

**Table 5. Fee-for-service plans: 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	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	100	93	\$150	\$250	\$500	\$1,000	\$1,500	5	2
<b>Worker characteristic</b>									
Management, professional, and related .....	100	93	200	250	500	1,000	1,500	6	1
Management, business, and financial .....	100	94	200	250	500	1,000	1,500	5	( <sup>2</sup> )
Professional and related .....	100	92	200	250	500	1,000	1,500	7	1
Service .....	100	83	150	250	500	1,000	1,100	—	—
Sales and office .....	100	93	200	250	500	1,000	2,000	5	1
Sales and related .....	100	97	250	300	500	1,000	2,000	3	—
Office and administrative support .....	100	91	150	250	500	1,000	1,750	7	2
Natural resources, construction, and maintenance	100	92	150	250	300	750	2,000	6	1
Construction, extraction, farming, fishing, and forestry .....	100	92	100	250	300	500	2,000	—	—
Installation, maintenance, and repair .....	100	93	200	250	400	1,000	2,000	—	—
Production, transportation, and material moving ...	100	98	200	250	350	750	1,500	2	( <sup>2</sup> )
Production .....	100	98	200	250	350	1,000	1,500	—	—
Transportation and material moving .....	100	97	150	250	400	750	1,500	—	—
Full time .....	100	93	200	250	500	1,000	1,500	5	2
Part time .....	100	91	100	250	400	1,000	1,000	—	—
Union .....	100	90	150	200	275	350	750	6	3
Nonunion .....	100	93	200	250	500	1,000	1,750	5	1
Average wage within the following percentiles: <sup>3</sup>									
Less than 10 .....	100	94	200	250	400	750	1,100	—	—
10 to under 25 .....	100	87	150	250	500	1,000	1,500	5	—
25 to under 50 .....	100	95	200	250	500	1,000	1,750	3	2
50 to under 75 .....	100	92	200	250	500	1,000	2,000	7	1
75 to under 90 .....	100	94	150	250	300	750	1,500	5	1
90 or greater .....	100	93	150	250	500	1,000	1,500	6	1
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	95	200	250	400	1,000	1,500	5	1
Construction .....	100	90	150	250	400	750	2,000	—	—
Manufacturing .....	100	96	200	250	400	1,000	1,500	3	( <sup>2</sup> )
Service-providing industries .....	100	92	150	250	500	1,000	1,500	6	2
Trade, transportation, and utilities .....	100	96	200	250	500	1,000	2,000	3	1
Wholesale trade .....	100	95	150	250	500	1,000	1,500	—	—
Retail trade .....	100	95	250	400	500	1,100	2,000	4	1
Transportation and warehousing .....	100	99	150	150	250	500	1,100	—	—
Utilities .....	100	98	100	250	400	1,500	2,500	—	—
Information .....	100	94	150	250	300	500	1,100	—	—
Financial activities .....	100	92	250	300	500	1,250	2,000	8	( <sup>2</sup> )
Finance and insurance .....	100	90	250	300	500	1,500	2,000	10	( <sup>2</sup> )
Credit intermediation and related activities .....	100	87	250	250	500	1,100	2,500	13	—
Insurance carriers and related activities .....	100	93	250	300	900	1,500	2,000	—	—
Real estate and rental and leasing .....	100	99	250	300	500	1,000	2,250	—	—
Professional and business services .....	100	95	100	250	500	1,000	1,100	—	—
Professional and technical services .....	100	97	150	250	500	750	1,000	—	—
Administrative and waste services .....	100	89	100	100	250	500	1,000	—	—

See footnotes at end of table.

**Table 5. Fee-for-service plans: 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	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Establishment characteristic</b>									
Education and health services .....	100	84	\$200	\$250	\$500	\$1,000	\$1,500	—	—
Educational services .....	100	94	150	250	400	500	1,500	6	—
Junior colleges, colleges, and universities .....	100	90	200	250	400	500	1,100	10	—
Health care and social assistance .....	100	82	250	250	500	1,000	1,500	—	—
Leisure and hospitality .....	100	95	200	250	500	750	1,000	—	—
Accommodation and food services .....	100	96	200	250	500	1,000	1,000	—	—
Other services .....	100	93	100	250	300	500	750	—	—
1 to 99 workers .....	100	94	250	300	500	1,000	2,000	4	2
1 to 49 workers .....	100	94	200	300	500	1,000	2,000	4	2
50 to 99 workers .....	100	94	250	250	500	1,000	1,500	—	—
100 workers or more .....	100	92	150	250	350	750	1,500	7	2
100 to 499 workers .....	100	95	200	250	500	1,000	1,500	4	1
500 workers or more .....	100	88	100	200	300	500	1,200	10	2
<b>Geographic area</b>									
New England .....	100	92	100	250	300	1,000	1,500	8	—
Middle Atlantic .....	100	90	150	250	350	1,000	1,750	8	1
East North Central .....	100	92	200	250	400	1,000	2,000	—	—
West North Central .....	100	96	200	300	500	1,000	1,500	—	—
South Atlantic .....	100	93	200	250	500	1,000	1,500	5	2
East South Central .....	100	98	150	250	500	1,000	1,500	—	—
West South Central .....	100	96	250	300	500	1,000	1,500	4	( <sup>2</sup> )
Mountain .....	100	93	150	300	500	1,000	1,000	—	—
Pacific .....	100	89	150	250	350	1,000	1,500	—	—

<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).