2.1	0.1
Health care and social assistance	3.7	5.1	–	5.4	681	1,258	484	–	3.7	0.0
Geographic areas										
Northeast	2.9	2.7	585	3.7	336	508	0	–	2.9	0.1
New England	3.1	7.2	–	7.8	540	1,742	–	–	–	–
Middle Atlantic	3.9	2.4	521	4.3	592	264	663	–	3.9	0.1
South	1.0	2.3	0	2.4	0	384	534	–	0.9	0.2
South Atlantic	0.9	3.4	100	3.3	55	0	142	–	1.0	0.1
West South Central	1.4	3.5	–	4.4	398	989	–	–	–	–
Midwest	1.0	2.3	36	2.8	0	186	–	–	0.9	0.3
East North Central	1.4	3.0	109	3.9	0	0	–	–	1.2	0.4
West North Central	0.6	2.7	–	2.9	0	808	–	–	–	–
West:										
Mountain	1.5	7.9	–	7.5	0	630	–	–	1.5	0.0

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

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

³ Less than 0.05.

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/nscs/ebs/detailedprovisions/2018/ownership/private/glossary.htm.

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