

**Table 14. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> 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		
<b>Worker characteristics</b>								
All workers .....	92	\$1,000	\$1,500	\$2,000	\$3,000	\$4,200	8	1
Management, professional, and related .....	92	1,000	1,500	2,000	3,000	3,850	7	1
Management, business, and financial .....	92	1,000	1,500	2,000	2,700	3,750	7	( <sup>2</sup> )
Professional and related .....	92	1,000	1,500	2,000	3,000	4,000	7	1
Service .....	87	1,000	1,500	2,500	4,000	5,000	13	—
Sales and office .....	92	1,000	1,500	2,250	3,000	4,300	7	1
Sales and related .....	92	1,000	1,750	2,425	3,250	4,300	—	—
Office and administrative support .....	92	1,000	1,500	2,000	3,000	4,300	7	1
Natural resources, construction, and maintenance .....	90	1,000	1,250	2,000	3,000	4,850	9	1
Construction, extraction, farming, fishing, and forestry .....	81	1,000	1,400	2,000	2,750	5,000	17	2
Installation, maintenance, and repair .....	96	750	1,250	2,000	3,000	4,500	—	—
Production, transportation, and material moving .....	93	700	1,000	2,000	2,700	3,750	7	—
Production .....	94	550	1,000	2,000	2,700	3,400	—	—
Transportation and material moving .....	92	1,000	1,000	2,000	2,600	4,400	8	—
Full time .....	92	1,000	1,500	2,000	3,000	4,000	8	1
Part time .....	93	1,000	1,500	2,250	3,000	4,500	7	—
Union .....	83	900	1,000	1,750	2,750	4,900	16	2
Nonunion .....	93	1,000	1,500	2,000	3,000	4,000	7	1
Average wage within the following categories <sup>3</sup> :								
Lowest 25 percent .....	95	1,000	1,750	2,500	3,500	5,000	—	—
Second 25 percent .....	93	1,000	1,500	2,000	3,000	4,000	7	1
Third 25 percent .....	91	1,000	1,300	2,000	3,000	4,000	9	1
Highest 25 percent .....	91	1,000	1,500	2,000	3,000	4,000	8	1
Highest 10 percent .....	92	1,000	1,300	2,000	2,750	4,200	7	1
<b>Establishment characteristics</b>								
Goods-producing industries .....	93	750	1,250	2,000	2,900	3,500	7	1
Construction .....	91	1,000	1,500	2,000	3,000	4,900	—	—
Manufacturing .....	93	600	1,000	2,000	2,750	3,200	—	—
Service-providing industries .....	91	1,000	1,500	2,000	3,000	4,250	8	1
Trade, transportation, and utilities .....	92	1,000	1,500	2,250	3,000	4,150	8	—
Retail trade .....	92	1,250	2,000	2,500	3,250	4,500	8	—
Financial activities .....	94	1,000	1,400	1,800	2,500	3,750	3	3
Finance and insurance .....	93	1,000	1,400	1,750	2,000	3,000	4	3

See footnotes at end of table.

**Table 14. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> 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 ..	92	\$1,000	\$1,500	\$2,000	\$2,500	\$3,200	—	—
Insurance carriers and related activities .....	96	1,000	1,400	1,700	2,000	2,950	—	—
Professional and business services .....	91	1,000	1,750	2,425	3,000	4,000	9	—
Professional and technical services .....	94	1,250	1,650	2,500	3,000	4,200	—	—
Education and health services .....	86	1,000	1,500	2,400	3,050	5,000	13	1
Educational services .....	85	750	1,000	1,750	2,500	3,850	15	—
Junior colleges, colleges, and universities ...	83	850	1,000	1,750	2,250	3,000	17	—
Health care and social assistance .....	86	1,000	1,500	2,400	3,050	5,000	12	1
1 to 99 workers .....	92	1,000	1,500	2,000	3,000	4,325	8	( <sup>2</sup> )
1 to 49 workers .....	92	1,000	1,500	2,000	3,000	4,000	8	( <sup>2</sup> )
50 to 99 workers .....	93	1,000	1,500	2,250	3,000	5,000	7	( <sup>2</sup> )
100 workers or more .....	91	1,000	1,500	2,000	2,750	4,000	8	1
100 to 499 workers .....	92	1,000	1,500	2,000	3,000	4,200	8	1
500 workers or more .....	91	1,000	1,500	2,000	2,700	4,000	8	1
<b>Geographic areas</b>								
Northeast .....	78	1,000	1,500	2,000	3,000	4,500	21	1
New England .....	82	1,000	1,500	2,000	3,500	4,500	18	—
Middle Atlantic .....	76	1,000	1,500	2,000	2,900	3,800	22	2
South .....	95	1,000	1,550	2,200	3,000	4,000	4	( <sup>2</sup> )
South Atlantic .....	93	1,000	1,650	2,150	3,000	4,000	7	( <sup>2</sup> )
West South Central .....	97	1,100	1,650	2,250	3,200	4,250	—	—
Midwest .....	94	750	1,100	2,000	2,800	4,000	6	( <sup>2</sup> )
East North Central .....	94	1,000	1,250	2,000	3,000	4,300	6	( <sup>2</sup> )
West North Central .....	95	600	1,000	2,000	2,500	3,250	—	—
West .....	95	1,000	1,500	2,000	3,000	4,200	—	—
Mountain .....	92	1,000	1,500	2,000	3,000	4,150	—	—
Pacific .....	97	1,000	1,500	2,000	2,800	4,200	3	( <sup>2</sup> )

<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> Less than 0.5.

<sup>3</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: 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).