

**Table 15. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,<sup>1</sup> 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		
<b>Worker characteristics</b>								
All workers .....	1.0	\$0	\$0	\$0	\$0	\$563	1.0	0.3
Management, professional, and related .....	0.9	0	0	355	0	366	0.9	0.4
Management, business, and financial .....	1.9	0	0	158	116	688	1.9	0.4
Professional and related .....	1.1	97	36	225	0	341	1.0	0.7
Service .....	3.1	472	313	223	725	1,482	3.1	–
Sales and office .....	1.5	262	255	66	0	444	1.4	0.7
Sales and related .....	2.7	443	383	157	576	1,229	–	–
Office and administrative support .....	1.5	219	282	457	505	477	1.4	0.7
Natural resources, construction, and maintenance .....	2.4	135	365	167	704	714	2.5	0.6
Construction, extraction, farming, fishing, and forestry .....	5.6	69	549	254	1,227	799	5.7	1.4
Installation, maintenance, and repair .....	1.3	–	483	520	659	817	–	–
Production, transportation, and material moving .....	2.0	112	438	408	257	407	2.0	–
Production .....	2.2	200	427	106	460	158	–	–
Transportation and material moving .....	3.1	461	596	424	120	930	3.1	–
Full time .....	0.9	0	0	32	0	480	0.9	0.3
Part time .....	2.8	303	379	0	584	1,384	2.8	–
Union .....	2.6	–	223	737	352	1,379	3.0	1.3
Nonunion .....	0.9	0	0	0	0	338	0.9	0.3
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	2.6	144	722	18	431	1,565	–	–
Second 25 percent .....	1.2	0	52	398	61	659	1.2	0.4
Third 25 percent .....	1.8	243	0	202	0	601	1.8	0.3
Highest 25 percent .....	1.0	0	0	342	0	574	1.0	0.4
Highest 10 percent .....	1.0	63	0	363	0	–	1.0	0.5
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.9	0	533	549	0	609	1.8	0.3
Construction .....	2.9	0	203	397	627	725	–	–
Manufacturing .....	2.6	158	562	0	233	591	–	–
Service-providing industries .....	1.1	0	0	18	0	416	1.1	0.4
Trade, transportation, and utilities .....	1.8	0	66	364	31	617	1.8	–
Retail trade .....	2.2	378	426	26	205	745	–	–
Financial activities .....	2.6	0	0	0	264	725	1.1	2.5
Finance and insurance .....	3.0	0	0	0	74	351	1.2	2.9

See footnotes at end of table.

**Table 15. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,<sup>1</sup> 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	\$234	\$292	\$0	\$140	\$390	—	—
Insurance carriers and related activities .....	2.3	347	583	104	302	204	—	—
Professional and business services .....	2.0	386	394	464	143	942	2.0	—
Professional and technical services .....	2.0	457	353	278	551	911	—	—
Education and health services .....	2.0	97	0	566	243	1,468	2.3	0.9
Educational services .....	3.7	—	802	500	362	1,213	3.7	—
Junior colleges, colleges, and universities ...	3.3	0	605	389	378	0	3.3	—
Health care and social assistance .....	2.3	99	0	359	574	1,839	2.8	1.0
1 to 99 workers .....	1.3	0	0	111	26	597	1.3	0.2
1 to 49 workers .....	1.6	173	0	382	0	414	1.6	0.3
50 to 99 workers .....	2.0	424	431	145	640	1,269	1.9	0.3
100 workers or more .....	1.1	0	0	0	0	668	1.1	0.5
100 to 499 workers .....	1.6	0	0	152	108	517	1.5	0.7
500 workers or more .....	2.0	400	0	431	405	313	2.1	0.7
<b>Geographic areas</b>								
Northeast .....	3.6	192	0	477	0	912	3.7	0.9
New England .....	3.5	112	570	192	624	3,107	3.5	—
Middle Atlantic .....	4.5	357	0	473	101	1,604	4.5	1.1
South .....	1.2	291	149	380	293	814	1.2	0.2
South Atlantic .....	1.9	451	138	604	0	420	1.9	0.1
West South Central .....	1.6	553	458	368	938	561	—	—
Midwest .....	1.3	111	484	0	532	398	1.3	0.1
East North Central .....	1.8	306	585	331	330	553	1.8	0.1
West North Central .....	1.2	286	520	66	90	709	—	—
West .....	1.8	50	449	448	144	850	—	—
Mountain .....	4.1	0	497	350	987	1,592	—	—
Pacific .....	1.6	136	175	476	46	—	1.6	0.2

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).