

**Table 5. Standard errors for medical care benefits: Type and amount of annual individual deductible, private industry workers, 2018**

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 .....	0.9	—	—	1.5	\$40	\$276	\$255	—	0.9	0.1
Management, professional, and related .....	1.0	2.4	\$120	2.7	58	297	245	—	1.0	( <sup>3</sup> )
Management, business, and financial .....	1.2	3.0	154	3.2	183	—	—	—	1.2	0.0
Professional and related .....	1.3	3.0	156	3.3	64	307	280	—	1.3	0.1
Sales and office .....	2.8	—	—	3.1	0	39	261	—	—	—
Sales and related .....	0.9	—	—	3.6	118	1,121	—	—	—	—
Office and administrative support .....	3.9	—	—	3.6	68	0	562	—	—	—
Full time .....	0.8	—	—	1.5	27	211	226	—	0.8	0.1
Part time .....	8.4	5.5	368	6.6	224	493	353	—	—	—
<b>Establishment characteristics</b>										
Service-providing industries .....	1.1	—	—	1.8	96	286	385	—	1.1	( <sup>3</sup> )
Trade, transportation, and utilities .....	1.0	3.1	—	2.7	0	0	—	—	1.0	( <sup>3</sup> )
Information .....	4.6	8.1	—	6.0	65	—	—	—	—	—
Financial activities .....	1.8	—	—	3.0	163	222	—	—	—	0.0
Education and health services .....	3.2	4.3	434	4.7	—	518	228	—	3.2	( <sup>3</sup> )
Educational services .....	1.7	4.4	—	4.2	—	277	—	—	1.7	0.1
Health care and social assistance .....	3.7	4.9	—	5.4	—	—	271	—	3.7	0.0
<b>Geographic areas</b>										
Northeast .....	3.0	2.8	72	3.7	211	16	0	—	3.0	0.1
New England .....	3.1	7.2	—	7.8	0	—	—	—	—	—
Middle Atlantic .....	4.0	2.7	347	4.3	251	140	365	—	4.0	0.1
South .....	0.9	2.1	145	2.4	0	0	399	—	0.9	0.2
South Atlantic .....	1.3	3.3	0	3.3	164	396	199	—	1.3	0.1
West South Central .....	1.6	3.3	—	4.5	97	638	—	—	—	—
Midwest .....	1.0	2.3	—	2.9	0	0	—	—	0.9	0.3
East North Central .....	1.3	3.2	254	3.9	58	137	—	—	1.2	0.4
West North Central .....	0.6	2.6	—	2.9	0	255	—	—	—	—
West:										
Mountain .....	1.4	7.6	—	7.5	0	443	—	—	1.4	0.0

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

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

<sup>3</sup> Less than 0.05.

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.