

Table 14. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014

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 characteristics								
All workers	0.9	\$0	\$0	\$0	\$0	\$274	0.9	0.3
Management, professional, and related	1.0	0	0	0	255	281	1.0	0.4
Management, business, and financial	2.1	0	212	134	231	399	2.0	0.4
Professional and related	1.1	0	0	0	107	299	1.0	0.7
Service	2.3	0	202	41	784	323	2.3	–
Sales and office	1.5	0	104	35	164	264	1.3	0.7
Sales and related	2.7	0	94	169	254	252	–	–
Office and administrative support	1.5	0	29	274	52	336	1.4	0.7
Natural resources, construction, and maintenance	1.9	124	284	0	71	464	1.8	0.6
Construction, extraction, farming, fishing, and forestry	4.1	129	247	313	308	873	3.7	1.4
Installation, maintenance, and repair	1.2	141	283	95	0	468	–	–
Production, transportation, and material moving	1.5	144	125	18	132	354	1.5	–
Production	2.2	77	71	32	142	339	–	–
Transportation and material moving	1.8	33	275	47	197	185	1.8	–
Full time	0.9	0	18	0	0	252	0.9	0.3
Part time	2.0	0	204	74	220	129	2.0	–
Union	2.3	181	221	200	323	801	2.7	1.3
Nonunion	0.9	0	0	0	0	135	0.8	0.3
Average wage within the following categories ² :								
Lowest 25 percent	1.7	0	202	0	454	673	–	–
Second 25 percent	1.1	0	0	41	0	254	1.0	0.4
Third 25 percent	1.6	0	198	0	95	137	1.6	0.3
Highest 25 percent	1.1	0	76	0	270	265	1.1	0.4
Highest 10 percent	1.1	78	190	36	251	453	1.1	0.5
Establishment characteristics								
Goods-producing industries	1.8	143	78	0	236	325	1.8	0.3
Construction	2.1	27	69	63	720	598	–	–
Manufacturing	2.6	40	182	36	207	247	–	–
Service-providing industries	1.0	0	0	9	0	222	1.0	0.4
Trade, transportation, and utilities	1.3	0	0	100	0	262	1.3	–
Retail trade	2.3	221	248	0	187	281	2.3	–
Financial activities	2.6	0	115	130	187	387	0.9	2.5
Finance and insurance	2.9	0	111	77	56	47	1.0	2.9

See footnotes at end of table.

Table 14. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014—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 ..	5.9	\$20	\$0	\$0	\$135	\$162	—	—
Insurance carriers and related activities	1.9	105	97	9	95	119	—	—
Professional and business services	2.4	279	97	245	0	292	2.4	—
Professional and technical services	1.8	242	138	227	82	748	—	—
Education and health services	2.0	0	143	378	42	82	2.3	0.9
Educational services	3.8	63	0	281	381	771	3.8	—
Junior colleges, colleges, and universities ...	3.2	165	52	243	387	768	3.2	—
Health care and social assistance	2.3	0	9	143	800	47	2.8	1.0
1 to 99 workers	1.2	0	0	90	0	426	1.2	0.2
1 to 49 workers	1.5	0	175	63	0	449	1.5	0.3
50 to 99 workers	1.8	0	229	351	222	581	1.7	0.3
100 workers or more	1.1	0	41	0	136	235	1.1	0.5
100 to 499 workers	1.6	0	71	75	38	236	1.5	0.7
500 workers or more	1.7	120	163	0	60	216	1.8	0.7
Geographic areas								
Northeast	3.5	0	111	0	76	377	3.7	0.9
New England	3.4	234	18	269	384	388	3.4	—
Middle Atlantic	4.4	46	259	116	278	431	4.5	1.1
South	0.8	0	108	184	0	242	0.7	0.2
South Atlantic	1.2	119	109	162	0	118	1.2	0.1
West South Central	1.1	201	232	181	367	811	—	—
Midwest	1.0	189	186	0	212	353	1.0	0.1
East North Central	1.2	136	122	175	18	351	1.2	0.1
West North Central	1.8	144	16	176	132	444	—	—
West	1.6	0	244	0	293	409	—	—
Mountain	4.2	0	308	145	112	1,061	—	—
Pacific	0.7	187	297	0	411	481	0.7	0.2

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 2014."

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/glossary20142015.htm.