

**Table 43. Dental care benefits: Amount of annual individual deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008**

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

Characteristic	Total	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	100	72	\$25	\$50	\$50	\$50	\$50	26	2
<b>Worker characteristic</b>									
Management, professional, and related .....	100	71	25	50	50	50	50	28	2
Management, business, and financial .....	100	71	25	50	50	50	50	26	2
Professional and related .....	100	70	25	50	50	50	50	29	1
Service .....	100	67	25	25	50	50	50	31	1
Sales and office .....	100	75	25	50	50	50	50	22	3
Sales and related .....	100	77	50	50	50	50	50	20	3
Office and administrative support .....	100	75	25	50	50	50	50	23	2
Natural resources, construction, and maintenance	100	66	25	30	50	50	60	31	3
Construction, extraction, farming, fishing, and forestry .....	100	56	25	25	50	50	50	40	3
Installation, maintenance, and repair .....	100	74	25	50	50	50	75	23	3
Production, transportation, and material moving ...	100	77	25	50	50	50	50	20	3
Production .....	100	78	25	25	50	50	50	19	4
Transportation and material moving .....	100	75	25	50	50	50	50	23	2
Full time .....	100	72	25	50	50	50	50	25	2
Part time .....	100	67	25	50	50	50	50	29	4
Union .....	100	58	25	25	50	50	50	40	2
Nonunion .....	100	75	25	50	50	50	50	22	2
Average wage within the following percentiles: <sup>2</sup>									
Less than 10 .....	100	66	25	50	50	50	50	27	7
10 to under 25 .....	100	79	25	50	50	50	50	–	–
25 to under 50 .....	100	74	25	50	50	50	50	25	2
50 to under 75 .....	100	73	25	30	50	50	50	25	3
75 to under 90 .....	100	70	25	50	50	50	50	29	2
90 or greater .....	100	71	25	50	50	50	50	28	2
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	74	25	25	50	50	50	24	2
Construction .....	100	61	25	25	50	50	50	36	3
Manufacturing .....	100	78	25	25	50	50	50	20	2
Service-providing industries .....	100	72	25	50	50	50	50	26	2
Trade, transportation, and utilities .....	100	78	25	50	50	50	50	19	3
Wholesale trade .....	100	74	25	50	50	50	50	26	( <sup>3</sup> )
Retail trade .....	100	77	25	50	50	50	50	18	5
Transportation and warehousing .....	100	88	25	50	50	50	60	–	–
Utilities .....	100	77	25	25	50	50	50	23	1
Information .....	100	72	25	50	50	50	50	28	( <sup>3</sup> )
Financial activities .....	100	75	25	50	50	50	60	22	3
Finance and insurance .....	100	78	25	50	50	50	60	20	3
Credit intermediation and related activities	100	73	25	50	50	50	50	24	3
Insurance carriers and related activities ....	100	80	25	50	50	50	75	17	3
Real estate and rental and leasing .....	100	65	50	50	50	50	75	30	5
Professional and business services .....	100	73	25	50	50	50	50	25	2
Professional and technical services .....	100	67	25	50	50	50	50	31	1
Administrative and waste services .....	100	77	25	25	50	50	50	–	–

See footnotes at end of table.

**Table 43. Dental care benefits: Amount of annual individual deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Total	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Establishment characteristic</b>									
Education and health services .....	100	62	\$25	\$25	\$50	\$50	\$50	37	1
Educational services .....	100	66	25	50	50	50	75	32	3
Junior colleges, colleges, and universities .....	100	65	25	50	50	50	50	34	1
Health care and social assistance .....	100	62	25	25	50	50	50	38	1
Leisure and hospitality .....	100	62	50	50	50	50	50	36	2
Accommodation and food services .....	100	59	25	50	50	50	50	39	—
Other services .....	100	72	25	25	50	50	50	—	—
1 to 99 workers .....	100	71	25	50	50	50	50	26	4
1 to 49 workers .....	100	71	25	50	50	50	50	24	5
50 to 99 workers .....	100	70	25	50	50	50	75	29	1
100 workers or more .....	100	73	25	50	50	50	50	26	2
100 to 499 workers .....	100	76	25	50	50	50	50	22	2
500 workers or more .....	100	69	25	25	50	50	50	30	1
<b>Geographic area</b>									
New England .....	100	74	25	50	50	50	50	—	—
Middle Atlantic .....	100	62	25	25	50	50	50	34	4
East North Central .....	100	65	25	50	50	50	50	32	3
West North Central .....	100	75	25	25	50	50	50	24	2
South Atlantic .....	100	81	25	50	50	50	50	17	2
East South Central .....	100	83	25	30	50	50	50	—	—
West South Central .....	100	74	25	50	50	50	50	25	1
Mountain .....	100	75	25	50	50	50	50	20	5
Pacific .....	100	74	25	50	50	50	50	25	1

<sup>1</sup> Amount of deductible is for each insured individual and excludes separate deductibles for orthodontic procedures. A single deductible may not apply to all covered dental procedures. If separate deductibles applied to different procedures, the sum of the deductible amounts was tabulated.

<sup>2</sup> 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.

<sup>3</sup> Less than 0.5 percent.

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](http://www.bls.gov/ncs/ebs/glossary20082009.htm).