

Table 12. Fee-for-service plans: Amount of annual family 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	81	\$2,000	\$3,000	\$4,050	\$6,000	\$8,500	19	1
Management, professional, and related	100	83	2,000	3,000	4,000	6,000	8,000	16	1
Management, business, and financial	100	82	2,000	3,000	4,000	6,000	7,000	—	—
Professional and related	100	83	2,000	3,000	4,000	6,000	8,500	16	1
Service	100	73	—	—	—	—	—	26	1
Protective service	100	—	—	—	—	—	—	—	—
Sales and office	100	84	2,000	3,000	4,000	5,725	7,500	15	(¹)
Sales and related	100	86	2,000	3,000	4,600	6,000	8,000	13	1
Office and administrative support	100	83	2,000	3,000	4,000	5,500	7,500	16	(¹)
Natural resources, construction, and maintenance	100	80	—	—	—	—	—	20	(¹)
Construction, extraction, farming, fishing, and forestry	100	76	2,000	2,990	3,600	4,800	—	—	—
Installation, maintenance, and repair	100	82	—	—	—	—	—	—	—
Production, transportation, and material moving	100	77	2,000	3,000	4,050	6,000	9,000	22	1
Production	100	79	1,600	3,000	4,050	6,000	8,000	18	3
Transportation and material moving	100	73	2,400	3,300	4,050	6,000	10,000	27	(¹)
Full time	100	82	2,000	3,000	4,050	6,000	8,500	18	1
Part time	100	69	2,200	3,000	4,100	5,000	7,000	31	(¹)
Union	100	56	1,400	2,700	3,100	5,000	6,000	44	(¹)
Nonunion	100	85	2,000	3,000	4,350	6,000	8,625	15	1
Average wage within the following categories: ²									
Lowest 25 percent	100	81	2,000	3,000	4,600	6,000	8,700	19	1
Second 25 percent	100	80	2,200	3,000	4,600	7,000	9,000	20	1
Third 25 percent	100	82	2,000	3,000	4,200	6,000	8,700	18	(¹)
Highest 25 percent	100	81	2,000	3,000	4,000	5,500	7,500	18	1
Highest 10 percent	100	84	2,000	3,000	4,000	5,500	7,500	15	1
Establishment characteristic									
Goods-producing industries	100	82	1,900	3,000	4,000	5,400	8,000	17	1
Construction	100	76	2,600	3,000	4,000	5,000	6,750	24	—
Manufacturing	100	83	1,600	3,000	4,000	5,000	8,000	15	2
Service-providing industries	100	80	2,000	3,000	4,400	6,000	8,900	19	1
Trade, transportation, and utilities	100	83	2,400	3,500	4,600	6,000	8,000	17	1
Wholesale trade	100	92	—	—	—	—	—	8	—
Retail trade	100	96	3,000	4,000	4,600	6,500	8,300	—	—
Information	100	73	—	3,000	4,500	6,000	7,500	27	—
Financial activities	100	81	—	3,000	4,000	5,000	7,000	18	1
Finance and insurance	100	85	1,500	3,000	4,000	5,000	7,000	14	1

See footnotes at end of table.

Table 12. Fee-for-service plans: Amount of annual family 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	—	\$3,000	\$4,000	\$6,000	\$7,000	11	—
Insurance carriers and related activities	100	84	\$2,000	3,300	4,000	5,000	6,400	15	1
Professional and business services	100	86	—	—	—	—	—	—	—
Education and health services	100	75	2,000	3,000	4,000	6,000	8,500	23	2
Educational services	100	68	1,600	2,000	3,000	4,500	5,300	32	—
Junior colleges, colleges, and universities ...	100	76	—	—	3,000	4,500	5,500	24	—
Healthcare and social assistance	100	76	2,000	3,000	4,500	6,500	8,500	22	2
1 to 99 workers	100	83	2,300	3,000	5,000	7,000	9,000	16	1
1 to 49 workers	100	82	2,000	3,000	5,000	7,000	9,000	17	1
50 to 99 workers	100	86	3,000	3,000	4,400	6,000	9,750	14	(¹)
100 workers or more	100	79	1,760	3,000	4,000	5,400	7,500	21	1
100 to 499 workers	100	82	2,000	3,000	4,000	5,725	8,000	18	1
500 workers or more	100	75	1,650	3,000	3,600	5,000	7,000	25	(¹)
Geographic area									
New England	100	77	—	—	—	—	—	23	—
Middle Atlantic	100	57	2,000	3,000	3,900	5,800	8,000	42	1
East North Central	100	85	1,200	2,500	3,900	5,750	7,000	—	—
West North Central	100	92	—	—	—	—	—	—	—
South Atlantic	100	83	2,500	3,000	4,050	6,000	8,000	17	(¹)
East South Central	100	82	2,000	3,000	4,000	5,500	8,625	—	—
West South Central	100	86	2,400	4,000	5,000	6,750	10,000	13	1
Mountain	100	82	—	3,000	3,800	5,000	6,000	18	—
Pacific	100	86	2,300	3,200	4,600	6,000	8,500	—	—

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.