

**Table 26. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2013**

(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		
<b>Worker characteristic</b>									
All workers .....	100	89	\$1,000	\$1,400	\$2,000	\$2,750	\$4,000	10	( <sup>2</sup> )
Management, professional, and related .....	100	88	850	1,250	2,000	2,500	3,500	12	( <sup>2</sup> )
Management, business, and financial .....	100	92	1,000	1,500	2,000	2,700	3,500	8	( <sup>2</sup> )
Professional and related .....	100	86	575	1,000	1,500	2,500	3,600	14	( <sup>2</sup> )
Service .....	100	79	1,000	1,500	2,000	3,000	4,400	18	2
Sales and office .....	100	93	1,000	1,500	2,250	3,000	4,000	7	( <sup>2</sup> )
Sales and related .....	100	98	1,000	1,500	2,300	3,250	4,000	—	—
Office and administrative support .....	100	90	1,000	1,500	2,000	3,000	4,000	10	( <sup>2</sup> )
Natural resources, construction, and maintenance .....	100	89	1,000	1,150	1,800	2,500	3,250	10	1
Installation, maintenance, and repair .....	100	87	1,000	1,250	2,000	2,715	3,250	13	—
Production, transportation, and material moving .....	100	91	900	1,500	2,000	2,800	4,000	9	1
Production .....	100	92	1,000	1,500	2,000	2,800	4,000	7	1
Transportation and material moving .....	100	90	800	1,250	2,000	2,750	4,000	10	—
Full time .....	100	89	1,000	1,400	2,000	2,750	4,000	10	( <sup>2</sup> )
Part time .....	100	86	1,000	1,400	2,000	2,750	3,500	—	—
Union .....	100	77	750	1,000	1,500	2,500	4,000	22	1
Nonunion .....	100	91	1,000	1,500	2,000	2,750	3,900	9	( <sup>2</sup> )
Average wage within the following categories <sup>3</sup> :									
Lowest 25 percent .....	100	94	1,000	1,750	2,250	3,250	4,000	—	—
Second 25 percent .....	100	91	1,000	1,500	2,000	3,000	4,250	9	—
Third 25 percent .....	100	89	1,000	1,350	2,000	2,750	3,600	11	( <sup>2</sup> )
Highest 25 percent .....	100	87	900	1,150	1,750	2,500	3,300	13	( <sup>2</sup> )
Highest 10 percent .....	100	87	900	1,250	1,700	2,500	3,025	13	( <sup>2</sup> )
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	90	1,000	1,300	2,000	2,530	3,600	9	1
Construction .....	100	84	950	1,150	2,000	2,500	3,000	13	2
Manufacturing .....	100	90	900	1,300	2,000	2,500	4,000	9	1
Service-providing industries .....	100	89	1,000	1,500	2,000	2,900	4,000	11	( <sup>2</sup> )
Trade, transportation, and utilities .....	100	96	1,000	1,500	2,300	3,250	4,000	4	—
Wholesale trade .....	100	98	1,000	1,500	2,000	3,000	3,800	—	—
Retail trade .....	100	99	1,000	2,000	2,500	3,250	4,250	—	—
Information .....	100	89	1,000	1,000	1,250	2,000	3,025	—	—
Financial activities .....	100	89	1,000	1,500	2,000	2,500	3,500	11	—
Finance and insurance .....	100	88	1,000	1,500	2,000	2,500	3,300	12	—

See footnotes at end of table.

**Table 26. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2013—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	92	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	—	—
Insurance carriers and related activities .....	100	87	1,000	1,250	2,000	2,650	3,900	—	—
Professional and business services .....	100	92	1,000	1,500	2,000	2,500	3,500	—	—
Education and health services .....	100	83	650	1,000	1,500	2,900	4,500	17	—
Educational services .....	100	79	575	1,000	1,500	2,000	2,750	21	—
Junior colleges, colleges, and universities ...	100	83	800	1,000	1,500	2,100	3,000	17	—
Health care and social assistance .....	100	84	650	1,000	1,500	3,000	4,500	16	—
1 to 99 workers .....	100	91	1,000	1,500	2,000	3,000	4,000	8	1
1 to 49 workers .....	100	89	1,000	1,400	2,000	3,000	4,000	10	1
50 to 99 workers .....	100	95	900	1,500	2,000	2,900	4,250	5	—
100 workers or more .....	100	88	1,000	1,350	2,000	2,700	3,500	12	( <sup>2</sup> )
100 to 499 workers .....	100	92	1,000	1,500	2,000	2,750	3,500	8	( <sup>2</sup> )
500 workers or more .....	100	83	900	1,250	1,750	2,500	3,750	17	( <sup>2</sup> )
<b>Geographic area</b>									
New England .....	100	82	1,000	1,500	2,125	2,500	3,500	18	—
Middle Atlantic .....	100	73	1,000	1,250	2,000	2,850	3,800	27	—
South Atlantic .....	100	92	1,000	1,500	2,000	3,000	4,500	—	—
East South Central .....	100	93	500	1,000	2,000	2,700	4,000	—	—
West South Central .....	100	96	1,000	1,700	2,500	3,200	4,000	3	1
East North Central .....	100	90	500	1,000	1,650	2,500	3,250	8	1
West North Central .....	100	95	1,000	1,350	2,000	2,500	3,250	—	—
Mountain .....	100	90	1,000	1,500	2,000	2,700	3,250	—	—
Pacific .....	100	90	1,000	1,400	2,000	2,500	4,000	9	1

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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 2013."

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).