

**Table 8. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2008**

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

Characteristic	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	81	\$800	\$1,200	\$2,000	\$2,500	\$3,500	16	3
<b>Worker characteristic</b>									
Management, professional, and related .....	100	82	650	1,000	1,750	2,500	3,000	16	2
Management, business, and financial .....	100	83	800	1,200	1,750	2,500	3,000	15	1
Professional and related .....	100	81	600	1,000	1,700	2,225	3,000	16	3
Service .....	100	74	1,000	1,500	2,000	2,750	5,000	17	10
Sales and office .....	100	82	900	1,250	2,000	2,500	3,500	16	2
Sales and related .....	100	85	1,000	1,500	2,000	3,000	3,800	14	1
Office and administrative support .....	100	80	750	1,200	2,000	2,500	3,500	17	3
Natural resources, construction, and maintenance .....	100	76	800	1,000	2,000	2,400	3,000	20	4
Construction, extraction, farming, fishing, and forestry .....	100	78	750	1,000	2,000	2,400	3,000	20	2
Installation, maintenance, and repair .....	100	74	800	1,000	1,750	2,200	3,000	20	6
Production, transportation, and material moving .....	100	83	990	1,250	1,750	2,500	3,000	16	2
Production .....	100	81	900	1,200	1,700	2,300	3,000	16	2
Transportation and material moving .....	100	85	1,000	1,300	2,000	2,500	3,700	14	1
Full time .....	100	81	800	1,200	2,000	2,500	3,500	16	3
Part time .....	100	76	750	1,000	1,700	2,900	3,500	21	3
Union .....	100	70	750	1,000	1,750	2,400	3,300	25	6
Nonunion .....	100	83	800	1,200	2,000	2,500	3,500	15	3
Average wage within the following percentiles: <sup>2</sup>									
Less than 10 .....	100	82	1,300	1,500	1,850	2,600	3,700	—	—
10 to under 25 .....	100	78	1,000	1,500	2,000	3,000	4,000	13	9
25 to under 50 .....	100	80	900	1,250	2,000	2,500	3,500	16	4
50 to under 75 .....	100	81	990	1,250	2,000	2,500	3,250	17	2
75 to under 90 .....	100	81	750	1,000	1,750	2,500	3,000	17	2
90 or greater .....	100	82	600	1,000	1,600	2,250	3,000	15	2
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	83	825	1,000	1,700	2,400	3,000	16	1
Construction .....	100	82	750	1,000	2,000	2,500	3,500	17	1
Manufacturing .....	100	82	990	1,150	1,650	2,200	3,000	16	1
Service-providing industries .....	100	80	800	1,240	2,000	2,500	3,500	16	4
Trade, transportation, and utilities .....	100	87	1,000	1,500	2,000	3,000	4,000	12	2
Wholesale trade .....	100	82	1,000	1,500	2,000	3,000	4,811	16	2
Retail trade .....	100	91	1,000	1,500	2,000	3,000	3,850	7	3
Transportation and warehousing .....	100	87	1,000	1,350	2,000	2,500	3,500	—	—
Utilities .....	100	71	650	700	1,500	2,250	3,000	—	—
Information .....	100	77	800	1,000	1,500	2,000	4,000	21	2
Financial activities .....	100	81	950	1,250	2,000	2,500	3,250	16	3
Finance and insurance .....	100	77	850	1,000	2,000	2,300	3,000	20	4
Credit intermediation and related activities .....	100	76	1,000	1,250	2,000	2,500	3,500	22	3
Insurance carriers and related activities .....	100	75	600	1,000	1,500	2,200	3,000	18	7
Real estate and rental and leasing .....	100	96	1,000	1,750	2,000	2,750	3,250	—	—
Professional and business services .....	100	80	600	1,000	2,000	2,500	3,000	13	7
Professional and technical services .....	100	84	600	750	1,500	2,000	3,000	—	—
Administrative and waste services .....	100	73	700	1,000	2,000	3,000	3,500	—	—

See footnotes at end of table.

**Table 8. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	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		
<b>Establishment characteristic</b>									
Education and health services .....	100	69	\$750	\$1,000	\$2,000	\$2,000	\$3,000	28	3
Educational services .....	100	75	500	850	1,250	1,750	2,500	25	—
Junior colleges, colleges, and universities .....	100	69	500	800	1,250	2,000	3,000	31	—
Health care and social assistance .....	100	68	800	1,250	2,000	2,200	3,000	28	4
Leisure and hospitality .....	100	85	1,000	1,500	2,000	2,250	5,000	—	—
Accommodation and food services .....	100	86	900	1,500	1,850	2,200	5,000	—	—
Other services .....	100	92	900	1,300	1,500	2,000	2,400	—	—
1 to 99 workers .....	100	83	1,000	1,250	2,000	2,500	3,500	13	4
1 to 49 workers .....	100	82	1,000	1,300	2,000	2,500	3,500	14	4
50 to 99 workers .....	100	86	1,000	1,000	1,850	2,500	3,750	11	3
100 workers or more .....	100	79	750	1,000	1,750	2,500	3,500	19	3
100 to 499 workers .....	100	81	750	1,000	2,000	2,500	3,500	17	2
500 workers or more .....	100	75	800	1,250	1,700	2,500	3,500	21	4
<b>Geographic area</b>									
New England .....	100	64	750	1,000	2,000	2,700	3,000	35	1
Middle Atlantic .....	100	60	900	1,000	1,500	2,400	3,000	35	5
East North Central .....	100	82	750	1,000	1,600	2,250	3,000	13	6
West North Central .....	100	88	500	1,000	1,500	2,000	3,000	—	—
South Atlantic .....	100	83	1,000	1,300	1,750	2,500	3,500	13	4
East South Central .....	100	91	1,000	1,200	2,000	2,500	3,500	8	1
West South Central .....	100	89	1,000	1,500	2,000	3,000	4,000	—	—
Mountain .....	100	84	1,000	1,500	2,000	2,300	3,200	—	—
Pacific .....	100	84	750	1,200	2,000	2,500	3,500	—	—

<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.

<sup>2</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." 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/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).