

Table 3. Medical care benefits: Amount of lifetime maximum, private industry workers, National Compensation Survey, 2011

(All workers participating in medical care plans = 100 percent)

Characteristics	Total	With lifetime maximum	Amount of lifetime maximum					Unlimited maximum	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
All workers	100	31	\$1,000,000	\$1,000,000	\$2,000,000	\$5,000,000	\$5,000,000	63	-	-
Worker characteristic										
Management, professional, and related	100	27	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	69	-	-
Management, business, and financial	-	26	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	70	-	-
Professional and related	100	27	1,000,000	-	-	5,000,000	5,000,000	69	-	-
Service	100	32	-	1,000,000	-	-	5,000,000	62	-	6
Protective service	100	-	-	-	-	-	-	71	-	(¹)
Sales and office	100	29	1,000,000	-	2,000,000	5,000,000	5,000,000	64	-	-
Sales and related	100	29	-	-	2,000,000	5,000,000	5,000,000	64	-	-
Office and administrative support	100	29	1,000,000	-	2,000,000	5,000,000	5,000,000	64	-	-
Natural resources, construction, and maintenance	100	38	1,000,000	-	-	5,000,000	5,000,000	55	-	-
Construction, extraction, farming, fishing, and forestry	100	40	1,000,000	1,000,000	2,000,000	-	5,000,000	50	-	-
Installation, maintenance, and repair	100	36	1,000,000	-	5,000,000	5,000,000	5,000,000	58	-	6
Production, transportation, and material moving	100	37	1,000,000	1,000,000	2,000,000	5,000,000	5,000,000	55	-	-
Production	100	38	1,000,000	1,000,000	-	5,000,000	5,000,000	52	-	10
Transportation and material moving	100	37	-	1,000,000	2,000,000	-	5,000,000	59	-	-
Full time	100	31	1,000,000	-	2,000,000	5,000,000	5,000,000	63	-	-
Part time	100	32	400,000	-	-	2,000,000	-	60	-	-
Union	100	34	-	1,000,000	1,000,000	2,000,000	5,000,000	59	-	-
Nonunion	100	30	1,000,000	-	2,000,000	5,000,000	5,000,000	64	-	-
Average wage within the following categories: ²										
Lowest 25 percent	100	36	-	1,000,000	2,000,000	5,000,000	5,000,000	55	-	-
Lowest 10 percent	100	31	400,000	1,000,000	1,000,000	2,000,000	2,000,000	54	-	16
Second 25 percent	100	29	1,000,000	-	2,000,000	5,000,000	5,000,000	63	-	-
Third 25 percent	100	33	1,000,000	1,000,000	2,000,000	5,000,000	5,000,000	61	-	-
Highest 25 percent	100	28	1,000,000	-	2,000,000	5,000,000	5,000,000	67	-	-
Highest 10 percent	100	23	1,000,000	2,000,000	-	5,000,000	5,000,000	73	-	-
Establishment characteristic										
Goods-producing industries	100	37	1,000,000	1,000,000	2,000,000	5,000,000	5,000,000	55	-	-
Construction	-	39	1,000,000	1,000,000	2,000,000	-	5,000,000	51	-	-
Manufacturing	100	36	1,000,000	-	-	5,000,000	5,000,000	57	-	7
Service-providing industries	100	29	1,000,000	1,000,000	2,000,000	5,000,000	5,000,000	65	-	-
Trade, transportation, and utilities	100	35	-	1,000,000	2,000,000	5,000,000	5,000,000	59	-	-
Wholesale trade	100	46	1,000,000	-	5,000,000	5,000,000	5,000,000	53	-	1
Retail trade	100	32	400,000	1,000,000	2,000,000	-	5,000,000	60	-	-
Utilities	100	25	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	67	-	8
Information	-	-	-	-	-	-	-	80	-	6
Financial activities	100	24	1,000,000	-	-	5,000,000	5,000,000	68	-	-
Finance and insurance	100	20	2,000,000	2,000,000	-	5,000,000	5,000,000	70	-	-

See footnotes at end of table.

Table 3. Medical care benefits: Amount of lifetime maximum, private industry workers, National Compensation Survey, 2011—Continued

(All workers participating in medical care plans = 100 percent)

Characteristics	Total	With lifetime maximum	Amount of lifetime maximum					Unlimited maximum	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Credit intermediation and related activities ..	100	17	\$2,000,000	\$2,000,000	\$5,000,000	\$5,000,000	\$5,000,000	71	—	12
Insurance carriers and related activities	—	27	2,000,000	2,000,000	2,000,000	—	5,000,000	69	—	—
Professional and business services	100	28	1,000,000	—	—	5,000,000	5,000,000	68	—	—
Professional and technical services	100	35	—	2,000,000	—	5,000,000	5,000,000	62	—	3
Education and health services	100	26	1,000,000	—	2,000,000	5,000,000	5,000,000	68	—	—
Educational services	—	22	1,000,000	—	2,000,000	—	5,000,000	77	—	1
Junior colleges, colleges, and universities ...	100	24	1,000,000	—	2,000,000	—	5,000,000	74	—	1
Healthcare and social assistance	100	27	1,000,000	—	2,000,000	5,000,000	5,000,000	66	—	—
Leisure and hospitality	100	34	—	1,000,000	—	—	5,000,000	58	—	8
1 to 99 workers	100	31	1,000,000	—	—	5,000,000	5,000,000	63	—	—
1 to 49 workers	100	33	1,000,000	2,000,000	—	5,000,000	5,000,000	60	—	—
50 to 99 workers	100	26	1,000,000	—	2,000,000	5,000,000	5,000,000	68	—	—
100 workers or more	100	31	1,000,000	1,000,000	2,000,000	5,000,000	5,000,000	63	—	—
100 to 499 workers	100	35	—	1,000,000	2,000,000	5,000,000	5,000,000	58	—	—
500 workers or more	100	26	1,000,000	1,000,000	2,000,000	—	5,000,000	70	—	—
Geographic area										
New England	—	19	2,000,000	2,000,000	2,000,000	2,500,000	—	73	—	7
Middle Atlantic	100	19	—	1,000,000	—	—	5,000,000	79	—	2
East North Central	100	39	1,000,000	2,000,000	—	5,000,000	5,000,000	56	—	—
West North Central	100	28	1,000,000	2,000,000	—	5,000,000	5,000,000	65	—	—
South Atlantic	100	32	1,000,000	1,000,000	2,000,000	—	5,000,000	65	—	—
East South Central	100	44	1,000,000	—	2,000,000	—	5,000,000	51	—	—
West South Central	100	39	1,000,000	—	—	5,000,000	5,000,000	47	—	—
Mountain	100	34	—	1,000,000	2,000,000	—	5,000,000	57	—	—
Pacific	100	26	1,000,000	—	2,000,000	5,000,000	5,000,000	66	—	—

¹ Less than 0.5.

² 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: 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/glossary20112012.htm.