

Table 6. Fee-for-service plans: Amount of annual family deductible, 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	88	\$450	\$600	\$1,000	\$2,000	\$4,000	10	2
Worker characteristic									
Management, professional, and related	100	89	450	600	1,000	2,000	3,000	10	1
Management, business, and financial	100	90	450	500	1,000	2,200	3,500	10	(1)
Professional and related	100	89	450	600	1,000	2,000	3,000	10	1
Service	100	76	400	700	1,000	2,000	3,000	16	–
Sales and office	100	87	500	600	1,000	2,250	4,500	11	1
Sales and related	100	93	500	750	1,200	2,400	4,500	7	–
Office and administrative support	100	85	450	600	1,000	2,000	4,000	13	2
Natural resources, construction, and maintenance	100	90	400	600	900	2,000	4,000	9	1
Construction, extraction, farming, fishing, and forestry	100	87	300	500	900	1,500	5,500	–	–
Installation, maintenance, and repair	100	92	450	600	900	2,000	4,000	–	–
Production, transportation, and material moving ...	100	93	400	500	990	2,000	3,000	7	(1)
Production	100	92	400	600	900	2,000	3,000	7	–
Transportation and material moving	100	94	400	500	1,000	2,000	4,000	6	–
Full time	100	89	450	600	1,000	2,000	4,000	10	2
Part time	100	77	500	700	1,000	2,000	3,000	–	–
Union	100	86	300	450	600	900	2,000	11	3
Nonunion	100	88	500	600	1,000	2,200	4,000	10	1
Average wage within the following percentiles: ²									
Less than 10	100	82	450	750	1,000	2,000	3,000	–	–
10 to under 25	100	76	500	750	1,000	2,000	3,000	–	–
25 to under 50	100	89	500	600	1,000	2,250	4,000	9	2
50 to under 75	100	89	450	500	1,000	2,000	4,300	10	1
75 to under 90	100	90	400	500	900	1,800	3,000	10	1
90 or greater	100	90	450	600	1,000	2,164	3,000	10	1
Establishment characteristic									
Goods-producing industries	100	91	450	600	1,000	2,000	4,000	8	1
Construction	100	85	400	750	1,000	2,000	5,500	14	–
Manufacturing	100	93	450	600	1,000	2,000	3,000	7	(1)
Service-providing industries	100	87	450	600	1,000	2,000	3,500	11	2
Trade, transportation, and utilities	100	90	450	600	1,000	2,250	5,000	9	1
Wholesale trade	100	93	450	600	1,000	2,000	3,000	6	–
Retail trade	100	89	600	900	1,500	3,000	5,250	10	1
Transportation and warehousing	100	89	400	500	700	1,500	3,300	–	–
Utilities	100	98	300	500	900	3,000	5,000	–	–
Information	100	88	450	500	750	1,200	2,200	12	–
Financial activities	100	89	500	700	1,200	3,000	4,500	11	(1)
Finance and insurance	100	87	500	600	1,200	3,000	4,500	13	(1)
Credit intermediation and related activities	100	85	500	600	1,000	3,000	5,000	15	–
Insurance carriers and related activities	100	88	600	750	2,000	3,000	4,200	–	–
Real estate and rental and leasing	100	94	500	700	1,000	2,250	4,500	–	–
Professional and business services	100	86	450	500	1,000	2,000	3,000	–	–
Professional and technical services	100	92	450	500	1,500	1,800	3,000	–	–
Administrative and waste services	100	67	400	500	900	1,500	3,000	–	–

See footnotes at end of table.

Table 6. Fee-for-service plans: Amount of annual family deductible, 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		
Establishment characteristic									
Education and health services	100	82	\$500	\$500	\$1,000	\$2,000	\$3,000	15	—
Educational services	100	88	450	600	900	1,500	2,000	12	—
Junior colleges, colleges, and universities	100	87	450	600	800	1,500	3,000	13	—
Health care and social assistance	100	81	500	500	1,000	2,000	3,000	—	—
Leisure and hospitality	100	88	400	750	1,000	1,650	3,000	—	—
Accommodation and food services	100	87	400	750	1,000	3,000	3,000	—	—
Other services	100	92	300	500	900	1,500	1,500	—	—
1 to 99 workers	100	88	500	750	1,500	2,800	4,500	10	2
1 to 49 workers	100	88	500	750	1,500	3,000	5,250	10	2
50 to 99 workers	100	89	500	700	1,000	2,000	3,000	10	—
100 workers or more	100	88	400	500	900	1,500	3,000	10	2
100 to 499 workers	100	93	450	550	1,000	2,000	3,000	6	1
500 workers or more	100	82	400	500	750	1,500	3,000	16	2
Geographic area									
New England	100	89	300	500	900	2,000	3,000	11	—
Middle Atlantic	100	86	400	500	1,000	2,000	4,000	12	1
East North Central	100	86	500	550	1,000	2,000	4,000	9	—
West North Central	100	91	500	600	1,000	2,000	4,000	—	—
South Atlantic	100	90	450	600	1,000	2,000	3,000	8	2
East South Central	100	93	450	600	1,000	1,600	3,000	—	—
West South Central	100	91	500	750	1,200	2,400	4,500	9	(¹)
Mountain	100	86	500	800	1,500	2,000	3,000	—	—
Pacific	100	85	450	500	900	2,250	4,000	—	—

¹ Less than 0.5 percent.

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.

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.