

Table 26. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013

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	0.9	\$13	\$126	\$0	\$68	\$234	0.9	0.3
Management, professional, and related	1.5	122	54	258	98	471	1.5	0.2
Management, business, and financial	1.3	0	0	35	91	173	1.2	0.2
Professional and related	2.2	203	24	101	0	667	2.2	0.2
Service	3.4	229	343	79	406	335	3.7	2.4
Sales and office	1.3	0	0	116	16	298	1.3	0.1
Sales and related	0.9	0	137	116	268	175	–	–
Office and administrative support	1.8	0	18	132	83	488	1.8	0.1
Natural resources, construction, and maintenance	2.2	9	156	375	83	216	2.1	0.5
Installation, maintenance, and repair	3.3	32	354	74	140	296	3.3	–
Production, transportation, and material moving	1.6	134	168	0	126	111	1.5	0.5
Production	1.9	75	0	0	147	550	1.6	0.9
Transportation and material moving	2.6	82	277	112	316	52	2.6	–
Full time	1.0	46	127	0	74	104	1.0	0.2
Part time	3.5	182	251	209	323	500	–	–
Union	3.7	65	9	135	294	396	3.6	0.8
Nonunion	1.1	0	0	0	135	199	1.1	0.3
Average wage within the following categories ² :								
Lowest 25 percent	2.3	110	290	53	273	334	–	–
Second 25 percent	1.6	89	0	125	0	356	1.6	–
Third 25 percent	1.4	58	193	0	170	243	1.3	0.3
Highest 25 percent	1.5	126	195	194	0	216	1.5	0.2
Highest 10 percent	1.8	132	263	194	0	254	1.7	0.3
Establishment characteristic								
Goods-producing industries	1.7	118	159	0	182	669	1.4	0.6
Construction	3.3	219	45	556	152	1,197	3.1	1.7
Manufacturing	1.8	145	303	0	77	497	1.6	0.7
Service-providing industries	1.1	13	104	0	158	189	1.1	0.3
Trade, transportation, and utilities	1.0	0	159	74	109	36	1.0	–
Wholesale trade	1.0	36	26	0	268	300	–	–
Retail trade	0.6	372	183	54	0	291	–	–
Information	3.7	0	0	303	36	315	–	–
Financial activities	1.9	35	0	0	276	91	1.9	–
Finance and insurance	2.2	0	135	0	0	308	2.2	–

See footnotes at end of table.

Table 26. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013—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 ..	2.4	\$0	\$114	\$0	\$91	\$244	—	—
Insurance carriers and related activities	4.1	125	303	0	360	391	—	—
Professional and business services	3.0	176	0	128	122	446	—	—
Education and health services	2.6	293	41	139	349	584	2.6	—
Educational services	4.5	301	36	94	179	239	4.5	—
Junior colleges, colleges, and universities ...	4.4	49	111	52	359	327	4.4	—
Health care and social assistance	3.0	383	69	165	84	707	3.0	—
1 to 99 workers	1.2	143	174	0	84	0	1.0	0.5
1 to 49 workers	1.9	132	208	0	92	18	1.5	0.8
50 to 99 workers	1.3	396	71	154	323	1,108	1.3	—
100 workers or more	1.4	0	128	0	139	30	1.4	0.2
100 to 499 workers	1.7	0	52	52	115	69	1.7	0.4
500 workers or more	2.5	64	123	121	73	513	2.5	0.3
Geographic area								
New England	5.1	0	231	180	8	188	5.1	—
Middle Atlantic	3.5	175	266	0	305	273	3.5	—
South Atlantic	2.7	0	0	68	16	393	—	—
East South Central	3.3	273	409	55	305	316	—	—
West South Central	1.0	79	325	124	352	0	0.7	0.6
East North Central	2.5	173	0	134	129	202	2.1	1.3
West North Central	1.8	0	151	179	56	390	—	—
Mountain	3.4	132	210	260	348	188	—	—
Pacific	2.2	0	145	27	294	251	1.6	1.0

¹ 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.

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 2013."

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/ebs/glossary20132014.htm.