

Table 24. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015

(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	95	\$1,000	\$1,500	\$2,200	\$3,000	\$4,500	5	(²)
Management, professional, and related	95	1,000	1,500	2,000	3,000	4,350	4	(²)
Management, business, and financial	94	1,000	1,500	2,000	3,000	4,700	5	(²)
Professional and related	96	1,000	1,500	2,000	3,000	4,000	4	(²)
Service	92	1,000	1,600	2,250	3,750	4,950	—	—
Sales and office	96	1,100	1,750	2,400	3,050	4,350	4	1
Sales and related	97	1,100	1,700	2,350	3,350	4,500	—	—
Office and administrative support	95	1,250	1,800	2,500	3,000	4,250	4	1
Natural resources, construction, and maintenance	93	1,000	1,500	2,500	3,600	4,850	—	—
Installation, maintenance, and repair	92	1,000	1,700	2,250	3,500	4,250	—	—
Production, transportation, and material moving	95	1,000	1,350	2,000	3,000	4,250	5	—
Production	94	1,000	1,500	2,000	3,000	4,650	6	—
Transportation and material moving	97	900	1,000	2,000	3,000	3,700	—	—
Full time	95	1,000	1,500	2,150	3,000	4,500	5	(²)
Part time	96	1,000	1,800	2,250	3,250	4,700	—	—
Union	88	900	1,000	1,700	2,750	4,500	12	—
Nonunion	96	1,000	1,500	2,250	3,050	4,500	4	(²)
Average wage within the following categories ³ :								
Second 25 percent	96	1,000	1,500	2,300	3,350	4,750	4	1
Third 25 percent	95	1,000	1,500	2,200	3,000	4,350	5	(²)
Highest 25 percent	95	1,000	1,500	2,000	3,000	4,350	5	(²)
Highest 10 percent	94	1,000	1,500	2,000	3,000	4,500	6	(²)
Establishment characteristics								
Goods-producing industries	96	1,000	1,500	2,000	3,050	4,850	4	—
Manufacturing	96	1,000	1,500	2,000	3,000	4,200	4	—
Service-providing industries	95	1,000	1,500	2,250	3,000	4,500	5	(²)
Trade, transportation, and utilities	97	1,000	1,500	2,250	3,250	4,250	3	—
Retail trade	97	1,400	2,000	2,500	3,350	4,250	—	—
Financial activities	94	1,000	1,500	2,000	3,000	3,750	4	2
Finance and insurance	94	1,000	1,500	2,000	2,500	3,500	5	1
Credit intermediation and related activities ..	95	1,000	1,500	2,000	2,500	4,000	—	—
Insurance carriers and related activities	93	1,000	1,500	2,000	2,500	3,500	7	1
Professional and business services	96	1,350	1,750	2,200	3,050	4,350	—	—
Education and health services	92	1,000	1,500	2,500	3,500	4,600	8	1
Educational services	99	1,000	1,000	1,500	2,400	3,000	—	—
Junior colleges, colleges, and universities ...	98	—	1,000	1,600	2,300	3,000	—	—
Health care and social assistance	91	1,000	1,750	2,500	3,900	4,700	9	1

See footnotes at end of table.

Table 24. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015—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		
1 to 99 workers	95	\$1,000	\$1,500	\$2,400	\$3,500	\$4,700	5	(²)
50 to 99 workers	97	1,000	1,500	2,250	3,000	4,250	—	—
100 workers or more	95	1,000	1,500	2,000	3,000	4,200	5	(²)
100 to 499 workers	95	1,000	1,500	2,250	3,000	4,250	5	(²)
500 workers or more	95	1,000	1,500	2,000	2,700	4,200	5	(²)
Geographic areas								
Northeast	89	1,000	1,500	2,000	3,000	4,850	11	—
New England	87	600	1,500	2,000	2,500	4,000	—	—
Middle Atlantic	90	1,000	1,500	2,000	3,000	5,080	10	—
South	96	1,000	1,500	2,250	3,250	4,500	4	1
South Atlantic	95	1,000	1,500	2,250	3,150	4,450	4	1
East South Central	97	1,000	1,500	2,250	3,350	4,350	—	—
West South Central	95	1,000	1,500	2,200	3,300	4,600	—	—
Midwest	95	1,000	1,500	2,200	3,000	4,000	4	1
East North Central	94	1,000	1,500	2,250	3,000	4,000	5	(²)
West North Central	98	1,000	1,500	2,000	3,000	3,750	—	—
West	97	1,000	1,500	2,250	3,000	4,700	—	—
Mountain	99	1,500	1,750	2,500	4,000	4,850	—	—
Pacific	96	1,000	1,500	2,000	2,750	4,400	—	—

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 2015."

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.