

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

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 .....	1.4	\$0	\$70	\$0	\$63	\$346	1.7	0.9
Management, professional, and related .....	2.6	0	114	120	233	434	1.7	2.5
Management, business, and financial .....	2.5	0	86	176	236	427	2.0	1.8
Professional and related .....	3.4	71	198	157	215	781	2.3	3.0
Service .....	6.9	49	240	283	273	780	—	—
Protective service .....	12.8	—	—	—	—	—	—	—
Sales and office .....	2.0	0	189	0	0	280	2.2	0.2
Sales and related .....	2.7	144	184	0	214	664	2.8	0.2
Office and administrative support .....	2.6	0	127	72	55	341	2.8	0.2
Natural resources, construction, and maintenance .....	3.2	131	285	0	69	387	3.2	0.4
Construction, extraction, farming, fishing, and forestry .....	6.9	—	—	—	—	—	—	—
Installation, maintenance, and repair .....	2.1	—	—	—	—	—	2.1	0.1
Production, transportation, and material moving .....	3.5	146	162	230	0	524	3.5	1.1
Production .....	3.7	80	39	59	381	917	3.6	2.0
Transportation and material moving .....	5.9	0	211	0	306	1,065	5.9	( <sup>1</sup> )
Full time .....	1.3	22	45	56	132	318	1.6	1.0
Part time .....	7.0	0	0	0	287	59	—	—
Union .....	4.0	78	0	326	286	461	4.2	1.1
Nonunion .....	1.4	0	177	0	182	356	1.7	1.0
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	5.2	257	112	0	215	574	5.2	( <sup>1</sup> )
Second 25 percent .....	1.9	0	175	0	0	153	1.9	0.3
Third 25 percent .....	2.6	113	42	208	207	432	2.5	1.1
Highest 25 percent .....	2.1	193	59	87	44	374	1.7	1.8
Highest 10 percent .....	2.7	207	172	128	114	626	2.3	1.6
<b>Establishment characteristic</b>								
Goods-producing industries .....	2.5	164	45	55	0	446	2.2	2.0
Construction .....	5.2	49	507	715	824	582	4.7	1.3
Manufacturing .....	3.3	72	0	167	178	309	2.7	2.6
Service-providing industries .....	1.8	0	131	0	164	362	2.1	1.0
Trade, transportation, and utilities .....	3.0	0	207	0	81	746	3.0	0.1
Wholesale trade .....	6.6	—	—	—	—	—	6.6	0.3
Transportation and warehousing .....	11.5	245	0	396	267	450	—	—
Information .....	7.1	168	42	164	816	380	—	—
Financial activities .....	2.8	102	92	103	100	653	2.6	0.9
Finance and insurance .....	2.9	0	156	20	53	—	2.9	( <sup>1</sup> )
Credit intermediation and related activities .....	4.8	—	—	—	—	—	4.8	—
Insurance carriers and related activities .....	4.6	0	134	247	261	409	4.6	0.1
Professional and business services .....	5.1	450	260	216	258	1,255	5.1	—
Education and health services .....	4.6	63	306	107	102	49	3.0	4.5
Educational services .....	5.0	121	0	366	177	211	5.1	0.6
Junior colleges, colleges, and universities .....	4.2	188	0	597	190	589	4.2	1.1
Health care and social assistance .....	5.6	26	116	261	129	202	3.6	5.4

See footnotes at end of table.

**Table 11. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2010—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 .....	2.3	\$0	\$129	\$0	\$161	\$277	3.0	2.0
1 to 49 workers .....	3.2	0	339	0	322	427	4.0	2.7
50 to 99 workers .....	3.6	225	0	147	134	832	—	—
100 workers or more .....	2.0	147	41	170	34	172	2.0	0.7
100 to 499 workers .....	2.1	20	163	0	100	435	2.1	0.2
500 workers or more .....	3.1	130	0	179	28	285	2.9	1.6
<b>Geographic area</b>								
New England .....	6.8	0	84	386	499	—	6.8	1.5
Middle Atlantic .....	4.7	147	183	37	193	129	4.9	0.2
East North Central .....	2.9	10	0	164	235	261	2.9	2.5
West North Central .....	3.5	88	248	238	130	495	3.6	0.3
South Atlantic .....	2.2	0	98	0	340	392	2.2	—
East South Central .....	1.6	358	262	278	608	721	—	—
West South Central .....	2.3	371	308	0	290	1,196	—	—
Mountain .....	6.9	200	315	20	298	613	—	—
Pacific .....	6.0	0	62	0	318	1,141	—	—

<sup>1</sup> Less than 0.05.

<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: 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).