

**Table 3. Fee-for-service plans: Type and amount of annual individual deductible,<sup>1</sup> 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	93	39	\$500	53	\$500	\$750	\$350
<b>Worker characteristic</b>								
Management, professional, and related .....	100	93	36	500	57	500	750	300
Management, business, and financial .....	100	94	36	500	58	500	750	—
Professional and related .....	100	92	36	500	56	500	—	—
Service .....	100	83	38	500	44	—	—	—
Sales and office .....	100	93	40	500	52	500	900	500
Sales and related .....	100	97	39	500	58	500	1,000	500
Office and administrative support .....	100	91	41	500	50	500	750	—
Natural resources, construction, and maintenance .....	100	92	44	300	48	500	—	—
Construction, extraction, farming, fishing, and forestry .....	100	92	54	300	38	—	500	1,500
Installation, maintenance, and repair .....	100	93	36	—	57	500	—	—
Production, transportation, and material moving .....	100	98	41	—	56	350	750	1,000
Production .....	100	98	41	500	56	330	600	—
Transportation and material moving .....	100	97	40	350	57	400	1,000	1,000
Full time .....	100	93	39	500	53	500	800	350
Part time .....	100	91	41	—	50	500	—	—
Union .....	100	90	44	250	46	300	500	250
Nonunion .....	100	93	38	500	54	500	1,000	400
Average wage within the following percentiles: <sup>3</sup>								
Less than 10 .....	100	94	31	—	62	400	1,000	—
10 to under 25 .....	100	87	40	—	46	500	1,000	—
25 to under 50 .....	100	95	40	500	54	500	1,000	—
50 to under 75 .....	100	92	37	500	54	—	750	500
75 to under 90 .....	100	94	43	—	50	325	600	300
90 or greater .....	100	93	36	500	57	500	—	400
<b>Establishment characteristic</b>								
Goods-producing industries .....	100	95	40	400	54	—	700	1,000
Construction .....	100	90	48	300	42	500	1,000	—
Manufacturing .....	100	96	38	500	58	350	600	—
Service-providing industries .....	100	92	39	500	53	500	800	300
Trade, transportation, and utilities .....	100	96	39	500	56	500	1,000	—
Wholesale trade .....	100	95	41	500	53	400	1,000	—
Retail trade .....	100	95	40	—	55	—	—	—
Transportation and warehousing .....	100	99	33	—	65	250	500	50
Utilities .....	100	98	52	—	45	300	500	—
Information .....	100	94	33	300	61	300	600	300
Financial activities .....	100	92	43	—	45	500	750	—
Finance and insurance .....	100	90	41	900	45	—	600	—
Credit intermediation and related activities .....	100	87	37	—	46	350	600	—
Insurance carriers and related activities .....	100	93	48	1,000	41	—	—	1,100
Real estate and rental and leasing .....	100	99	54	—	46	—	1,000	—
Professional and business services .....	100	95	50	—	45	—	500	—
Professional and technical services .....	100	97	44	500	53	—	—	—

See footnotes at end of table.

**Table 3. Fee-for-service plans: Type and amount of annual individual deductible,<sup>1</sup> 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
<b>Establishment characteristic</b>								
Administrative and waste services .....	100	89	52	\$300	37	—	—	—
Education and health services .....	100	84	22	500	62	\$500	\$800	\$300
Educational services .....	100	94	28	500	65	350	700	400
Junior colleges, colleges, and universities	100	90	22	500	66	250	500	400
Health care and social assistance .....	100	82	21	—	61	500	—	—
Leisure and hospitality .....	100	95	55	500	37	—	—	—
Accommodation and food services .....	100	96	58	—	33	—	—	—
Other services .....	100	93	46	—	47	500	—	—
1 to 99 workers .....	100	94	44	500	49	500	1,000	—
1 to 49 workers .....	100	94	42	500	51	500	1,000	—
50 to 99 workers .....	100	94	48	—	45	500	1,000	—
100 workers or more .....	100	92	35	—	56	350	600	300
100 to 499 workers .....	100	95	35	500	60	—	750	500
500 workers or more .....	100	88	36	300	51	300	500	300
<b>Geographic area</b>								
New England .....	100	92	19	—	71	300	500	—
Middle Atlantic .....	100	90	32	500	59	250	500	—
East North Central .....	100	92	33	500	58	375	750	—
West North Central .....	100	96	45	500	51	500	1,000	—
South Atlantic .....	100	93	39	500	54	500	800	—
East South Central .....	100	98	44	—	53	500	—	—
West South Central .....	100	96	41	500	54	500	1,000	—
Mountain .....	100	93	49	500	41	—	1,000	350
Pacific .....	100	89	47	300	41	350	—	—

See footnotes at end of table.

**Table 3. Fee-for-service plans: Type and amount of annual individual deductible,<sup>1</sup> 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	5	2
<b>Worker characteristic</b>			
Management, professional, and related .....	—	6	1
Management, business, and financial .....	—	5	( <sup>2</sup> )
Professional and related .....	—	7	1
Service .....	—	—	—
Sales and office .....	—	5	1
Sales and related .....	—	3	—
Office and administrative support .....	—	7	2
Natural resources, construction, and maintenance .....	—	6	1
Construction, extraction, farming, fishing, and forestry .....	—	—	—
Installation, maintenance, and repair .....	—	—	—
Production, transportation, and material moving ...	—	2	( <sup>2</sup> )
Production .....	—	—	—
Transportation and material moving .....	—	—	—
Full time .....	1	5	2
Part time .....	—	—	—
Union .....	—	6	3
Nonunion .....	1	5	1
Average wage within the following percentiles: <sup>3</sup>			
Less than 10 .....	—	—	—
10 to under 25 .....	—	5	—
25 to under 50 .....	1	3	2
50 to under 75 .....	—	7	1
75 to under 90 .....	1	5	1
90 or greater .....	—	6	1
<b>Establishment characteristic</b>			
Goods-producing industries .....	—	5	1
Construction .....	—	—	—
Manufacturing .....	—	3	( <sup>2</sup> )
Service-providing industries .....	1	6	2
Trade, transportation, and utilities .....	—	3	1
Wholesale trade .....	—	—	—
Retail trade .....	—	4	1
Transportation and warehousing .....	—	—	—
Utilities .....	—	—	—
Information .....	—	—	—
Financial activities .....	—	8	( <sup>2</sup> )
Finance and insurance .....	—	10	( <sup>2</sup> )
Credit intermediation and related activities .....	—	13	—
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 3. Fee-for-service plans: Type and amount of annual individual deductible,<sup>1</sup> 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
<b>Establishment characteristic</b>			
Administrative and waste services .....	—	—	—
Education and health services .....	—	—	—
Educational services .....	—	6	—
Junior colleges, colleges, and universities .....	—	10	—
Health care and social assistance .....	—	—	—
Leisure and hospitality .....	—	—	—
Accommodation and food services .....	—	—	—
Other services .....	—	—	—
1 to 99 workers .....	—	4	2
1 to 49 workers .....	—	4	2
50 to 99 workers .....	—	—	—
100 workers or more .....	1	7	2
100 to 499 workers .....	—	4	1
500 workers or more .....	—	10	2
<b>Geographic area</b>			
New England .....	—	8	—
Middle Atlantic .....	—	8	1
East North Central .....	—	—	—
West North Central .....	—	—	—
South Atlantic .....	—	5	2
East South Central .....	—	—	—
West South Central .....	—	4	( <sup>2</sup> )
Mountain .....	—	—	—
Pacific .....	—	—	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5 percent.

<sup>3</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.

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).