

Table 4. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
All workers	100	88	37	\$1,000	51	\$1,000	\$2,000	–
Worker characteristic								
Management, professional, and related	100	89	34	–	55	1,000	2,000	\$600
Management, business, and financial	100	90	33	1,000	56	1,000	1,800	–
Professional and related	100	89	35	1,500	54	1,000	2,000	500
Service	100	76	36	1,000	38	1,000	2,000	–
Sales and office	100	87	36	1,500	51	1,000	2,000	1,500
Sales and related	100	93	36	1,500	56	1,000	2,000	1,500
Office and administrative support	100	85	36	1,500	48	1,000	1,800	–
Natural resources, construction, and maintenance	100	90	42	900	47	–	–	–
Construction, extraction, farming, fishing, and forestry	100	87	49	900	38	–	–	4,000
Installation, maintenance, and repair	100	92	35	800	56	–	2,000	–
Production, transportation, and material moving	100	93	39	900	54	990	2,000	2,000
Production	100	92	39	1,000	53	800	1,500	–
Transportation and material moving	100	94	39	900	55	1,000	2,000	2,000
Full time	100	89	37	1,000	51	1,000	2,000	–
Part time	100	77	29	–	48	1,000	1,600	–
Union	100	86	42	600	43	600	1,200	600
Nonunion	100	88	36	1,500	52	1,000	2,000	–
Average wage within the following percentiles: ³								
Less than 10	100	82	–	1,000	57	1,000	–	–
10 to under 25	100	76	32	–	43	1,000	2,000	–
25 to under 50	100	89	38	1,500	50	1,000	2,000	–
50 to under 75	100	89	36	–	53	1,000	1,750	1,500
75 to under 90	100	90	40	900	49	800	1,500	600
90 or greater	100	90	35	–	54	1,000	1,500	–
Establishment characteristic								
Goods-producing industries	100	91	38	900	53	1,000	1,600	2,000
Construction	100	85	43	900	42	1,500	–	–
Manufacturing	100	93	36	1,000	56	900	1,500	2,000
Service-providing industries	100	87	36	1,400	50	1,000	2,000	–
Trade, transportation, and utilities	100	90	37	–	53	1,000	2,000	1,500
Wholesale trade	100	93	41	–	52	1,000	2,000	–
Retail trade	100	89	36	1,500	53	1,500	3,000	–
Transportation and warehousing	100	89	33	–	56	750	1,500	–
Utilities	100	98	52	–	45	–	–	–
Information	100	88	27	900	61	600	1,500	600
Financial activities	100	89	41	1,500	45	1,000	1,500	–
Finance and insurance	100	87	39	2,000	44	900	1,500	–
Credit intermediation and related activities	100	85	36	–	45	900	1,500	–
Insurance carriers and related activities	100	88	45	2,000	40	–	1,500	2,200
Real estate and rental and leasing	100	94	49	–	46	–	–	–
Professional and business services	100	86	45	1,500	40	–	1,500	–
Professional and technical services	100	92	43	1,500	48	–	–	–

See footnotes at end of table.

Table 4. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
Establishment characteristic								
Administrative and waste services	100	67	36	—	30	—	—	—
Education and health services	100	82	21	—	61	\$1,000	\$2,000	\$600
Educational services	100	88	24	\$1,000	63	750	1,800	800
Junior colleges, colleges, and universities	100	87	22	—	63	750	1,500	800
Health care and social assistance	100	81	21	—	60	1,000	2,000	500
Leisure and hospitality	100	88	48	—	37	900	1,800	—
Accommodation and food services	100	87	49	—	33	750	—	—
Other services	100	92	46	—	45	1,000	2,000	—
1 to 99 workers	100	88	41	1,500	47	1,500	2,200	—
1 to 49 workers	100	88	38	1,500	49	1,500	2,400	—
50 to 99 workers	100	89	47	1,000	41	—	2,000	—
100 workers or more	100	88	33	1,000	54	900	1,500	800
100 to 499 workers	100	93	33	—	59	1,000	1,800	—
500 workers or more	100	82	34	900	47	700	1,500	750
Geographic area								
New England	100	89	—	900	69	—	1,500	—
Middle Atlantic	100	86	30	1,200	56	600	1,500	1,050
East North Central	100	86	31	1,000	55	1,000	2,000	2,000
West North Central	100	91	44	1,000	47	1,000	2,000	—
South Atlantic	100	90	38	—	52	1,000	2,000	—
East South Central	100	93	41	900	52	1,000	2,000	—
West South Central	100	91	38	1,500	52	1,000	2,000	—
Mountain	100	86	42	1,500	41	—	—	—
Pacific	100	85	44	900	40	900	—	—

See footnotes at end of table.

Table 4. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Other deductible	With no deductible	Not determinable
All workers	1	10	2
Worker characteristic			
Management, professional, and related	—	10	1
Management, business, and financial	—	10	(²)
Professional and related	—	10	1
Service	—	16	—
Sales and office	—	11	1
Sales and related	—	7	—
Office and administrative support	—	13	2
Natural resources, construction, and maintenance	—	9	1
Construction, extraction, farming, fishing, and forestry	—	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving ...	—	7	(²)
Production	—	7	—
Transportation and material moving	—	6	—
Full time	1	10	2
Part time	—	—	—
Union	—	11	3
Nonunion	1	10	1
Average wage within the following percentiles: ³			
Less than 10	—	—	—
10 to under 25	—	—	—
25 to under 50	1	9	2
50 to under 75	—	10	1
75 to under 90	1	10	1
90 or greater	—	10	1
Establishment characteristic			
Goods-producing industries	—	8	1
Construction	—	14	—
Manufacturing	—	7	(²)
Service-providing industries	1	11	2
Trade, transportation, and utilities	—	9	1
Wholesale trade	—	6	—
Retail trade	—	10	1
Transportation and warehousing	—	—	—
Utilities	—	—	—
Information	—	12	—
Financial activities	—	11	(²)
Finance and insurance	—	13	(²)
Credit intermediation and related activities	—	15	—
Insurance carriers and related activities	—	—	—
Real estate and rental and leasing	—	—	—
Professional and business services	—	—	—
Professional and technical services	—	—	—

See footnotes at end of table.

Table 4. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Other deductible	With no deductible	Not determinable
Establishment characteristic			
Administrative and waste services	—	—	—
Education and health services	—	15	—
Educational services	—	12	—
Junior colleges, colleges, and universities	—	13	—
Health care and social assistance	—	—	—
Leisure and hospitality	—	—	—
Accommodation and food services	—	—	—
Other services	—	—	—
1 to 99 workers	—	10	2
1 to 49 workers	—	10	2
50 to 99 workers	—	10	—
100 workers or more	1	10	2
100 to 499 workers	—	6	1
500 workers or more	—	16	2
Geographic area			
New England	—	11	—
Middle Atlantic	—	12	1
East North Central	—	9	—
West North Central	—	—	—
South Atlantic	—	8	2
East South Central	—	—	—
West South Central	—	9	(²)
Mountain	—	—	—
Pacific	—	—	—

¹ 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.

² Less than 0.5 percent.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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/glossary20082009.htm.