

**Table 12. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2009**

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 characteristic</b>								
All workers .....	1.1	\$94.95	\$170.63	\$197.80	\$0.00	\$311.06	1.0	0.3
Management, professional, and related .....	2.1	121.29	64.33	210.64	0.00	136.29	1.9	0.6
Management, business, and financial .....	1.6	141.49	221.88	88.30	282.13	131.99	1.4	1.4
Professional and related .....	3.0	152.87	70.92	139.78	70.75	514.65	3.0	0.5
Service .....	3.4	162.69	134.79	52.83	515.97	867.79	3.5	0.4
Protective service .....	14.6	451.93	537.44	596.84	458.07	238.70	—	—
Sales and office .....	1.7	129.00	240.16	176.32	52.83	238.50	1.7	0.4
Sales and related .....	2.8	0.00	137.00	48.06	352.91	633.76	2.8	0.2
Office and administrative support .....	1.9	80.95	98.11	202.49	0.00	364.19	2.0	0.6
Natural resources, construction, and maintenance .....	3.0	135.25	49.05	542.08	307.91	673.30	3.0	0.4
Construction, extraction, farming, fishing, and forestry .....	4.0	0.00	160.02	201.06	70.75	1,105.65	4.0	—
Installation, maintenance, and repair .....	4.8	114.41	33.99	188.97	144.60	191.50	4.6	0.9
Production, transportation, and material moving .....	2.8	144.85	78.64	252.99	65.81	509.87	2.5	0.9
Production .....	3.5	174.30	191.09	267.96	120.95	207.89	3.1	1.2
Transportation and material moving .....	4.6	219.16	0.00	528.41	223.29	272.77	4.1	1.4
Full time .....	1.2	91.75	197.62	188.84	0.00	265.61	1.1	0.3
Part time .....	5.5	—	—	—	—	—	5.5	0.5
Union .....	3.2	198.24	55.50	0.00	223.29	1,149.40	3.5	1.2
Nonunion .....	1.1	100.53	101.48	156.05	19.62	288.96	1.1	0.3
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.2	82.08	249.55	35.37	570.54	206.02	2.4	0.7
Second 25 percent .....	1.9	210.26	230.34	227.34	0.00	185.11	1.7	0.9
Third 25 percent .....	1.7	107.54	66.36	153.56	0.00	423.63	1.7	0.3
Highest 25 percent .....	2.0	94.59	40.45	48.06	192.00	148.14	1.9	0.4
Highest 10 percent .....	3.0	65.11	83.97	157.58	225.01	194.55	2.9	0.2
<b>Establishment characteristic</b>								
Goods-producing industries .....	2.1	147.23	180.77	175.23	126.40	118.14	2.0	0.5
Construction .....	3.1	0.00	258.68	227.13	761.52	19.62	3.1	—
Manufacturing .....	2.7	183.68	145.89	192.50	76.62	411.35	2.5	0.7
Service-providing industries .....	1.2	119.75	121.35	164.24	0.00	107.02	1.2	0.4
Trade, transportation, and utilities .....	2.2	55.50	187.69	242.70	51.91	429.55	2.2	0.3
Retail trade .....	2.8	0.00	275.75	253.56	87.75	529.51	2.8	—
Transportation and warehousing .....	7.0	49.05	267.42	563.75	707.19	853.02	7.0	—
Information .....	3.8	129.78	266.52	371.90	178.76	785.79	3.6	1.0
Financial activities .....	2.8	89.38	146.59	0.00	415.31	224.79	2.7	0.9
Finance and insurance .....	3.2	13.87	237.09	75.99	0.00	219.59	3.0	1.1
Credit intermediation and related activities .....	2.9	39.24	150.71	62.82	463.50	308.06	2.9	0.1
Insurance carriers and related activities .....	4.6	0.00	0.00	473.16	0.00	664.02	4.2	2.8
Professional and business services .....	4.2	189.22	197.92	100.05	169.64	347.69	4.1	0.7
Professional and technical services .....	5.6	0.00	306.50	73.42	590.28	526.50	5.6	—
Education and health services .....	3.7	168.22	57.21	0.00	131.99	443.55	3.5	1.0
Educational services .....	4.7	94.10	0.00	210.87	530.32	869.23	4.7	—
Junior colleges, colleges, and universities .....	4.8	50.02	171.34	48.06	428.54	353.73	4.8	—
Health care and social assistance .....	4.1	320.92	136.29	0.00	70.75	277.49	3.8	1.2

See footnotes at end of table.

**Table 12. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2009—Continued**

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		
1 to 99 workers .....	1.8	\$144.85	\$274.52	\$66.54	\$288.87	\$425.61	1.8	0.5
1 to 49 workers .....	2.2	132.35	200.10	56.36	279.39	444.98	2.1	0.6
50 to 99 workers .....	2.7	134.52	221.34	494.05	320.02	541.19	2.7	0.8
100 workers or more .....	1.2	111.86	133.63	72.26	0.00	160.61	1.2	0.4
100 to 499 workers .....	2.0	180.32	192.62	206.14	234.23	323.01	1.9	0.5
500 workers or more .....	1.7	138.14	159.93	70.75	279.56	378.98	2.1	0.9
<b>Geographic area</b>								
New England .....	6.2	125.64	223.50	328.04	255.08	1,459.68	5.9	0.5
Middle Atlantic .....	2.1	55.50	231.80	400.32	230.71	416.87	2.4	1.3
East North Central .....	2.0	73.66	48.06	291.69	372.94	905.99	2.0	0.8
West North Central .....	5.1	116.63	0.00	221.14	345.61	0.00	—	—
South Atlantic .....	2.9	33.99	136.21	0.00	366.16	389.60	3.0	1.0
East South Central .....	2.7	156.36	0.00	324.64	432.23	486.60	2.9	1.4
West South Central .....	3.1	34.27	134.53	326.86	266.16	172.46	3.1	0.5
Mountain .....	5.0	100.05	230.08	29.43	398.51	370.44	3.9	1.6
Pacific .....	2.5	192.25	93.59	306.02	474.88	683.59	2.5	0.1

<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 categories are based on the average wage for each occupation surveyed, which may include workers 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, 2008." See Technical Note for more details.

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/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).