

**Table 11. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2010**

(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		
<b>Worker characteristic</b>									
All workers .....	100	81	\$1,000	\$1,250	\$2,000	\$2,500	\$3,750	17	2
Management, professional, and related .....	100	79	1,000	1,250	1,750	2,500	3,800	16	4
Management, business, and financial .....	100	78	1,000	1,250	1,750	2,600	4,000	18	4
Professional and related .....	100	80	1,000	1,250	1,750	2,500	3,600	15	4
Service .....	100	78	1,000	1,500	1,750	2,650	3,600	–	–
Protective service .....	100	83	–	–	–	–	–	–	–
Sales and office .....	100	83	1,000	1,300	2,000	2,500	3,500	17	( <sup>1</sup> )
Sales and related .....	100	87	1,150	1,600	2,000	2,500	4,000	12	( <sup>1</sup> )
Office and administrative support .....	100	81	1,000	1,200	2,000	2,500	3,000	19	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	100	85	750	1,050	2,000	3,000	4,000	15	1
Construction, extraction, farming, fishing, and forestry .....	100	76	–	–	–	–	–	–	–
Installation, maintenance, and repair .....	100	92	–	–	–	–	–	8	( <sup>1</sup> )
Production, transportation, and material moving .....	100	81	850	1,000	1,750	2,500	4,000	17	2
Production .....	100	83	750	1,000	1,700	2,000	4,000	14	3
Transportation and material moving .....	100	79	1,000	1,250	2,000	2,750	4,000	21	( <sup>1</sup> )
Full time .....	100	81	1,000	1,200	2,000	2,500	3,825	17	2
Part time .....	100	80	1,000	1,500	2,000	2,400	3,000	–	–
Union .....	100	77	650	1,000	1,500	2,100	3,500	21	2
Nonunion .....	100	82	1,000	1,350	2,000	2,500	3,825	16	2
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	82	1,200	1,500	2,000	2,600	4,000	18	( <sup>1</sup> )
Second 25 percent .....	100	85	1,000	1,250	2,000	2,500	3,500	14	1
Third 25 percent .....	100	78	1,000	1,200	2,000	2,700	4,000	20	2
Highest 25 percent .....	100	80	1,000	1,000	1,750	2,500	3,750	17	4
Highest 10 percent .....	100	80	1,000	1,050	1,750	2,500	4,000	16	3
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	85	825	1,000	1,700	2,500	3,650	11	4
Construction .....	100	81	1,000	1,500	2,000	3,000	4,500	18	2
Manufacturing .....	100	85	800	1,000	1,650	2,200	3,000	10	4
Service-providing industries .....	100	80	1,000	1,250	2,000	2,500	3,800	19	1
Trade, transportation, and utilities .....	100	84	1,000	1,500	2,000	3,000	4,500	16	( <sup>1</sup> )
Wholesale trade .....	100	77	–	–	–	–	–	22	( <sup>1</sup> )
Transportation and warehousing .....	100	83	1,000	1,000	1,500	2,750	3,500	–	–
Information .....	100	80	500	1,000	1,250	2,500	3,500	–	–
Financial activities .....	100	80	1,000	1,200	2,000	2,500	3,500	19	1
Finance and insurance .....	100	80	1,000	1,250	2,000	2,500	–	20	( <sup>1</sup> )
Credit intermediation and related activities .....	100	77	–	–	–	–	–	23	–
Insurance carriers and related activities .....	100	81	1,000	1,200	1,500	2,500	3,000	18	1
Professional and business services .....	100	79	1,000	1,200	1,750	2,500	4,000	21	–
Education and health services .....	100	77	1,000	1,250	1,700	2,400	3,000	18	5
Educational services .....	100	73	800	1,000	1,050	1,750	2,500	26	1
Junior colleges, colleges, and universities .....	100	64	750	1,000	1,500	2,000	3,000	34	2
Health care and social assistance .....	100	77	1,000	1,500	1,750	2,400	3,000	17	6

See footnotes at end of table.

**Table 11. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2010—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	78	\$1,000	\$1,500	\$2,000	\$2,600	\$4,000	19	3
1 to 49 workers .....	100	75	1,000	1,500	2,000	2,650	4,000	21	3
50 to 99 workers .....	100	86	1,000	1,500	2,000	2,500	3,500	—	—
100 workers or more .....	100	83	900	1,200	2,000	2,500	3,500	16	1
100 to 499 workers .....	100	85	1,000	1,250	2,000	2,500	3,600	14	1
500 workers or more .....	100	80	750	1,000	1,700	2,500	3,500	17	2
<b>Geographic area</b>									
New England .....	100	59	1,000	1,200	2,000	3,000	—	39	2
Middle Atlantic .....	100	61	750	1,100	1,700	2,000	3,000	39	1
East North Central .....	100	83	750	1,000	1,500	2,500	3,500	13	4
West North Central .....	100	87	750	1,250	1,750	2,500	3,250	13	( <sup>1</sup> )
South Atlantic .....	100	89	1,000	1,500	2,000	2,750	4,000	11	—
East South Central .....	100	95	1,000	1,350	1,750	2,700	4,800	—	—
West South Central .....	100	81	1,000	1,200	2,000	2,800	5,000	—	—
Mountain .....	100	79	1,000	1,500	2,000	2,500	3,500	—	—
Pacific .....	100	88	1,000	1,500	2,000	2,700	4,000	—	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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, 2009." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).