

Table 13. Fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2011

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	100	79	\$2,000	\$3,000	\$4,000	\$5,400	\$7,500	20	2
Worker characteristic									
Management, professional, and related	100	81	2,000	3,000	4,000	5,400	7,500	18	(¹)
Management, business, and financial	100	83	2,000	3,000	4,000	5,100	7,500	17	(¹)
Professional and related	100	80	2,000	3,000	4,000	5,500	7,500	19	(¹)
Service	100	72	2,125	3,000	4,000	6,000	8,900	23	5
Protective service	100	84	3,000	3,000	—	—	7,150	—	—
Sales and office	100	81	2,000	3,000	4,000	5,500	7,700	17	2
Sales and related	100	85	2,500	3,300	4,000	6,000	7,500	—	—
Office and administrative support	100	79	2,000	2,900	4,000	5,300	8,000	19	2
Natural resources, construction, and maintenance	100	77	2,000	2,500	3,500	5,000	6,500	22	1
Construction, extraction, farming, fishing, and forestry	100	60	1,800	2,000	3,100	3,900	—	—	—
Installation, maintenance, and repair	100	87	2,000	2,500	4,000	5,000	6,500	—	—
Production, transportation, and material moving	100	75	2,000	2,600	3,500	5,000	7,200	23	2
Production	100	74	1,900	—	3,200	5,400	7,500	23	3
Transportation and material moving	100	78	2,000	2,850	4,000	5,000	7,100	22	(¹)
Full time	100	79	2,000	3,000	4,000	5,400	7,500	19	2
Part time	100	73	2,500	3,300	4,000	4,500	6,000	26	2
Union	100	60	1,500	2,000	3,400	4,800	5,500	37	3
Nonunion	100	82	2,000	3,000	4,000	5,500	7,500	17	1
Average wage within the following categories: ²									
Lowest 25 percent	100	76	2,700	3,300	4,200	7,000	8,900	—	—
Lowest 10 percent	100	60	3,500	4,000	4,500	—	10,000	—	—
Second 25 percent	100	81	2,000	3,000	4,000	5,400	7,500	17	2
Third 25 percent	100	80	2,000	2,800	4,000	5,000	7,150	19	1
Highest 25 percent	100	77	2,000	2,900	4,000	5,300	7,000	22	1
Highest 10 percent	100	77	2,000	2,900	4,000	5,400	6,900	23	(¹)
Establishment characteristic									
Goods-producing industries	100	75	2,000	—	3,500	5,000	7,500	23	2
Construction	100	67	—	2,000	3,500	5,000	10,000	—	—
Manufacturing	100	76	2,000	—	3,400	5,000	6,700	21	2
Service-providing industries	100	80	2,000	3,000	4,000	5,400	7,500	19	1
Trade, transportation, and utilities	100	82	2,500	3,300	4,000	5,200	7,000	17	2
Wholesale trade	100	73	—	3,000	4,000	5,500	7,000	27	—
Retail trade	100	85	2,500	3,300	4,000	5,500	7,150	13	2
Utilities	100	83	—	3,000	4,000	5,000	6,600	—	—
Information	100	82	—	2,500	3,400	5,850	6,750	18	—
Financial activities	100	74	2,000	2,900	4,200	5,000	8,300	26	(¹)
Finance and insurance	100	75	2,000	2,900	4,000	5,000	7,700	25	(¹)

See footnotes at end of table.

Table 13. Fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2011—Continued

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	100	73	\$2,000	\$3,000	\$4,800	\$6,600	\$8,300	27	—
Insurance carriers and related activities	100	88	2,000	2,900	4,000	5,000	7,000	—	—
Professional and business services	100	78	2,000	2,500	3,250	4,800	6,600	22	—
Professional and technical services	100	72	2,000	2,500	3,300	4,500	5,400	28	—
Education and health services	100	83	2,000	3,000	4,000	6,000	7,500	16	1
Educational services	100	77	2,000	3,000	3,900	5,000	6,000	23	—
Junior colleges, colleges, and universities ...	100	81	2,000	2,500	3,500	4,500	6,000	19	—
Healthcare and social assistance	100	85	2,000	3,000	4,000	6,000	7,500	14	1
Leisure and hospitality	100	78	4,000	4,000	4,400	7,500	9,000	—	—
1 to 99 workers	100	75	2,000	3,000	4,000	5,400	7,500	23	2
1 to 49 workers	100	75	2,000	2,700	4,000	5,000	7,400	23	2
50 to 99 workers	100	77	2,500	3,000	4,050	5,500	8,000	23	(¹)
100 workers or more	100	81	2,000	3,000	4,000	5,300	7,500	17	2
100 to 499 workers	100	83	2,000	3,000	4,000	5,400	7,500	15	2
500 workers or more	100	80	1,800	2,500	3,800	5,200	7,500	19	1
Geographic area									
New England	100	81	3,000	3,500	4,000	5,000	6,700	19	(¹)
Middle Atlantic	100	60	—	2,000	3,300	5,000	7,500	40	(¹)
East North Central	100	84	2,000	2,500	3,400	5,000	6,500	15	1
West North Central	100	93	2,000	3,000	4,000	5,850	7,150	—	—
South Atlantic	100	79	2,000	3,000	4,000	5,100	7,500	20	1
East South Central	100	86	1,800	3,300	4,500	5,500	8,900	—	—
West South Central	100	84	2,500	3,300	4,500	6,500	8,660	—	—
Mountain	100	69	2,000	2,700	3,550	5,500	7,600	—	—
Pacific	100	80	1,850	2,600	3,900	5,000	7,500	—	—

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.