

Table 12. Standard errors for fee-for-service plans: Amount of annual family 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	1.6	\$0	\$0	\$186	\$0	\$487	1.6	0.3
Management, professional, and related	2.7	0	0	20	29	845	2.8	0.4
Management, business, and financial	5.0	300	0	55	42	275	—	—
Professional and related	2.3	114	0	198	351	575	2.3	0.3
Service	5.9	—	—	—	—	—	5.9	0.4
Protective service	—	—	—	—	—	—	—	—
Sales and office	1.5	199	0	388	359	232	1.5	0.2
Sales and related	2.7	132	54	20	201	343	2.6	0.5
Office and administrative support	1.7	385	0	0	299	402	1.7	0.2
Natural resources, construction, and maintenance	4.5	—	—	—	—	—	4.5	0.1
Construction, extraction, farming, fishing, and forestry	6.5	223	456	750	533	—	—	—
Installation, maintenance, and repair	5.1	—	—	—	—	—	—	—
Production, transportation, and material moving	2.7	154	0	274	197	971	2.7	1.1
Production	3.9	238	153	298	434	777	3.6	2.0
Transportation and material moving	3.5	544	407	423	1,235	804	3.5	(¹)
Full time	1.6	0	0	196	0	576	1.6	0.3
Part time	4.6	418	28	411	319	655	4.6	(¹)
Union	4.4	342	411	359	401	306	4.5	0.2
Nonunion	1.5	0	0	386	0	470	1.5	0.3
Average wage within the following categories: ²								
Lowest 25 percent	2.8	274	20	128	424	969	2.8	0.3
Second 25 percent	3.2	353	235	148	1,458	223	3.2	0.6
Third 25 percent	1.9	20	0	358	72	822	1.9	0.2
Highest 25 percent	2.0	132	0	83	122	508	2.1	0.5
Highest 10 percent	2.4	0	3	210	326	708	2.2	0.9
Establishment characteristic								
Goods-producing industries	2.4	208	0	0	450	1,088	2.4	0.9
Construction	6.5	343	0	207	391	1,349	6.5	—
Manufacturing	2.6	241	194	52	420	1,811	2.4	1.2
Service-providing industries	1.9	20	0	426	0	630	2.0	0.2
Trade, transportation, and utilities	2.2	298	331	0	59	634	2.2	0.3
Wholesale trade	2.1	—	—	—	—	—	2.1	—
Retail trade	3.5	451	344	105	316	719	—	—
Information	7.2	—	0	1,243	198	1,699	7.2	—
Financial activities	2.8	—	332	44	477	1,301	2.8	0.6
Finance and insurance	2.0	400	187	0	389	607	1.8	0.7

See footnotes at end of table.

Table 12. Standard errors for fee-for-service plans: Amount of annual family 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	—	\$674	\$63	\$768	\$697	2.2	—
Insurance carriers and related activities	3.9	\$550	260	55	386	1,867	3.8	1.1
Professional and business services	4.6	—	—	—	—	—	—	—
Education and health services	4.5	20	0	696	1,281	400	4.6	0.9
Educational services	6.5	278	247	448	300	465	6.5	—
Junior colleges, colleges, and universities ...	4.3	—	—	846	636	268	4.3	—
Healthcare and social assistance	5.1	325	78	694	1,398	231	5.1	1.0
1 to 99 workers	2.6	455	0	685	1,179	487	2.5	0.6
1 to 49 workers	3.3	278	234	647	1,129	234	3.2	0.8
50 to 99 workers	3.4	735	0	405	648	1,005	3.4	(¹)
100 workers or more	2.0	292	0	0	181	280	2.0	0.2
100 to 499 workers	2.5	325	0	156	365	690	2.4	0.3
500 workers or more	2.8	211	312	194	321	562	2.9	0.2
Geographic area								
New England	3.6	—	—	—	—	—	3.6	—
Middle Atlantic	3.5	367	0	331	574	258	3.8	0.5
East North Central	5.7	320	571	193	392	508	—	—
West North Central	3.7	—	—	—	—	—	—	—
South Atlantic	3.5	185	294	482	0	837	3.5	0.1
East South Central	3.5	405	580	575	549	1,586	—	—
West South Central	3.5	640	155	284	825	345	3.6	0.6
Mountain	5.0	—	0	734	366	1,219	5.0	—
Pacific	3.9	378	296	288	927	324	—	—

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/ncs/eps/glossary20122013.htm.