

Table 11. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012

(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		
Worker characteristic									
All workers	100	87	\$1,000	\$1,500	\$2,000	\$2,750	\$3,900	12	1
Management, professional, and related	100	85	1,000	1,500	2,000	2,750	3,500	14	1
Management, business, and financial	100	84	1,000	1,500	2,000	2,900	3,500	—	—
Professional and related	100	86	900	1,400	2,000	2,650	4,000	13	1
Service	100	85	—	—	—	—	—	15	1
Protective service	100	90	—	2,000	2,000	2,000	—	—	—
Sales and office	100	90	950	1,500	2,000	2,500	3,500	10	(¹)
Sales and related	100	92	1,000	1,500	2,300	3,000	4,000	7	1
Office and administrative support	100	89	950	1,495	2,000	2,500	3,500	11	(¹)
Natural resources, construction, and maintenance	100	84	—	—	—	—	—	15	(¹)
Construction, extraction, farming, fishing, and forestry	100	83	1,000	1,200	1,700	2,500	4,000	—	—
Installation, maintenance, and repair	100	86	—	—	—	—	—	—	—
Production, transportation, and material moving	100	88	1,000	1,500	2,000	2,900	3,750	11	1
Production	100	86	1,000	1,500	2,000	3,000	4,000	11	3
Transportation and material moving	100	90	1,000	1,200	2,000	2,900	3,750	10	(¹)
Full time	100	87	1,000	1,500	2,000	2,800	4,000	12	1
Part time	100	86	950	1,250	2,000	2,300	3,250	14	(¹)
Union	100	72	—	1,000	1,500	2,250	3,500	28	(¹)
Nonunion	100	89	1,000	1,500	2,000	2,900	4,000	10	1
Average wage within the following categories: ²									
Lowest 25 percent	100	91	1,000	1,500	2,000	3,000	4,325	8	1
Second 25 percent	100	89	1,000	1,500	2,000	3,000	4,000	10	1
Third 25 percent	100	86	1,000	1,500	2,000	2,800	4,250	13	(¹)
Highest 25 percent	100	84	950	1,200	1,900	2,500	3,400	15	1
Highest 10 percent	100	86	1,000	1,200	1,900	2,500	3,200	12	1
Establishment characteristic									
Goods-producing industries	100	87	900	1,450	2,000	2,650	4,000	11	1
Construction	100	81	1,000	1,300	2,000	2,500	3,500	19	—
Manufacturing	100	89	800	1,450	2,000	2,650	4,000	10	2
Service-providing industries	100	87	1,000	1,500	2,000	2,800	3,800	13	1
Trade, transportation, and utilities	100	94	1,000	1,500	2,200	2,900	3,600	6	1
Wholesale trade	100	94	—	—	—	—	—	6	—
Retail trade	100	94	1,000	2,000	2,300	3,250	4,000	—	—
Information	100	75	900	1,000	1,900	2,800	—	25	—
Financial activities	100	84	850	1,250	2,000	2,500	3,500	15	1
Finance and insurance	100	86	750	1,200	2,000	2,500	3,300	13	1

See footnotes at end of table.

Table 11. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012—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	89	—	\$1,200	\$2,000	\$2,500	\$3,500	11	—
Insurance carriers and related activities	100	87	\$1,000	1,500	2,000	2,500	3,000	12	1
Professional and business services	100	87	—	—	—	—	—	—	—
Education and health services	100	85	1,000	1,500	2,000	2,600	4,250	14	2
Educational services	100	70	—	1,000	1,500	2,000	2,650	30	—
Junior colleges, colleges, and universities ...	100	77	—	1,000	1,500	2,000	2,650	23	—
Healthcare and social assistance	100	86	1,000	1,500	2,000	2,750	4,250	12	2
1 to 99 workers	100	87	1,000	1,500	2,000	3,000	4,250	12	1
1 to 49 workers	100	86	1,000	1,500	2,000	3,000	4,250	13	1
50 to 99 workers	100	89	1,000	1,500	2,200	3,000	5,000	11	(¹)
100 workers or more	100	87	900	1,250	2,000	2,500	3,500	13	1
100 to 499 workers	100	90	950	1,500	2,000	2,700	3,500	10	1
500 workers or more	100	83	775	1,100	1,750	2,400	3,400	16	(¹)
Geographic area									
New England	100	77	—	—	—	—	—	23	—
Middle Atlantic	100	66	750	1,300	1,750	2,500	4,000	34	1
East North Central	100	90	700	1,050	2,000	2,650	3,500	—	—
West North Central	100	94	—	—	—	—	—	—	—
South Atlantic	100	89	1,000	1,500	2,000	2,750	3,600	10	(¹)
East South Central	100	90	950	1,000	1,700	2,500	3,750	—	—
West South Central	100	94	1,000	2,000	2,300	3,000	4,000	4	1
Mountain	100	89	1,000	1,500	1,650	2,300	3,000	—	—
Pacific	100	90	1,000	1,500	2,000	2,800	4,250	—	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.