

Table 12. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	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	100	80	\$825	\$1,200	\$1,900	\$2,500	\$3,600	19	1
Management, professional, and related	100	80	900	1,200	1,900	2,500	3,400	19	2
Management, business, and financial	100	85	1,000	1,250	2,000	2,500	3,400	13	2
Professional and related	100	77	900	1,200	1,750	2,500	3,250	22	1
Service	100	76	750	1,500	2,000	3,000	4,500	24	1
Protective service	100	68	1,000	1,500	2,150	3,000	3,500	–	–
Sales and office	100	83	900	1,200	2,000	2,500	3,700	16	1
Sales and related	100	83	1,000	1,400	2,000	2,700	4,500	17	(²)
Office and administrative support	100	83	800	1,000	1,900	2,500	3,300	16	1
Natural resources, construction, and maintenance	100	76	750	1,000	2,000	2,500	3,500	23	1
Construction, extraction, farming, fishing, and forestry	100	76	1,000	1,200	2,000	3,000	4,000	24	–
Installation, maintenance, and repair	100	76	750	1,000	1,500	2,500	3,000	23	1
Production, transportation, and material moving	100	79	750	1,000	1,500	2,500	4,000	19	2
Production	100	79	700	1,150	1,500	2,500	4,000	19	2
Transportation and material moving	100	80	850	1,000	1,500	2,500	3,500	19	2
Full time	100	80	825	1,200	1,850	2,500	3,500	19	1
Part time	100	78	–	–	–	–	–	21	1
Union	100	69	800	1,000	1,500	2,300	3,000	30	1
Nonunion	100	82	850	1,200	2,000	2,500	3,650	17	1
Average wage within the following categories: ³									
Lowest 25 percent	100	80	750	1,250	2,000	3,200	4,500	19	1
Second 25 percent	100	80	750	1,000	1,750	2,500	3,500	18	2
Third 25 percent	100	81	800	1,000	1,600	2,500	3,500	18	1
Highest 25 percent	100	78	1,000	1,250	2,000	2,500	3,500	21	1
Highest 10 percent	100	78	1,000	1,250	2,000	2,500	3,500	22	1
Establishment characteristic									
Goods-producing industries	100	82	850	1,000	1,700	2,500	4,000	17	1
Construction	100	85	1,000	1,150	2,000	3,000	5,000	15	–
Manufacturing	100	81	750	1,000	1,600	2,500	3,700	18	1
Service-providing industries	100	79	800	1,200	1,900	2,500	3,500	19	1
Trade, transportation, and utilities	100	83	1,000	1,200	1,750	2,500	3,650	16	1
Retail trade	100	85	1,000	1,250	1,800	2,500	4,000	15	–
Transportation and warehousing	100	76	1,000	1,250	1,500	3,000	3,600	24	–
Information	100	85	850	1,400	2,000	2,500	3,500	13	2
Financial activities	100	78	950	1,375	2,000	2,500	3,700	20	2
Finance and insurance	100	77	900	1,200	2,000	2,500	3,500	21	2
Credit intermediation and related activities	100	80	1,000	1,375	2,000	3,000	3,700	20	(²)
Insurance carriers and related activities	100	76	900	1,000	1,900	2,500	3,500	19	5
Professional and business services	100	78	900	1,250	2,000	2,500	3,400	21	1
Professional and technical services	100	78	1,000	1,500	2,000	2,500	3,400	22	–
Education and health services	100	75	750	1,000	1,500	2,000	3,000	23	2
Educational services	100	79	750	1,000	1,500	2,500	4,000	21	–
Junior colleges, colleges, and universities	100	75	800	1,000	1,500	2,500	2,750	25	–
Health care and social assistance	100	74	750	1,000	1,500	2,000	3,000	24	2

See footnotes at end of table.

Table 12. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	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	100	80	\$800	\$1,200	\$2,000	\$2,500	\$4,000	19	1
1 to 49 workers	100	79	1,000	1,200	2,000	2,500	4,000	20	1
50 to 99 workers	100	82	750	1,000	2,000	2,750	3,800	17	1
100 workers or more	100	80	850	1,200	1,750	2,500	3,500	19	1
100 to 499 workers	100	83	750	1,250	1,750	2,500	3,500	17	1
500 workers or more	100	77	900	1,100	1,700	2,500	4,000	22	2
Geographic area									
New England	100	60	1,000	1,350	2,300	2,900	4,000	40	1
Middle Atlantic	100	56	750	1,000	1,500	2,500	3,300	42	2
East North Central	100	86	800	1,000	1,500	2,500	3,800	12	2
West North Central	100	85	500	1,000	1,600	2,300	3,000	—	—
South Atlantic	100	83	1,000	1,400	2,000	2,700	4,000	15	2
East South Central	100	88	600	1,000	1,500	2,250	3,500	11	1
West South Central	100	87	1,000	1,200	2,000	3,000	4,000	12	1
Mountain	100	77	1,000	1,500	2,000	2,800	4,000	20	3
Pacific	100	89	900	1,250	2,000	2,500	3,600	11	(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 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical

Note for more details.

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/glossary20092010.htm.