

Table 27. Standard errors for fee-for-service plans: Amount of annual family 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	1.0	\$13	\$0	\$152	\$122	\$137	0.9	0.3
Management, professional, and related	1.6	399	222	0	314	185	1.5	0.2
Management, business, and financial	1.4	426	145	150	85	170	1.4	0.2
Professional and related	2.2	18	389	415	685	529	2.2	0.2
Service	3.4	172	55	353	613	900	3.9	2.4
Sales and office	1.3	206	141	32	442	607	1.3	0.1
Sales and related	0.9	296	330	186	489	417	0.9	–
Office and administrative support	1.9	319	213	173	369	1,338	1.9	0.1
Natural resources, construction, and maintenance	2.3	20	395	805	622	720	2.2	0.5
Installation, maintenance, and repair	3.5	0	471	477	440	828	3.5	–
Production, transportation, and material moving	1.7	399	0	154	307	551	1.6	0.5
Production	2.2	124	0	0	287	2,167	1.9	0.9
Transportation and material moving	2.6	418	187	455	264	228	2.6	–
Full time	1.0	27	0	143	117	242	1.0	0.2
Part time	4.9	0	133	392	861	0	–	–
Union	4.0	68	230	454	344	803	3.9	0.8
Nonunion	1.2	0	0	248	0	174	1.1	0.3
Average wage within the following categories ² :								
Lowest 25 percent	2.9	766	602	368	285	206	–	–
Second 25 percent	1.6	149	0	111	36	1,247	1.6	–
Third 25 percent	1.4	74	0	18	66	118	1.4	0.3
Highest 25 percent	1.4	203	271	129	276	316	1.4	0.2
Highest 10 percent	1.7	254	347	535	298	712	1.7	0.3
Establishment characteristic								
Goods-producing industries	1.7	112	332	0	342	571	1.5	0.6
Construction	3.3	389	47	–	831	1,227	3.2	1.7
Manufacturing	1.9	288	287	0	72	842	1.7	0.7
Service-providing industries	1.2	0	0	358	0	304	1.1	0.3
Trade, transportation, and utilities	1.0	18	369	359	130	966	1.0	–
Wholesale trade	2.2	619	0	481	354	509	–	–
Retail trade	1.1	0	230	120	0	222	1.1	–
Information	3.8	112	55	125	625	1,665	3.8	–
Financial activities	2.1	245	84	0	52	544	2.1	–
Finance and insurance	2.4	291	0	0	0	468	2.4	–

See footnotes at end of table.

Table 27. Standard errors for fee-for-service plans: Amount of annual family 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 ..	2.6	\$0	\$0	\$0	\$698	\$537	2.6	—
Insurance carriers and related activities	4.6	402	252	0	438	1,437	4.6	—
Professional and business services	3.0	563	0	396	234	522	—	—
Education and health services	2.7	164	81	471	0	2,462	2.7	—
Educational services	4.8	774	158	259	569	722	4.8	—
Junior colleges, colleges, and universities ...	4.6	52	108	323	1,028	2,095	4.6	—
Health care and social assistance	3.0	122	128	599	0	3,352	3.0	—
1 to 99 workers	1.3	325	0	321	0	451	1.1	0.5
1 to 49 workers	2.0	402	0	98	147	145	1.6	0.8
50 to 99 workers	2.2	696	55	443	943	4,469	2.2	—
100 workers or more	1.5	9	41	172	292	247	1.4	0.2
100 to 499 workers	1.9	0	36	296	225	366	1.9	0.4
500 workers or more	2.4	152	260	0	120	396	2.4	0.3
Geographic area								
New England	5.1	432	293	464	641	689	5.1	—
Middle Atlantic	2.9	153	0	406	9	414	2.9	—
South Atlantic	2.9	357	200	18	0	1,985	2.9	—
East South Central	3.9	0	535	441	0	792	—	—
West South Central	1.1	302	855	143	671	2,625	0.9	0.6
East North Central	2.6	0	546	242	327	316	2.1	1.3
West North Central	2.2	120	0	473	555	832	—	—
Mountain	3.3	338	0	502	576	1,351	3.3	—
Pacific	1.9	0	85	223	679	620	1.4	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.