

Table 9. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008

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

Characteristic	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		
All workers	100	73	\$2,000	\$2,500	\$4,000	\$6,000	\$7,200	24	3
Worker characteristic									
Management, professional, and related	100	76	1,800	2,250	4,000	5,400	7,200	21	2
Management, business, and financial	100	78	1,500	2,100	4,000	5,400	7,000	20	1
Professional and related	100	75	2,000	2,250	4,000	5,400	7,200	22	3
Service	100	66	2,000	3,000	4,500	6,000	8,000	25	10
Sales and office	100	74	2,000	3,000	4,000	6,000	7,500	24	2
Sales and related	100	73	2,000	3,000	5,000	6,000	9,000	26	1
Office and administrative support	100	74	1,500	2,800	4,000	6,000	7,200	23	3
Natural resources, construction, and maintenance	100	68	2,000	2,500	4,000	6,000	7,200	29	4
Construction, extraction, farming, fishing, and forestry	100	66	1,500	2,600	4,000	6,000	7,500	33	2
Installation, maintenance, and repair	100	70	2,000	2,400	3,570	6,000	6,750	25	6
Production, transportation, and material moving	100	72	2,000	2,500	3,750	5,250	6,000	26	2
Production	100	71	1,800	2,090	3,400	5,000	6,000	27	2
Transportation and material moving	100	73	2,000	3,000	4,000	5,500	7,200	26	1
Full time	100	73	2,000	2,500	4,000	6,000	7,200	24	3
Part time	100	68	1,500	2,000	3,500	5,250	7,000	29	3
Union	100	60	1,500	2,350	4,000	5,250	7,200	34	6
Nonunion	100	75	2,000	2,500	4,000	6,000	7,200	22	3
Average wage within the following percentiles: ²									
Less than 10	100	59	2,000	3,000	4,500	5,100	6,000	38	–
10 to under 25	100	70	2,000	3,000	5,000	6,000	10,000	21	9
25 to under 50	100	73	2,000	2,600	4,000	6,000	7,000	24	4
50 to under 75	100	74	2,000	2,550	4,000	6,000	7,200	25	2
75 to under 90	100	74	1,600	2,350	4,000	5,500	7,200	24	2
90 or greater	100	74	1,600	2,000	3,900	5,250	7,000	24	2
Establishment characteristic									
Goods-producing industries	100	76	2,000	2,250	3,400	5,000	6,000	23	1
Construction	100	72	1,500	3,000	4,000	6,000	7,500	27	1
Manufacturing	100	76	2,000	2,000	3,100	5,000	6,000	23	1
Service-providing industries	100	72	2,000	2,600	4,000	6,000	7,500	24	4
Trade, transportation, and utilities	100	74	2,000	3,000	4,500	6,000	8,000	24	2
Wholesale trade	100	73	2,000	3,350	4,500	7,000	9,000	25	2
Retail trade	100	76	2,000	3,000	5,000	6,750	8,000	21	3
Transportation and warehousing	100	73	2,000	2,700	4,000	5,500	6,750	27	–
Utilities	100	72	1,200	2,000	3,200	4,500	6,000	–	–
Information	100	75	2,000	2,000	3,900	4,500	8,660	23	2
Financial activities	100	73	1,800	2,500	4,000	5,000	7,000	24	3
Finance and insurance	100	72	1,500	2,400	4,000	4,500	6,750	24	4
Credit intermediation and related activities	100	73	1,800	3,000	4,000	5,000	7,500	24	3
Insurance carriers and related activities	100	69	1,300	2,000	3,000	4,400	6,000	24	7
Real estate and rental and leasing	100	77	2,000	3,450	5,300	6,000	9,750	–	–
Professional and business services	100	74	1,300	2,000	4,000	6,000	7,500	19	7
Professional and technical services	100	75	700	2,000	3,000	5,550	6,450	–	–
Administrative and waste services	100	68	1,500	2,000	3,100	6,000	–	20	–

See footnotes at end of table.

Table 9. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	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		
Establishment characteristic									
Education and health services	100	67	\$1,800	\$2,400	\$4,000	\$5,000	\$7,000	30	3
Educational services	100	72	1,000	1,875	2,550	4,000	6,750	28	—
Junior colleges, colleges, and universities	100	68	1,000	1,750	3,000	4,300	7,500	32	—
Health care and social assistance	100	66	2,000	2,800	4,000	5,300	7,000	30	4
Leisure and hospitality	100	65	2,500	3,000	4,500	6,000	7,500	30	—
Accommodation and food services	100	61	2,600	3,000	4,100	6,000	7,500	34	—
Other services	100	75	2,100	3,000	3,000	6,000	7,200	—	—
1 to 99 workers	100	73	2,000	3,000	4,000	6,000	7,500	23	4
1 to 49 workers	100	72	2,000	3,000	4,000	6,000	7,500	24	4
50 to 99 workers	100	75	2,000	3,000	3,750	6,000	7,200	21	3
100 workers or more	100	73	1,600	2,400	4,000	5,300	7,000	25	3
100 to 499 workers	100	74	1,600	2,500	4,000	5,700	7,000	24	2
500 workers or more	100	71	1,650	2,400	3,600	5,000	7,050	25	4
Geographic area									
New England	100	57	1,500	2,000	3,000	5,100	6,000	42	1
Middle Atlantic	100	57	2,000	2,250	4,000	5,250	7,200	38	5
East North Central	100	75	1,500	2,100	3,200	5,000	7,050	19	6
West North Central	100	82	1,250	2,000	3,000	4,400	6,000	15	—
South Atlantic	100	73	2,000	3,000	4,000	6,000	7,000	24	4
East South Central	100	84	2,000	3,000	4,000	6,000	7,000	15	1
West South Central	100	79	2,000	3,000	4,500	6,000	9,750	20	—
Mountain	100	78	2,000	3,000	4,000	6,000	7,000	22	—
Pacific	100	73	1,500	2,400	4,000	6,000	7,500	26	—

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 The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." 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/glossary20082009.htm.