

**Table 10. Standard errors for medical care benefits: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, 2018**

| Characteristics                             | 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 |                               |                  |
| <b>Worker characteristics</b>               |                            |                                 |                 |                          |                 |                 |                               |                  |
| All workers .....                           | 0.5                        | \$0                             | \$0             | \$0                      | \$226           | \$232           | 0.4                           | 0.1              |
| Management, professional, and related ..... | 0.4                        | 201                             | 0               | 0                        | 66              | 547             | 0.3                           | 0.2              |
| Management, business, and financial .....   | 0.4                        | 112                             | 209             | 156                      | 88              | 786             | 0.4                           | 0.1              |
| Professional and related .....              | 0.6                        | 350                             | 0               | 309                      | 344             | 1,107           | –                             | –                |
| Sales and office .....                      | 0.7                        | 0                               | 243             | 6                        | 325             | 795             | –                             | –                |
| Sales and related .....                     | 0.2                        | 501                             | 443             | 275                      | 109             | 626             | –                             | 0.0              |
| Office and administrative support .....     | 1.0                        | 0                               | 101             | 0                        | 332             | 1,137           | –                             | –                |
| Full time .....                             | 0.5                        | 0                               | 0               | 0                        | 0               | 393             | 0.5                           | 0.1              |
| Part time .....                             | 3.1                        | 516                             | 280             | 848                      | 1,701           | –               | –                             | 0.0              |
| <b>Establishment characteristics</b>        |                            |                                 |                 |                          |                 |                 |                               |                  |
| Service-providing industries .....          | 0.5                        | 73                              | 123             | 0                        | 335             | 269             | –                             | –                |
| Trade, transportation, and utilities .....  | 0.6                        | 0                               | 340             | –                        | 222             | 570             | –                             | 0.0              |
| Information .....                           | 0.4                        | 616                             | 423             | 950                      | 475             | 0               | –                             | 0.0              |
| Financial activities .....                  | 1.7                        | 0                               | 210             | 219                      | 322             | 685             | –                             | –                |
| Education and health services .....         | 0.8                        | 462                             | 278             | 243                      | 757             | 969             | 0.5                           | 0.5              |
| Educational services .....                  | 1.6                        | 186                             | 295             | 0                        | 599             | 375             | 1.5                           | 0.2              |
| Health care and social assistance .....     | 0.9                        | –                               | 291             | 772                      | 1,104           | 2,192           | –                             | –                |
| <b>Geographic areas</b>                     |                            |                                 |                 |                          |                 |                 |                               |                  |
| Northeast .....                             | 1.2                        | 376                             | 45              | 308                      | 484             | 1,268           | –                             | –                |
| New England .....                           | 2.6                        | –                               | 717             | 699                      | –               | 1,078           | –                             | –                |
| Middle Atlantic .....                       | 1.3                        | 367                             | 269             | 271                      | 1,198           | 1,665           | –                             | –                |
| South .....                                 | 0.8                        | 75                              | 192             | 194                      | 0               | 289             | –                             | –                |
| South Atlantic .....                        | 1.3                        | 41                              | 295             | –                        | 204             | 309             | –                             | –                |
| West South Central .....                    | 0.9                        | 441                             | 299             | 149                      | –               | 623             | –                             | –                |
| Midwest .....                               | 0.7                        | 0                               | 0               | 348                      | 589             | 933             | 0.6                           | 0.1              |
| East North Central .....                    | 0.9                        | 0                               | 36              | 503                      | 481             | 632             | 0.9                           | 0.1              |
| West North Central .....                    | 0.3                        | 137                             | 467             | 428                      | 0               | 161             | –                             | 0.0              |
| West:                                       |                            |                                 |                 |                          |                 |                 |                               |                  |
| Mountain .....                              | 1.0                        | –                               | 599             | 513                      | 515             | 766             | –                             | –                |

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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.