

Table 27. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ 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		
Worker characteristic									
All workers	100	87	\$2,000	\$3,000	\$4,000	\$6,000	\$7,500	13	(²)
Management, professional, and related	100	87	1,600	2,600	4,000	5,400	7,000	13	(²)
Management, business, and financial	100	90	2,400	3,000	4,000	5,400	7,000	10	(²)
Professional and related	100	85	1,500	2,500	3,500	5,500	7,000	15	(²)
Service	100	73	2,000	3,000	4,400	6,000	8,000	24	2
Sales and office	100	91	2,000	3,000	4,500	6,000	7,800	9	(²)
Sales and related	100	95	2,000	3,000	4,600	6,500	7,500	5	-
Office and administrative support	100	88	2,000	3,000	4,500	6,000	8,000	11	(²)
Natural resources, construction, and maintenance	100	87	1,950	2,700	3,800	5,800	7,500	13	1
Installation, maintenance, and repair	100	85	2,000	3,000	4,000	6,000	7,000	15	-
Production, transportation, and material moving	100	86	1,900	3,000	4,000	5,700	7,750	13	1
Production	100	89	2,000	3,000	4,000	5,500	8,100	10	1
Transportation and material moving	100	83	1,500	3,000	4,400	6,000	7,500	17	-
Full time	100	87	2,000	3,000	4,000	6,000	7,500	13	(²)
Part time	100	78	2,500	3,000	4,100	6,000	6,500	-	-
Union	100	67	1,500	2,000	3,000	5,000	7,200	32	1
Nonunion	100	89	2,000	3,000	4,200	6,000	7,500	10	(²)
Average wage within the following categories ³ :									
Lowest 25 percent	100	88	2,500	4,000	4,600	6,100	7,500	-	-
Second 25 percent	100	87	2,000	3,000	4,500	6,000	8,000	13	-
Third 25 percent	100	87	2,000	3,000	4,000	6,000	7,500	13	(²)
Highest 25 percent	100	85	1,950	2,600	4,000	5,200	6,750	14	(²)
Highest 10 percent	100	85	2,000	2,700	4,000	5,200	6,750	14	(²)
Establishment characteristic									
Goods-producing industries	100	87	1,950	2,650	4,000	5,350	6,750	12	1
Construction	100	81	1,950	2,000	-	5,200	7,500	16	2
Manufacturing	100	88	2,000	2,650	4,000	5,000	6,750	12	1
Service-providing industries	100	86	2,000	3,000	4,350	6,000	7,600	13	(²)
Trade, transportation, and utilities	100	91	2,500	3,250	5,000	6,500	8,000	9	-
Wholesale trade	100	94	2,000	3,000	4,500	6,000	7,500	-	-
Retail trade	100	93	3,000	4,100	5,000	6,500	7,700	7	-
Information	100	84	2,000	2,500	3,000	4,400	7,500	16	-
Financial activities	100	87	2,400	3,000	4,000	5,000	7,000	13	-
Finance and insurance	100	85	2,000	3,000	4,000	5,000	6,400	15	-

See footnotes at end of table.

Table 27. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ 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	90	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	10	—
Insurance carriers and related activities	100	83	2,400	3,000	4,000	5,300	6,450	17	—
Professional and business services	100	91	2,000	3,000	4,100	6,000	7,000	—	—
Education and health services	100	82	1,500	2,500	3,750	6,000	9,000	18	—
Educational services	100	77	1,500	2,500	3,800	5,000	6,000	23	—
Junior colleges, colleges, and universities ...	100	80	2,000	2,500	3,750	5,250	6,900	20	—
Health care and social assistance	100	83	1,500	2,500	3,750	6,000	10,000	17	—
1 to 99 workers	100	88	2,000	3,000	4,000	6,000	7,800	11	1
1 to 49 workers	100	88	2,000	3,000	4,000	6,000	7,500	11	1
50 to 99 workers	100	90	2,000	3,000	4,500	6,750	10,000	10	—
100 workers or more	100	85	2,000	3,000	4,100	5,500	7,000	14	(²)
100 to 499 workers	100	90	2,000	3,000	4,350	6,000	7,200	10	(²)
500 workers or more	100	79	1,950	2,700	4,000	5,250	6,600	21	(²)
Geographic area									
New England	100	82	2,000	3,000	4,400	6,000	7,500	18	—
Middle Atlantic	100	69	2,000	3,000	4,350	5,800	7,700	31	—
South Atlantic	100	88	2,100	3,000	4,500	6,000	8,200	12	—
East South Central	100	88	1,500	2,800	4,350	6,000	7,600	—	—
West South Central	100	94	2,000	3,800	5,000	6,900	10,000	5	1
East North Central	100	89	1,500	2,000	3,250	5,000	6,750	9	1
West North Central	100	93	2,000	3,000	4,000	5,000	6,500	—	—
Mountain	100	87	2,000	3,000	4,500	5,400	6,500	13	—
Pacific	100	88	2,000	3,000	4,000	6,000	7,500	12	1

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 Less than 0.5.

³ 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.