

**Table 13. Standard errors for fee-for-service plans: Amount of annual family 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 .....	1.8	\$0	\$39	\$0	\$325	\$102	1.7	0.5
<b>Worker characteristic</b>								
Management, professional, and related .....	1.9	0	88	0	386	667	1.9	0.1
Management, business, and financial .....	2.4	0	94	0	348	848	2.4	0.1
Professional and related .....	2.9	52	174	0	560	800	2.9	0.1
Service .....	4.8	385	113	270	625	1,436	4.0	3.3
Protective service .....	10.4	515	0	—	—	1,459	—	—
Sales and office .....	2.7	150	0	20	411	241	2.7	0.7
Sales and related .....	3.3	94	10	200	694	373	—	—
Office and administrative support .....	3.1	59	461	199	443	543	3.1	0.9
Natural resources, construction, and maintenance .....	4.1	93	570	691	559	936	4.2	0.4
Construction, extraction, farming, fishing, and forestry .....	8.3	432	297	622	201	—	—	—
Installation, maintenance, and repair .....	2.7	0	568	182	252	929	—	—
Production, transportation, and material moving .....	3.0	443	447	417	506	662	2.6	1.7
Production .....	3.9	454	—	321	735	836	3.2	3.0
Transportation and material moving .....	4.1	504	363	360	355	940	4.1	0.1
Full time .....	1.7	0	116	0	230	71	1.7	0.6
Part time .....	5.0	463	362	174	369	1,047	4.9	0.9
Union .....	5.0	215	201	287	530	231	5.1	1.2
Nonunion .....	1.6	0	0	0	205	106	1.4	0.6
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	5.6	292	60	324	1,077	572	—	—
Lowest 10 percent .....	8.9	680	0	535	—	634	—	—
Second 25 percent .....	2.6	0	71	49	583	438	2.3	1.2
Third 25 percent .....	2.4	62	359	364	39	463	2.4	0.5
Highest 25 percent .....	1.9	0	210	20	380	437	1.9	0.2
Highest 10 percent .....	2.1	170	271	0	397	963	2.1	0.1
<b>Establishment characteristic</b>								
Goods-producing industries .....	3.2	131	—	135	621	756	3.0	1.4
Construction .....	6.4	—	166	204	303	2,326	—	—
Manufacturing .....	3.4	20	—	250	533	1,090	3.1	1.9
Service-providing industries .....	1.8	0	0	0	322	165	1.8	0.6
Trade, transportation, and utilities .....	2.6	250	333	0	272	149	2.6	0.8
Wholesale trade .....	6.0	—	0	139	587	1,008	6.0	—
Retail trade .....	3.8	124	0	663	479	433	3.8	0.9
Utilities .....	9.9	—	287	212	1,037	113	—	—
Information .....	5.1	—	241	653	613	264	5.1	—
Financial activities .....	3.8	0	112	382	704	729	3.8	( <sup>2</sup> )
Finance and insurance .....	5.2	78	312	124	193	223	5.2	( <sup>2</sup> )

See footnotes at end of table.

**Table 13. Standard errors for fee-for-service plans: Amount of annual family 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	\$170	\$468	\$1,065	\$1,156	\$510	4.2	—
Insurance carriers and related activities .....	3.6	139	98	144	39	888	—	—
Professional and business services .....	4.4	171	245	612	446	1,224	4.4	—
Professional and technical services .....	6.2	141	507	781	471	206	6.2	—
Education and health services .....	2.9	230	355	161	1,109	354	2.9	0.4
Educational services .....	4.8	520	139	254	1,119	1,564	4.8	—
Junior colleges, colleges, and universities ...	3.6	49	625	312	397	98	3.6	—
Healthcare and social assistance .....	3.0	382	439	178	1,004	872	3.0	0.5
Leisure and hospitality .....	8.4	158	55	859	1,453	1,421	—	—
1 to 99 workers .....	3.2	0	59	0	547	321	3.0	0.9
1 to 49 workers .....	3.4	0	469	0	585	419	3.1	1.3
50 to 99 workers .....	5.9	354	193	240	497	1,061	5.9	0.1
100 workers or more .....	1.6	0	102	318	212	129	1.5	0.7
100 to 499 workers .....	2.1	89	0	607	367	234	1.7	1.2
500 workers or more .....	2.0	342	276	300	370	603	2.0	0.1
<b>Geographic area</b>								
New England .....	4.3	90	573	86	354	476	4.2	0.5
Middle Atlantic .....	6.2	—	453	316	476	639	6.4	0.3
East North Central .....	2.4	71	350	294	122	832	2.4	0.2
West North Central .....	3.7	130	0	0	571	699	—	—
South Atlantic .....	5.0	133	20	0	517	430	4.9	0.5
East South Central .....	5.2	453	419	347	614	1,510	—	—
West South Central .....	5.0	55	166	260	1,090	777	—	—
Mountain .....	7.3	0	663	580	674	1,780	—	—
Pacific .....	3.7	121	470	230	229	443	—	—

<sup>1</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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20112012.htm).