

Table 12. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry 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	1.3	\$0	\$122	\$0	\$0	\$145	1.2	0.5
Worker characteristic								
Management, professional, and related	1.9	73	177	0	55	116	1.9	0.1
Management, business, and financial	1.9	20	58	0	0	281	1.9	0.1
Professional and related	2.9	173	174	183	243	63	3.0	0.1
Service	3.8	253	212	34	325	905	2.3	3.3
Protective service	10.4	0	0	–	–	831	–	–
Sales and office	2.0	0	0	0	130	238	1.9	0.7
Sales and related	2.7	31	72	95	180	408	–	–
Office and administrative support	2.3	0	172	56	111	261	2.2	0.9
Natural resources, construction, and maintenance	2.1	0	261	203	90	–	2.1	0.4
Construction, extraction, farming, fishing, and forestry	5.6	181	154	305	–	169	–	–
Installation, maintenance, and repair	2.1	0	–	315	297	179	–	–
Production, transportation, and material moving	2.8	157	103	97	100	195	2.4	1.7
Production	3.8	177	0	207	200	503	3.0	3.0
Transportation and material moving	4.0	0	126	114	137	209	4.0	0.1
Full time	1.3	0	107	0	0	174	1.2	0.6
Part time	4.7	206	20	166	261	453	4.7	0.9
Union	3.1	–	276	166	–	–	3.0	1.2
Nonunion	1.3	0	163	0	0	104	1.2	0.6
Average wage within the following categories: ¹								
Lowest 25 percent	4.7	91	85	141	376	658	–	–
Lowest 10 percent	6.8	–	587	521	–	–	–	–
Second 25 percent	2.2	0	156	156	20	162	1.9	1.2
Third 25 percent	1.8	0	99	142	0	20	1.8	0.5
Highest 25 percent	1.8	55	83	121	0	329	1.8	0.2
Highest 10 percent	2.9	145	187	80	0	–	2.9	0.1
Establishment characteristic								
Goods-producing industries	2.4	185	98	178	126	326	2.1	1.4
Construction	5.1	–	129	503	–	785	–	–
Manufacturing	3.2	–	0	89	246	357	2.8	1.9
Service-providing industries	1.5	0	122	0	0	49	1.4	0.6
Trade, transportation, and utilities	1.8	147	0	185	60	88	1.7	0.8
Wholesale trade	6.0	–	84	0	639	39	–	–
Retail trade	2.1	97	51	218	274	147	1.8	0.9
Utilities	4.5	–	69	136	278	437	–	–
Information	4.8	–	71	215	567	113	–	–
Financial activities	3.9	71	172	260	222	485	3.9	(²)
Finance and insurance	5.3	0	212	229	388	324	5.3	(²)

See footnotes at end of table.

Table 12. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry 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		
Credit intermediation and related activities ..	4.2	\$98	\$279	\$364	\$377	\$292	4.2	—
Insurance carriers and related activities	3.1	0	73	230	248	735	—	—
Professional and business services	4.4	118	112	152	175	106	4.4	—
Professional and technical services	7.0	126	—	131	0	364	—	—
Education and health services	2.9	164	213	222	430	349	2.9	0.4
Educational services	4.8	0	67	235	592	0	4.8	—
Junior colleges, colleges, and universities ...	3.4	0	139	59	91	324	3.4	—
Healthcare and social assistance	3.0	231	210	212	407	543	3.0	0.5
Leisure and hospitality	7.3	383	48	464	824	1,146	—	—
1 to 99 workers	2.2	0	124	0	0	389	1.9	0.9
1 to 49 workers	2.8	0	201	0	0	342	2.4	1.3
50 to 99 workers	3.9	85	70	20	110	815	3.9	0.1
100 workers or more	1.5	86	92	125	0	130	1.4	0.7
100 to 499 workers	2.2	0	34	359	210	74	1.9	1.2
500 workers or more	1.8	186	194	132	72	291	1.8	0.1
Geographic area								
New England	4.3	0	420	80	62	109	4.2	0.5
Middle Atlantic	4.1	—	0	220	312	153	4.3	0.3
East North Central	2.1	0	265	173	243	458	2.1	0.2
West North Central	3.7	0	74	0	333	417	—	—
South Atlantic	2.6	28	0	0	236	676	2.6	0.5
East South Central	2.4	—	205	366	131	513	—	—
West South Central	4.3	265	20	0	306	382	—	—
Mountain	8.3	0	192	258	415	398	—	—
Pacific	2.3	122	116	130	48	307	—	—

¹ 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.

² Less than 0.05.

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/glossary20112012.htm.