

Table 15. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014

(All workers participating in fee-for-service plans = 100 percent)

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	90	\$2,000	\$3,000	\$4,500	\$6,000	\$8,500	10	1
Management, professional, and related	91	2,000	3,000	4,400	6,000	8,200	8	1
Management, business, and financial	90	2,000	3,000	4,000	6,000	8,000	9	(²)
Professional and related	91	2,000	3,000	4,500	6,000	8,200	8	1
Service	84	1,650	3,000	5,000	7,500	12,700	16	–
Sales and office	91	2,000	3,250	4,500	6,000	8,400	8	1
Sales and related	92	2,300	4,000	5,000	6,500	9,600	–	–
Office and administrative support	91	2,000	3,000	4,200	6,000	8,000	8	1
Natural resources, construction, and maintenance	86	2,000	3,000	4,500	6,500	10,000	13	1
Construction, extraction, farming, fishing, and forestry	72	2,000	3,000	5,000	6,000	10,500	26	2
Installation, maintenance, and repair	95	–	2,800	4,500	6,750	9,700	–	–
Production, transportation, and material moving	90	1,500	2,500	4,400	6,000	8,200	10	–
Production	93	1,200	2,250	4,000	5,500	7,500	–	–
Transportation and material moving	87	1,800	2,600	4,700	6,000	9,000	13	–
Full time	90	2,000	3,000	4,500	6,000	8,500	9	1
Part time	90	2,200	3,300	5,000	6,000	10,000	10	–
Union	78	–	2,500	4,250	6,000	11,500	20	2
Nonunion	91	2,000	3,000	4,500	6,000	8,400	8	1
Average wage within the following categories ³ :								
Lowest 25 percent	93	2,000	3,750	5,000	6,500	10,900	–	–
Second 25 percent	91	2,000	3,000	4,500	6,000	8,200	8	1
Third 25 percent	88	2,000	3,000	4,500	6,000	8,200	11	1
Highest 25 percent	89	2,000	3,000	4,300	6,000	8,500	10	1
Highest 10 percent	91	2,000	3,000	4,250	6,000	–	8	1
Establishment characteristics								
Goods-producing industries	91	1,500	3,000	4,500	6,000	9,000	9	1
Construction	86	2,000	3,400	5,000	7,500	10,000	–	–
Manufacturing	92	1,200	2,600	4,000	5,900	7,500	–	–
Service-providing industries	90	2,000	3,000	4,500	6,000	8,500	10	1
Trade, transportation, and utilities	89	2,000	3,000	5,000	6,000	8,700	11	–
Retail trade	93	3,000	4,500	5,000	6,500	9,000	–	–
Financial activities	92	2,000	3,000	4,000	5,000	7,000	5	3
Finance and insurance	92	2,000	3,000	4,000	4,500	6,000	5	3

See footnotes at end of table.

Table 15. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014—continued

(All workers participating in fee-for-service plans = 100 percent)

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 ..	91	\$2,000	\$3,000	\$4,000	\$5,000	\$6,500	—	—
Insurance carriers and related activities	93	2,000	2,500	4,000	4,400	5,600	—	—
Professional and business services	91	2,500	3,600	5,000	6,000	8,000	9	—
Professional and technical services	93	2,700	4,000	5,000	6,000	8,400	—	—
Education and health services	86	2,000	3,000	4,500	6,100	9,500	13	1
Educational services	84	—	3,000	3,500	5,000	8,000	16	—
Junior colleges, colleges, and universities ...	83	2,000	2,550	3,500	5,000	6,000	17	—
Health care and social assistance	86	2,000	3,000	5,000	6,100	10,000	13	1
1 to 99 workers	91	2,000	3,000	4,500	6,000	8,700	9	(²)
1 to 49 workers	91	2,000	3,000	4,200	6,000	8,000	9	(²)
50 to 99 workers	91	2,000	3,500	5,000	6,700	10,000	9	(²)
100 workers or more	89	2,000	3,000	4,500	6,000	8,400	10	1
100 to 499 workers	89	2,000	3,000	4,500	6,000	9,000	10	1
500 workers or more	90	2,000	3,000	4,000	6,000	8,200	10	1
Geographic areas								
Northeast	76	2,400	3,000	4,500	6,000	9,000	23	1
New England	82	2,500	3,000	4,500	7,000	12,700	18	—
Middle Atlantic	74	2,250	3,000	4,000	6,000	9,000	24	2
South	93	2,200	3,500	5,000	6,000	9,000	6	(²)
South Atlantic	91	2,200	3,500	5,000	6,000	9,000	9	(²)
West South Central	96	2,500	3,600	5,000	7,000	9,700	—	—
Midwest	93	1,500	2,600	4,000	5,500	7,500	7	(²)
East North Central	92	1,500	2,850	4,000	6,000	8,000	8	(²)
West North Central	95	1,200	2,500	4,000	5,200	6,750	—	—
West	92	2,000	3,000	4,500	6,000	9,000	—	—
Mountain	92	2,000	2,600	5,000	6,500	9,700	—	—
Pacific	93	2,000	3,000	4,250	6,000	—	7	(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 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 2014."

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/glossary20142015.htm.