

**Table 12. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011**

(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		
All workers .....	100	85	\$1,000	\$1,400	\$2,000	\$2,500	\$3,500	13	2
<b>Worker characteristic</b>									
Management, professional, and related .....	100	86	1,000	1,400	2,000	2,500	3,000	14	( <sup>1</sup> )
Management, business, and financial .....	100	89	1,000	1,500	2,000	2,500	3,200	11	( <sup>1</sup> )
Professional and related .....	100	84	1,000	1,250	2,000	2,500	3,000	16	( <sup>1</sup> )
Service .....	100	82	1,000	1,500	2,000	3,000	4,650	12	5
Protective service .....	100	84	1,000	1,000	—	—	3,750	—	—
Sales and office .....	100	87	1,000	1,500	2,000	2,500	3,600	12	2
Sales and related .....	100	90	1,250	1,650	2,000	2,600	3,600	—	—
Office and administrative support .....	100	85	1,000	1,500	2,000	2,500	3,600	14	2
Natural resources, construction, and maintenance	100	90	1,000	1,300	1,850	2,500	—	9	1
Construction, extraction, farming, fishing, and forestry .....	100	86	1,000	1,375	1,850	—	7,000	—	—
Installation, maintenance, and repair .....	100	93	1,000	—	1,800	2,300	3,000	—	—
Production, transportation, and material moving .....	100	82	1,000	1,000	1,750	2,500	3,500	16	2
Production .....	100	79	700	1,000	1,750	2,500	3,700	17	3
Transportation and material moving .....	100	84	1,000	1,300	1,750	2,500	3,500	15	( <sup>1</sup> )
Full time .....	100	86	1,000	1,350	2,000	2,500	3,500	13	2
Part time .....	100	82	1,000	1,500	1,750	2,500	3,600	17	2
Union .....	100	78	—	1,000	1,750	—	—	19	3
Nonunion .....	100	86	1,000	1,500	2,000	2,500	3,500	12	1
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	84	1,000	1,650	2,150	2,900	4,400	—	—
Lowest 10 percent .....	100	84	—	2,000	2,425	—	—	—	—
Second 25 percent .....	100	86	1,000	1,500	2,000	2,500	3,600	12	2
Third 25 percent .....	100	86	1,000	1,250	2,000	2,500	3,500	13	1
Highest 25 percent .....	100	85	1,000	1,300	1,900	2,500	3,250	15	1
Highest 10 percent .....	100	85	1,000	1,450	2,000	2,500	—	15	( <sup>1</sup> )
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	86	900	1,000	1,800	2,500	4,000	12	2
Construction .....	100	90	—	1,375	2,100	—	7,000	—	—
Manufacturing .....	100	83	—	1,000	1,700	2,250	3,350	14	2
Service-providing industries .....	100	85	1,000	1,500	2,000	2,500	3,500	13	1
Trade, transportation, and utilities .....	100	88	1,000	1,500	2,000	2,500	3,600	10	2
Wholesale trade .....	100	80	—	1,500	2,000	3,000	3,500	—	—
Retail trade .....	100	92	1,250	1,650	1,850	2,750	3,600	6	2
Utilities .....	100	92	—	1,250	1,500	2,200	3,250	—	—
Information .....	100	85	—	1,000	1,500	2,500	3,500	—	—
Financial activities .....	100	77	1,000	1,500	2,500	2,800	3,850	23	( <sup>1</sup> )
Finance and insurance .....	100	76	1,000	1,500	2,250	2,750	3,850	24	( <sup>1</sup> )

See footnotes at end of table.

**Table 12. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011—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		
Credit intermediation and related activities ..	100	74	\$1,000	\$1,500	\$2,250	\$2,500	\$4,000	26	—
Insurance carriers and related activities .....	100	91	1,000	1,500	2,300	2,900	3,800	—	—
Professional and business services .....	100	85	900	1,000	1,700	2,100	2,700	15	—
Professional and technical services .....	100	82	900	—	1,700	2,000	2,500	—	—
Education and health services .....	100	84	1,000	1,400	2,000	2,450	3,000	16	1
Educational services .....	100	77	1,000	1,250	1,750	2,500	3,000	23	—
Junior colleges, colleges, and universities ...	100	82	1,000	1,250	1,500	2,000	2,750	18	—
Healthcare and social assistance .....	100	85	1,000	1,400	2,000	2,400	3,100	14	1
Leisure and hospitality .....	100	89	1,500	2,000	2,200	3,000	5,000	—	—
1 to 99 workers .....	100	84	1,000	1,500	2,000	2,500	3,500	15	2
1 to 49 workers .....	100	83	1,000	1,375	2,000	2,500	3,500	15	2
50 to 99 workers .....	100	85	1,000	1,500	2,000	2,500	3,500	15	( <sup>1</sup> )
100 workers or more .....	100	87	1,000	1,300	1,800	2,500	3,600	12	2
100 to 499 workers .....	100	89	1,000	1,500	2,000	2,700	3,600	9	2
500 workers or more .....	100	84	750	1,000	1,750	2,500	3,400	15	1
<b>Geographic area</b>									
New England .....	100	82	1,000	1,500	2,000	2,500	3,350	18	( <sup>1</sup> )
Middle Atlantic .....	100	65	—	1,000	1,650	2,500	3,000	35	( <sup>1</sup> )
East North Central .....	100	88	1,000	1,000	1,750	2,400	3,250	11	1
West North Central .....	100	94	1,000	1,500	2,000	2,600	3,500	—	—
South Atlantic .....	100	89	1,000	1,500	2,000	2,500	4,000	10	1
East South Central .....	100	95	—	1,250	1,650	2,500	4,400	—	—
West South Central .....	100	89	1,150	1,500	2,000	2,750	3,700	—	—
Mountain .....	100	80	1,000	1,500	1,900	2,500	4,000	—	—
Pacific .....	100	90	900	1,250	1,850	2,500	3,500	—	—

<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, 2010." 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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).