

Table 13. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009

(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		
Worker characteristic									
All workers	100	72	\$1,640	\$2,500	\$4,000	\$5,250	\$7,500	27	1
Management, professional, and related	100	73	1,800	2,600	4,000	5,200	7,500	25	2
Management, business, and financial	100	76	1,800	3,000	4,000	5,250	7,500	22	2
Professional and related	100	72	1,500	2,500	4,000	5,000	7,500	27	1
Service	100	59	1,500	3,000	3,600	4,500	7,000	41	1
Protective service	100	56	2,400	3,000	4,500	6,600	7,000	–	–
Sales and office	100	75	1,900	2,600	4,000	5,100	7,600	24	1
Sales and related	100	77	2,000	3,000	4,000	6,000	8,500	23	(²)
Office and administrative support	100	75	1,500	2,300	3,600	5,000	7,500	24	1
Natural resources, construction, and maintenance	100	68	1,500	2,300	3,000	5,250	7,500	31	1
Construction, extraction, farming, fishing, and forestry	100	64	2,000	2,400	4,500	5,550	9,800	36	–
Installation, maintenance, and repair	100	73	–	–	–	–	–	26	1
Production, transportation, and material moving	100	72	1,600	2,500	3,500	6,000	8,000	26	2
Production	100	74	1,500	2,475	3,400	5,000	8,000	23	2
Transportation and material moving	100	69	2,000	2,600	4,000	6,000	8,000	29	2
Full time	100	72	1,650	2,500	4,000	5,300	7,600	26	1
Part time	100	64	1,500	3,000	3,500	4,600	6,000	35	1
Union	100	55	1,640	2,500	3,000	5,000	6,000	43	1
Nonunion	100	74	1,600	2,500	4,000	5,300	7,600	24	1
Average wage within the following categories: ³									
Lowest 25 percent	100	66	1,500	2,500	4,000	6,000	9,750	33	1
Second 25 percent	100	74	1,640	2,500	3,800	5,000	7,500	24	2
Third 25 percent	100	75	1,500	2,400	3,600	5,000	7,500	24	1
Highest 25 percent	100	69	2,000	2,700	4,000	5,400	7,500	30	1
Highest 10 percent	100	71	2,000	2,850	4,000	5,400	7,500	29	1
Establishment characteristic									
Goods-producing industries	100	76	1,640	2,400	3,450	5,300	8,000	23	1
Construction	100	73	2,000	2,400	4,500	7,000	10,000	27	–
Manufacturing	100	75	1,500	2,475	3,400	5,000	7,700	23	1
Service-providing industries	100	70	1,800	2,600	4,000	5,200	7,500	28	1
Trade, transportation, and utilities	100	75	2,000	3,000	4,000	5,500	8,500	25	1
Retail trade	100	80	2,000	3,000	4,000	5,000	9,000	20	–
Transportation and warehousing	100	62	2,000	2,700	4,000	6,000	8,000	38	–
Information	100	82	2,000	2,800	4,000	5,500	7,500	16	2
Financial activities	100	80	2,000	2,750	4,000	6,000	7,600	18	2
Finance and insurance	100	79	2,000	2,700	4,000	5,000	7,500	19	2
Credit intermediation and related activities	100	78	2,000	2,750	4,000	6,000	7,900	22	(²)
Insurance carriers and related activities	100	82	2,000	2,300	3,400	5,000	7,500	13	5
Professional and business services	100	66	2,000	2,600	4,000	5,050	6,800	33	1
Professional and technical services	100	67	2,000	3,000	4,000	5,200	6,000	33	–
Education and health services	100	72	1,250	2,000	3,000	4,500	7,000	26	2
Educational services	100	76	–	–	–	–	–	24	–
Junior colleges, colleges, and universities	100	73	2,000	2,500	3,400	4,500	7,000	27	–
Health care and social assistance	100	72	–	–	–	–	–	26	2

See footnotes at end of table.

Table 13. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009—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		
1 to 99 workers	100	68	\$1,500	\$2,500	\$4,000	\$5,250	\$7,500	30	1
1 to 49 workers	100	67	1,800	2,500	4,000	5,000	7,500	31	1
50 to 99 workers	100	72	1,500	2,500	4,000	6,000	7,600	27	1
100 workers or more	100	74	1,750	2,500	3,750	5,100	7,500	24	1
100 to 499 workers	100	76	1,750	2,800	4,000	5,000	7,500	23	1
500 workers or more	100	72	1,800	2,300	3,400	5,400	8,000	26	2
Geographic area									
New England	100	55	2,300	3,200	4,800	6,000	8,700	44	1
Middle Atlantic	100	52	1,500	2,400	3,500	5,000	7,000	46	2
East North Central	100	78	1,500	2,350	3,200	5,000	6,200	20	2
West North Central	100	77	1,500	2,000	3,000	4,600	6,000	23	—
South Atlantic	100	77	2,000	3,000	4,000	6,000	8,000	21	2
East South Central	100	81	—	—	—	—	—	18	1
West South Central	100	80	2,000	2,800	4,000	6,000	9,000	19	1
Mountain	100	63	2,000	3,000	4,000	5,000	6,400	34	3
Pacific	100	70	1,800	2,700	4,000	5,700	8,000	29	(²)

¹ 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.

² Less than 0.5 percent.

³ 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: 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/glossary20092010.htm.