

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

Characteristics	With deductible							Other deductible <sup>2</sup>	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Most generous coverage <sup>1</sup>			
<b>Worker characteristics</b>										
All workers .....	0.8	—	—	1.3	\$108	\$205	—	—	0.8	—
Management, professional, and related .....	0.8	—	—	2.3	150	281	—	—	0.8	—
Management, business, and financial .....	1.0	—	—	3.1	246	270	\$221	—	1.0	—
Professional and related .....	1.3	—	—	2.9	114	285	—	—	1.3	—
Service .....	2.6	—	—	3.3	—	—	—	—	2.6	—
Sales and office .....	0.9	—	—	1.8	65	91	—	—	0.9	—
Sales and related .....	2.2	—	—	3.0	175	187	—	—	—	—
Office and administrative support .....	0.7	—	—	2.0	0	279	—	—	0.7	—
Natural resources, construction, and maintenance .....	3.4	—	—	3.6	174	297	0	—	—	—
Installation, maintenance, and repair .....	2.2	—	—	3.3	—	—	—	—	—	—
Production, transportation, and material moving .....	2.2	—	—	2.5	330	499	0	—	2.2	—
Production .....	2.0	—	—	2.5	226	509	0	—	2.0	—
Transportation and material moving .....	3.8	—	—	4.1	208	—	—	—	3.8	—
Full time .....	0.8	—	—	1.4	156	206	—	—	0.8	—
Part time .....	3.4	—	—	3.8	121	878	—	—	—	—
Union .....	2.5	—	—	3.6	266	312	300	—	2.5	—
Nonunion .....	0.8	—	—	1.4	208	226	—	—	0.8	—
Average wage within the following categories <sup>3</sup> :										
Second 25 percent .....	1.8	—	—	2.2	0	0	—	—	1.8	—
Third 25 percent .....	1.1	—	—	2.1	242	271	253	—	1.1	—
Highest 25 percent .....	1.0	—	—	2.1	49	0	278	—	1.0	—
Highest 10 percent .....	1.6	—	—	2.8	45	169	—	—	1.6	—
<b>Establishment characteristics</b>										
Goods-producing industries .....	2.4	—	—	2.2	240	433	—	—	—	—
Manufacturing .....	1.5	—	—	2.3	360	401	—	—	1.5	—
Service-providing industries .....	0.7	—	—	1.5	163	291	—	—	0.7	—
Trade, transportation, and utilities .....	1.4	—	—	2.3	77	397	—	—	1.4	—
Retail trade .....	1.0	—	—	2.3	246	0	—	—	—	—
Financial activities .....	0.5	—	—	2.0	0	0	—	—	0.5	—
Finance and insurance .....	0.6	—	—	2.6	0	0	0	—	0.6	—
Credit intermediation and related activities ..	1.0	—	—	3.3	0	139	0	—	—	—
Insurance carriers and related activities .....	1.3	—	—	3.3	264	202	—	—	—	—
Professional and business services .....	2.2	—	—	2.9	0	0	—	—	—	—
Education and health services .....	2.1	—	—	4.3	0	415	—	—	—	—
Educational services .....	1.7	5.2	—	5.1	—	52	—	—	1.7	—
Junior colleges, colleges, and universities ...	2.7	3.7	—	3.7	—	103	—	—	2.7	—
Health care and social assistance .....	2.4	—	—	4.9	27	527	—	—	2.4	—

See footnotes at end of table.

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

Characteristics	With deductible							Other deductible <sup>2</sup>	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Most generous coverage <sup>1</sup>			
1 to 99 workers .....	1.3	—	—	2.4	\$87	\$471	\$658	—	1.3	—
50 to 99 workers .....	1.7	—	—	4.9	350	—	—	—	—	—
100 workers or more .....	0.8	—	—	1.3	215	236	—	—	0.8	—
100 to 499 workers .....	1.1	—	—	2.3	171	321	268	—	1.1	—
500 workers or more .....	1.4	—	—	2.1	0	235	—	—	1.4	—
<b>Geographic areas</b>										
Northeast .....	1.8	—	—	2.7	18	202	—	—	1.8	—
New England .....	5.2	—	—	6.6	117	—	—	—	—	—
Middle Atlantic .....	1.9	—	—	3.0	95	79	0	—	1.9	—
South .....	1.6	—	—	2.1	149	325	—	—	1.6	—
South Atlantic .....	1.1	—	—	3.5	163	375	—	—	1.1	—
East South Central .....	2.0	—	—	4.1	276	707	—	—	2.0	—
West South Central .....	4.2	—	—	3.2	381	364	—	—	—	—
Midwest .....	0.7	—	—	2.0	84	357	150	—	0.7	—
East North Central .....	0.8	—	—	2.1	9	183	223	—	0.8	—
West North Central .....	1.2	—	—	3.8	355	745	184	—	1.2	—
West .....	1.9	—	—	3.5	0	0	—	—	1.9	—
Mountain .....	3.5	—	—	6.5	—	—	—	—	—	—
Pacific .....	2.2	—	—	3.8	0	594	—	—	—	—

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

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

<sup>3</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.