

Table 12. Standard errors for fee-for-service plans: Amount of annual family 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		
Worker characteristic								
All workers	1.4	\$0	\$350	\$0	\$669	\$224	1.6	0.9
Management, professional, and related	2.6	0	265	444	561	466	1.7	2.5
Management, business, and financial	2.4	20	114	435	294	442	2.0	1.8
Professional and related	3.3	20	444	405	824	631	2.4	3.0
Service	7.1	116	541	566	743	1,178	—	—
Protective service	12.9	—	—	—	—	—	—	—
Sales and office	2.1	0	0	0	213	378	2.3	0.2
Sales and related	3.0	314	359	0	519	699	3.1	0.2
Office and administrative support	2.6	0	452	39	343	335	2.8	0.2
Natural resources, construction, and maintenance	3.5	333	779	151	1,069	1,043	3.5	0.4
Construction, extraction, farming, fishing, and forestry	6.7	—	—	—	—	—	—	—
Installation, maintenance, and repair	3.9	496	855	151	0	735	3.9	0.1
Production, transportation, and material moving	3.8	211	395	196	826	594	3.8	1.1
Production	4.2	310	99	249	484	972	4.2	2.0
Transportation and material moving	5.9	120	333	902	554	1,763	5.9	(¹)
Full time	1.3	84	268	20	519	323	1.6	1.0
Part time	6.8	502	487	0	332	404	6.8	—
Union	4.0	153	208	115	318	1,124	4.2	1.1
Nonunion	1.4	0	0	0	367	523	1.7	1.0
Average wage within the following categories: ²								
Lowest 25 percent	4.4	148	375	39	292	1,191	4.4	(¹)
Second 25 percent	2.0	0	78	0	603	616	2.0	0.3
Third 25 percent	2.6	256	401	179	375	336	2.5	1.1
Highest 25 percent	2.1	383	405	427	285	577	1.8	1.8
Highest 10 percent	2.7	495	403	459	355	746	2.3	1.6
Establishment characteristic								
Goods-producing industries	2.6	190	283	484	482	670	2.3	2.0
Construction	4.9	450	742	392	1,675	2,490	5.0	1.3
Manufacturing	3.4	159	267	232	110	417	2.8	2.6
Service-providing industries	1.7	0	39	0	391	285	2.0	1.0
Trade, transportation, and utilities	3.0	528	463	110	202	664	3.0	0.1
Wholesale trade	6.6	—	—	—	—	—	6.6	0.3
Transportation and warehousing	9.6	—	—	—	—	—	9.6	—
Information	7.4	—	—	—	—	—	—	—
Financial activities	3.1	339	350	316	157	754	3.0	0.9
Finance and insurance	3.5	245	396	217	194	922	3.5	(¹)
Credit intermediation and related activities	6.2	234	151	113	265	884	6.2	—
Insurance carriers and related activities	5.1	311	600	379	312	2,670	5.0	0.1
Professional and business services	5.2	—	—	—	—	—	5.2	—
Education and health services	4.5	20	513	183	361	104	3.2	4.5
Educational services	5.1	—	—	—	—	—	5.1	0.6
Junior colleges, colleges, and universities	4.2	514	697	130	364	1,520	4.2	1.1
Health care and social assistance	5.4	0	28	343	781	206	3.8	5.4

See footnotes at end of table.

Table 12. Standard errors for fee-for-service plans: Amount of annual family 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	2.2	\$0	\$0	\$0	\$215	\$1,066	2.8	2.0
1 to 49 workers	2.9	0	0	0	0	827	3.7	2.7
50 to 99 workers	3.8	98	0	172	836	1,020	—	—
100 workers or more	2.0	236	73	66	323	399	2.0	0.7
100 to 499 workers	2.3	0	193	0	607	427	2.3	0.2
500 workers or more	3.0	237	198	264	360	424	2.9	1.6
Geographic area								
New England	7.2	166	381	391	1,190	1,195	7.2	1.5
Middle Atlantic	5.0	0	261	230	421	1,219	5.1	0.2
East North Central	3.3	290	0	484	455	236	3.4	2.5
West North Central	3.4	226	573	578	429	1,247	3.4	0.3
South Atlantic	3.0	0	0	0	172	245	3.0	—
East South Central	1.8	—	—	—	—	—	—	—
West South Central	2.7	602	544	0	826	501	—	—
Mountain	6.6	735	652	948	613	1,061	—	—
Pacific	4.4	245	55	554	421	1,438	—	—

¹ Less than 0.05.

² 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.