

Table 12. Fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2010

(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	76	\$2,000	\$2,750	\$4,000	\$6,000	\$8,000	22	2
Management, professional, and related	100	77	2,000	2,500	3,500	5,500	8,000	19	4
Management, business, and financial	100	76	2,000	2,500	3,800	5,500	8,000	19	4
Professional and related	100	77	2,000	2,500	3,500	6,000	8,000	19	4
Service	100	70	2,000	3,000	4,000	5,500	9,750	—	—
Protective service	100	82	—	—	—	—	—	—	—
Sales and office	100	80	2,000	3,000	4,000	5,250	7,500	20	(¹)
Sales and related	100	83	2,300	3,500	4,000	5,000	8,500	17	(¹)
Office and administrative support	100	78	2,000	2,800	4,000	5,300	7,000	21	(¹)
Natural resources, construction, and maintenance	100	78	1,500	2,500	4,000	6,700	9,000	21	1
Construction, extraction, farming, fishing, and forestry	100	71	—	—	—	—	—	—	—
Installation, maintenance, and repair	100	84	1,100	2,250	4,000	6,000	8,000	16	(¹)
Production, transportation, and material moving	100	73	1,600	2,500	4,000	6,000	7,950	26	2
Production	100	78	1,500	2,000	3,300	5,000	7,000	19	3
Transportation and material moving	100	67	2,000	3,000	4,000	7,000	9,000	33	(¹)
Full time	100	77	2,000	2,500	4,000	6,000	8,000	21	2
Part time	100	72	2,500	3,000	4,000	5,250	6,450	28	—
Union	100	65	1,100	1,950	3,000	5,000	7,000	33	2
Nonunion	100	78	2,000	3,000	4,000	6,000	8,000	20	2
Average wage within the following categories: ²									
Lowest 25 percent	100	75	2,400	3,100	4,000	6,000	9,000	25	(¹)
Second 25 percent	100	80	2,000	3,000	4,000	5,500	7,950	19	1
Third 25 percent	100	73	1,800	2,800	4,000	6,000	8,000	25	2
Highest 25 percent	100	76	2,000	2,400	3,600	5,400	8,000	20	4
Highest 10 percent	100	79	2,000	2,400	3,750	5,400	8,000	18	3
Establishment characteristic									
Goods-producing industries	100	82	1,600	2,000	3,700	5,250	8,000	14	4
Construction	100	76	2,000	3,000	4,000	6,000	10,000	22	2
Manufacturing	100	83	1,500	2,000	3,300	5,000	7,000	12	4
Service-providing industries	100	75	2,000	3,000	4,000	6,000	8,000	24	1
Trade, transportation, and utilities	100	76	2,500	3,700	4,000	6,000	9,000	24	(¹)
Wholesale trade	100	75	—	—	—	—	—	24	(¹)
Transportation and warehousing	100	61	—	—	—	—	—	39	—
Information	100	78	—	—	—	—	—	—	—
Financial activities	100	77	1,800	3,000	3,800	5,000	6,000	22	1
Finance and insurance	100	77	2,000	3,000	4,000	5,000	6,000	23	(¹)
Credit intermediation and related activities	100	71	2,000	3,000	4,000	5,000	7,400	29	—
Insurance carriers and related activities	100	79	2,000	2,500	3,300	5,000	6,000	20	1
Professional and business services	100	76	—	—	—	—	—	24	—
Education and health services	100	72	2,000	3,000	3,400	5,100	7,500	23	5
Educational services	100	73	—	—	—	—	—	26	1
Junior colleges, colleges, and universities	100	64	1,200	2,000	3,000	4,500	7,500	35	2
Health care and social assistance	100	72	2,000	3,000	3,500	5,500	7,500	23	6

See footnotes at end of table.

Table 12. Fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2010—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	74	\$2,000	\$3,000	\$4,000	\$6,000	\$9,000	24	3
1 to 49 workers	100	71	2,000	3,000	4,000	6,000	9,000	26	3
50 to 99 workers	100	81	2,000	3,000	4,000	5,400	8,000	—	—
100 workers or more	100	78	1,800	2,500	4,000	5,500	7,500	21	1
100 to 499 workers	100	80	2,000	3,000	4,000	5,800	7,500	19	1
500 workers or more	100	75	1,500	2,000	3,400	5,250	7,650	23	2
Geographic area									
New England	100	58	2,000	3,000	4,000	6,000	8,660	40	2
Middle Atlantic	100	59	1,500	2,250	3,400	4,400	6,000	40	1
East North Central	100	78	1,500	2,000	3,000	5,000	7,000	18	4
West North Central	100	86	1,500	2,500	4,000	5,300	7,400	13	(¹)
South Atlantic	100	83	2,000	3,000	4,000	6,000	8,000	17	—
East South Central	100	94	—	—	—	—	—	—	—
West South Central	100	72	1,950	2,600	4,000	6,000	9,000	—	—
Mountain	100	76	2,000	3,400	4,000	6,000	7,500	—	—
Pacific	100	79	2,000	3,000	4,000	6,000	9,000	—	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.