

Table 10. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	Median deductible amount					
		Total with fixed deductible	Median deductible amount		In-network	Out-of-network	Point-of-service			
All workers	0.9	2.0	\$57	2.1	\$0	\$99	–	0.3	0.9	0.1
Worker characteristic										
Management, professional, and related	1.1	2.3	0	2.2	0	111	–	0.3	1.1	0.1
Professional and related	1.0	2.4	0	2.4	0	110	–	0.3	1.0	0.1
Teachers	0.8	2.3	0	2.4	65	96	\$24	0.4	0.8	0.1
Primary, secondary, and special education school teachers	0.8	2.5	0	2.6	62	86	28	0.4	0.8	0.1
Service	0.8	–	–	2.5	0	95	–	–	0.8	–
Protective service	1.0	–	–	3.7	114	78	–	–	1.0	–
Sales and office	1.3	–	–	3.3	37	–	–	–	1.3	0.1
Office and administrative support	1.4	–	–	3.4	76	169	–	–	1.4	0.1
Natural resources, construction, and maintenance	2.4	–	–	3.3	147	137	–	–	–	–
Production, transportation, and material moving	2.2	–	–	3.5	20	–	–	–	2.2	0.8
Full time	0.9	2.0	41	2.0	0	98	–	0.3	0.9	0.1
Part time	1.3	–	–	5.3	64	123	–	–	–	–
Union	1.5	1.7	–	2.0	45	–	0	0.2	1.5	0.1
Nonunion	0.8	–	–	3.2	74	45	–	–	0.8	0.1
Average wage within the following categories: ¹										
Lowest 25 percent	1.4	–	–	3.1	111	104	–	–	–	–
Lowest 10 percent	1.5	–	–	3.9	–	–	–	–	–	–
Second 25 percent	1.4	–	–	2.8	0	123	39	–	1.4	0.1
Third 25 percent	1.1	–	–	2.5	35	109	0	–	1.1	0.1
Highest 25 percent	0.8	–	–	1.8	31	113	–	–	0.8	0.1
Highest 10 percent	1.7	–	–	2.9	33	89	–	–	–	–
Establishment characteristic										
Service-providing industries	0.9	2.1	60	2.1	0	99	–	0.3	0.9	0.1
Education and health services	1.0	2.6	0	2.6	73	106	–	0.3	1.0	0.1
Educational services	0.9	2.6	0	2.6	96	119	–	0.3	0.9	0.1
Elementary and secondary schools	0.8	2.3	0	2.4	94	118	–	0.3	0.8	0.1
Junior colleges, colleges, and universities	2.7	–	–	5.9	–	72	0	–	–	–
Health care and social assistance	2.7	–	–	4.8	0	–	–	–	–	–
Hospitals	3.4	–	–	5.3	–	262	–	–	–	–
Public administration	1.8	–	–	3.0	–	44	0	–	1.8	–
1 to 99 workers	2.4	–	–	3.8	124	104	–	–	–	–
1 to 49 workers	3.8	–	–	5.7	111	200	–	–	–	–
50 to 99 workers	3.0	–	–	5.6	–	–	–	–	–	–
100 workers or more	0.8	2.0	45	2.2	29	141	–	0.3	0.8	0.1
100 to 499 workers	1.1	–	–	2.5	81	140	–	–	–	–
500 workers or more	1.0	2.5	91	2.6	24	148	–	0.1	1.0	0.1
State government	2.9	–	–	4.4	–	168	0	–	–	–
Local government	0.7	1.9	0	1.8	0	81	–	0.3	0.7	0.1

See footnotes at end of table.

Table 10. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	Median deductible amount					
		Total with fixed deductible	Median deductible amount		In-network	Out-of-network	Point-of-service			
Geographic area										
New England	4.3	—	—	5.5	\$0	\$0	—	—	—	—
Middle Atlantic	0.2	2.8	\$53	2.8	0	—	—	—	0.3	0.1
East North Central	0.8	—	—	2.5	0	15	\$81	—	0.5	0.4
West North Central	4.7	—	—	8.9	99	296	—	—	—	—
South Atlantic	1.1	—	—	4.5	0	211	—	—	—	—
West South Central	0.5	—	—	3.0	0	204	—	—	—	—
Mountain	6.1	—	—	6.8	—	—	—	—	—	—
Pacific	5.0	4.9	—	—	—	—	—	—	5.0	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: 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/glossary20102011.htm.