

**Table 15. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011**

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		
All workers .....	1.5	\$25	\$0	\$150	\$189	\$81	1.5	0.2
<b>Worker characteristic</b>								
Management, professional, and related .....	1.5	93	0	225	136	202	1.6	0.1
Professional and related .....	1.6	25	0	233	126	250	1.6	0.1
Teachers .....	1.9	0	0	282	71	337	1.9	0.2
Primary, secondary, and special education school teachers .....	2.2	57	0	327	96	170	2.2	0.2
Service .....	1.9	0	0	206	188	75	1.9	0.4
Protective service .....	3.1	28	35	88	205	148	3.0	0.7
Sales and office .....	2.4	115	29	218	252	161	2.4	0.3
Office and administrative support .....	2.3	85	0	257	211	247	2.3	0.3
Natural resources, construction, and maintenance .....	3.2	14	20	50	410	72	3.2	0.5
Production, transportation, and material moving .....	4.2	85	83	45	251	355	4.3	0.5
Full time .....	1.5	22	0	147	184	53	1.5	0.2
Part time .....	3.7	–	57	431	430	362	3.7	( <sup>1</sup> )
Union .....	2.7	0	51	121	0	0	2.6	0.3
Nonunion .....	1.5	108	216	0	0	219	1.5	0.1
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.2	92	–	55	86	121	2.3	0.2
Lowest 10 percent .....	3.0	108	331	151	0	311	3.0	0.1
Second 25 percent .....	2.3	38	0	226	258	29	2.3	0.3
Third 25 percent .....	1.6	99	0	248	90	57	1.6	0.2
Highest 25 percent .....	1.7	0	112	0	222	181	1.7	0.2
Highest 10 percent .....	2.8	0	40	101	343	180	2.8	0.2
<b>Establishment characteristic</b>								
Service-providing industries .....	1.5	37	0	153	189	105	1.5	0.2
Education and health services .....	1.6	114	0	277	86	235	1.6	0.2
Educational services .....	1.8	134	0	216	55	310	1.8	0.2
Elementary and secondary schools .....	2.2	0	0	243	0	69	2.2	0.3
Junior colleges, colleges, and universities ...	3.1	10	55	338	139	242	3.1	–
Health care and social assistance .....	2.6	–	285	216	278	208	2.6	0.1
Hospitals .....	1.9	–	136	261	321	708	1.9	0.1
Public administration .....	2.1	20	16	20	249	182	2.0	0.4
1 to 99 workers .....	4.4	189	0	335	159	180	4.4	0.5
1 to 49 workers .....	5.1	45	277	98	161	0	–	–
50 to 99 workers .....	5.0	–	0	363	260	0	5.0	–
100 workers or more .....	1.4	0	0	188	158	221	1.3	0.1
100 to 499 workers .....	2.3	–	146	39	305	0	2.3	0.4
500 workers or more .....	1.7	149	89	250	52	126	1.7	0.1
State government .....	2.6	0	81	381	292	274	2.6	0.1
Local government .....	1.7	0	0	150	129	49	1.7	0.2

See footnotes at end of table.

**Table 15. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—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		
<b>Geographic area</b>								
New England .....	—	—	—	—	—	—	11.8	—
Middle Atlantic .....	4.5	\$0	\$0	\$102	\$98	\$247	4.5	0.1
East North Central .....	2.9	20	129	64	382	90	3.1	0.8
West North Central .....	6.4	0	247	346	364	20	—	—
South Atlantic .....	2.9	199	0	0	108	350	2.9	0.1
West South Central .....	3.8	92	147	0	73	208	—	—
Mountain .....	14.2	184	202	0	486	—	—	—
Pacific .....	3.9	91	260	141	0	193	—	—

<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, 2010." 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).