

Table 19. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, 2015

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
					In-network	Out-of-network	Most generous coverage ¹			
Worker characteristics										
All workers	93	—	—	65	\$1,250	\$2,400	—	—	7	—
Management, professional, and related	95	—	—	65	1,000	2,000	—	—	5	—
Management, business, and financial	95	—	—	64	1,200	2,000	\$1,300	—	5	—
Professional and related	94	—	—	67	1,000	2,000	—	—	6	—
Service	91	—	—	60	—	—	—	—	9	—
Sales and office	96	—	—	73	1,500	3,000	—	—	4	—
Sales and related	96	—	—	74	1,750	3,500	—	—	—	—
Office and administrative support	96	—	—	72	1,500	3,000	—	—	4	—
Natural resources, construction, and maintenance	90	—	—	65	1,000	2,000	1,000	—	—	—
Installation, maintenance, and repair	95	—	—	77	—	—	—	—	—	—
Production, transportation, and material moving	89	—	—	59	1,300	2,600	1,300	—	11	—
Production	93	—	—	64	1,400	3,000	1,300	—	7	—
Transportation and material moving	85	—	—	52	1,000	—	—	—	15	—
Full time	94	—	—	65	1,250	2,400	—	—	6	—
Part time	89	—	—	69	1,750	3,000	—	—	—	—
Union	84	—	—	50	1,000	1,300	1,000	—	16	—
Nonunion	95	—	—	68	1,300	2,500	—	—	5	—
Average wage within the following categories ³ :										
Second 25 percent	92	—	—	66	1,500	3,000	—	—	8	—
Third 25 percent	93	—	—	66	1,200	2,400	1,200	—	7	—
Highest 25 percent	94	—	—	65	1,000	2,000	1,000	—	6	—
Highest 10 percent	94	—	—	62	1,000	2,000	—	—	6	—
Establishment characteristics										
Goods-producing industries	92	—	—	62	1,000	2,250	—	—	—	—
Manufacturing	94	—	—	62	1,300	2,500	—	—	6	—
Service-providing industries	94	—	—	66	1,250	2,400	—	—	6	—
Trade, transportation, and utilities	94	—	—	72	1,500	3,000	—	—	6	—
Retail trade	98	—	—	78	1,750	3,500	—	—	—	—
Financial activities	98	—	—	71	1,500	2,500	—	—	2	—
Finance and insurance	98	—	—	66	1,500	2,500	1,500	—	2	—
Credit intermediation and related activities	98	—	—	75	1,500	2,500	1,500	—	—	—
Insurance carriers and related activities	97	—	—	58	1,500	2,250	—	—	—	—
Professional and business services	93	—	—	68	1,500	3,000	—	—	—	—
Education and health services	92	—	—	59	1,000	2,000	—	—	8	—
Educational services	93	40	—	53	—	1,000	—	—	7	—
Junior colleges, colleges, and universities	88	23	—	66	—	1,000	—	—	12	—
Health care and social assistance	92	—	—	60	1,000	2,400	—	—	8	—

See footnotes at end of table.

Table 19. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, 2015—continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
					In-network	Out-of-network	Most generous coverage ¹			
1 to 99 workers	94	—	—	65	\$1,500	\$2,600	\$2,750	—	6	—
50 to 99 workers	96	—	—	65	1,250	—	—	—	—	—
100 workers or more	92	—	—	65	1,150	2,250	—	—	8	—
100 to 499 workers	92	—	—	68	1,500	3,000	1,500	—	8	—
500 workers or more	92	—	—	62	1,000	2,000	—	—	8	—
Geographic areas										
Northeast	92	—	—	61	1,000	2,000	—	—	8	—
New England	93	—	—	65	1,000	—	—	—	—	—
Middle Atlantic	92	—	—	60	1,000	2,000	1,000	—	8	—
South	94	—	—	67	1,500	3,000	—	—	6	—
South Atlantic	95	—	—	69	1,500	2,500	—	—	5	—
East South Central	92	—	—	64	1,500	3,000	—	—	8	—
West South Central	93	—	—	66	1,500	3,000	—	—	—	—
Midwest	94	—	—	71	1,500	3,000	1,300	—	6	—
East North Central	94	—	—	75	1,500	3,000	1,300	—	6	—
West North Central	93	—	—	63	1,250	2,500	1,500	—	7	—
West	93	—	—	59	1,000	2,000	—	—	7	—
Mountain	93	—	—	70	—	—	—	—	—	—
Pacific	93	—	—	53	1,000	2,000	—	—	—	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2015."

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.