

Table 44. Dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008

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

Characteristic	Total	With annual family deductible	Amount of annual family deductible					With no annual family deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	100	56	\$75	\$100	\$150	\$150	\$150	41	2
Worker characteristic									
Management, professional, and related	100	56	75	100	150	150	150	43	2
Management, business, and financial	100	55	75	100	150	150	150	42	2
Professional and related	100	56	75	100	150	150	150	43	1
Service	100	46	50	75	150	150	150	53	1
Sales and office	100	61	75	100	150	150	150	36	3
Sales and related	100	61	75	100	150	150	150	36	3
Office and administrative support	100	61	75	100	150	150	150	36	2
Natural resources, construction, and maintenance	100	47	75	100	150	150	200	50	3
Construction, extraction, farming, fishing, and forestry	100	38	50	75	150	150	150	59	3
Installation, maintenance, and repair	100	55	90	100	150	150	225	42	3
Production, transportation, and material moving ...	100	62	75	100	150	150	150	35	3
Production	100	65	75	75	150	150	150	31	4
Transportation and material moving	100	57	100	125	150	150	200	42	2
Full time	100	56	75	100	150	150	150	41	2
Part time	100	55	75	150	150	150	150	42	4
Union	100	39	75	75	125	150	150	59	2
Nonunion	100	60	75	100	150	150	150	37	2
Average wage within the following percentiles: ²									
Less than 10	100	33	50	100	150	150	150	60	7
10 to under 25	100	51	75	100	150	150	200	47	—
25 to under 50	100	63	75	100	150	150	150	36	2
50 to under 75	100	59	75	75	150	150	150	38	3
75 to under 90	100	53	75	90	150	150	150	45	2
90 or greater	100	53	75	100	150	150	150	46	2
Establishment characteristic									
Goods-producing industries	100	59	75	75	150	150	150	39	2
Construction	100	40	50	75	150	150	200	57	3
Manufacturing	100	66	75	75	150	150	150	32	2
Service-providing industries	100	56	75	100	150	150	150	42	2
Trade, transportation, and utilities	100	60	75	100	150	150	225	36	3
Wholesale trade	100	61	50	100	150	150	200	38	(³)
Retail trade	100	62	75	100	150	150	200	33	5
Transportation and warehousing	100	58	100	100	150	225	240	40	—
Utilities	100	52	75	75	150	150	200	48	1
Information	100	58	75	100	150	150	150	42	(³)
Financial activities	100	64	75	150	150	150	150	33	3
Finance and insurance	100	65	75	150	150	150	150	32	3
Credit intermediation and related activities	100	58	75	150	150	150	150	39	3
Insurance carriers and related activities	100	74	75	150	150	150	150	23	3
Real estate and rental and leasing	100	57	150	150	150	150	225	38	5
Professional and business services	100	52	75	100	150	150	150	46	2
Professional and technical services	100	43	75	150	150	150	240	56	1
Administrative and waste services	100	51	75	75	150	150	150	46	—

See footnotes at end of table.

Table 44. Dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Total	With annual family deductible	Amount of annual family deductible					With no annual family deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic									
Education and health services	100	56	\$50	\$75	\$150	\$150	\$150	43	1
Educational services	100	53	100	100	150	150	150	44	3
Junior colleges, colleges, and universities	100	51	75	100	150	150	150	48	1
Health care and social assistance	100	57	50	75	150	150	150	42	1
Leisure and hospitality	100	28	75	100	150	150	150	70	2
Accommodation and food services	100	—	—	—	—	—	—	79	—
Other services	100	49	75	75	150	150	150	41	—
1 to 99 workers	100	52	75	150	150	150	150	45	4
1 to 49 workers	100	52	75	100	150	150	150	43	5
50 to 99 workers	100	51	75	150	150	150	200	48	1
100 workers or more	100	59	75	75	150	150	150	40	2
100 to 499 workers	100	60	75	100	150	150	200	38	2
500 workers or more	100	57	75	75	150	150	150	41	1
Geographic area									
New England	100	63	75	100	150	150	150	36	—
Middle Atlantic	100	54	50	75	150	150	150	43	4
East North Central	100	53	75	100	150	150	150	44	3
West North Central	100	55	75	75	150	150	150	44	2
South Atlantic	100	64	75	100	150	150	150	34	2
East South Central	100	71	75	90	150	150	150	28	—
West South Central	100	54	50	100	150	150	150	45	1
Mountain	100	60	75	100	150	150	200	35	5
Pacific	100	52	75	75	150	150	200	47	1

¹ Amount of deductible excludes separate deductibles for orthodontic procedures. A deductible may not apply to all covered dental procedures. If separate deductibles applied to different procedures, the sum of the deductible amounts was tabulated.

² 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.

³ 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.