

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

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		
Worker characteristic								
All workers	1.1	\$10	\$1	\$0	\$127	\$306	1.1	0.3
Management, professional, and related	2.6	73	179	0	188	435	2.7	0.4
Management, business, and financial	5.0	0	115	0	250	179	–	–
Professional and related	2.0	134	196	123	219	621	2.0	0.3
Service	4.3	–	–	–	–	–	4.3	0.4
Protective service	6.8	–	70	0	39	–	–	–
Sales and office	1.4	99	78	0	200	228	1.4	0.2
Sales and related	1.9	141	34	31	212	95	1.8	0.5
Office and administrative support	1.7	114	304	0	0	124	1.7	0.2
Natural resources, construction, and maintenance	3.9	–	–	–	–	–	3.9	0.1
Construction, extraction, farming, fishing, and forestry	5.3	0	185	382	487	564	–	–
Installation, maintenance, and repair	4.8	–	–	–	–	–	–	–
Production, transportation, and material moving	2.3	10	88	0	214	254	2.1	1.1
Production	3.5	163	0	0	427	532	3.1	2.0
Transportation and material moving	2.2	0	268	20	181	334	2.2	(¹)
Full time	1.2	10	0	0	196	314	1.2	0.3
Part time	3.2	88	298	101	101	388	3.2	(¹)
Union	4.3	–	0	104	160	403	4.3	0.2
Nonunion	1.2	0	0	0	214	313	1.2	0.3
Average wage within the following categories: ²								
Lowest 25 percent	1.9	137	0	289	28	382	1.9	0.3
Second 25 percent	2.0	0	10	14	238	498	2.0	0.6
Third 25 percent	1.6	31	29	0	221	343	1.5	0.2
Highest 25 percent	2.2	100	92	166	66	269	2.3	0.5
Highest 10 percent	2.3	83	179	197	198	420	2.1	0.9
Establishment characteristic								
Goods-producing industries	2.1	112	175	39	146	406	2.0	0.9
Construction	5.1	97	171	174	71	531	5.1	–
Manufacturing	2.3	150	176	158	185	568	2.1	1.2
Service-providing industries	1.5	10	0	0	183	334	1.5	0.2
Trade, transportation, and utilities	1.4	0	39	84	168	110	1.3	0.3
Wholesale trade	1.8	–	–	–	–	–	1.8	–
Retail trade	1.8	263	490	0	175	171	–	–
Information	7.2	88	107	422	374	–	7.2	–
Financial activities	2.5	224	139	0	109	305	2.4	0.6
Finance and insurance	1.9	217	117	20	164	362	1.7	0.7

See footnotes at end of table.

Table 11. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012—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 ..	2.2	–	\$48	\$63	\$235	\$306	2.2	–
Insurance carriers and related activities	3.6	\$179	55	190	421	441	3.4	1.1
Professional and business services	4.6	–	–	–	–	–	–	–
Education and health services	2.2	0	0	0	401	637	2.1	0.9
Educational services	6.3	–	69	88	182	234	6.3	–
Junior colleges, colleges, and universities ...	4.3	–	111	99	324	29	4.3	–
Healthcare and social assistance	2.1	42	10	0	440	404	1.8	1.0
1 to 99 workers	2.2	0	0	91	0	540	2.2	0.6
1 to 49 workers	2.9	0	0	0	0	281	2.8	0.8
50 to 99 workers	3.0	128	0	402	130	441	3.0	(¹)
100 workers or more	1.3	118	80	17	0	77	1.3	0.2
100 to 499 workers	1.3	120	132	0	231	88	1.3	0.3
500 workers or more	2.5	151	137	94	147	396	2.5	0.2
Geographic area								
New England	3.5	–	–	–	–	–	3.5	–
Middle Atlantic	3.5	143	289	181	331	163	3.9	0.5
East North Central	3.2	150	175	122	185	33	–	–
West North Central	2.4	–	–	–	–	–	–	–
South Atlantic	2.9	0	69	0	268	193	2.9	0.1
East South Central	3.9	212	215	383	284	601	–	–
West South Central	1.4	234	455	101	187	932	1.1	0.6
Mountain	3.3	139	0	343	285	429	–	–
Pacific	3.8	61	0	166	355	519	–	–

¹ Less than 0.05.

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: 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/nchs/ebs/glossary20122013.htm.