

**Table 15. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011**

(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		
All workers .....	100	80	\$500	\$1,000	\$1,750	\$2,500	\$2,750	20	( <sup>1</sup> )
<b>Worker characteristic</b>									
Management, professional, and related .....	100	81	500	1,000	1,900	2,500	2,750	19	( <sup>1</sup> )
Professional and related .....	100	80	500	1,000	1,850	2,500	2,750	19	( <sup>1</sup> )
Teachers .....	100	80	500	1,000	1,850	2,500	3,000	20	( <sup>1</sup> )
Primary, secondary, and special education school teachers .....	100	79	500	1,000	1,850	2,500	3,000	21	( <sup>1</sup> )
Service .....	100	78	500	1,000	1,500	2,500	2,750	21	1
Protective service .....	100	78	500	1,000	1,500	2,250	2,750	21	1
Sales and office .....	100	81	600	1,000	1,750	2,500	2,750	19	1
Office and administrative support .....	100	81	550	1,000	1,750	2,500	2,750	19	1
Natural resources, construction, and maintenance .....	100	78	500	1,000	1,500	2,000	2,750	20	1
Production, transportation, and material moving .....	100	75	500	900	1,500	2,000	3,000	25	1
Full time .....	100	80	500	1,000	1,750	2,500	2,750	20	1
Part time .....	100	78	–	1,000	1,650	2,150	3,250	22	( <sup>1</sup> )
Union .....	100	65	400	750	1,400	2,000	2,500	34	1
Nonunion .....	100	91	800	1,200	2,000	2,500	2,900	9	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	86	800	–	2,000	2,500	2,750	13	( <sup>1</sup> )
Lowest 10 percent .....	100	89	900	1,150	2,000	2,500	2,750	11	( <sup>1</sup> )
Second 25 percent .....	100	79	500	1,000	1,700	2,300	2,750	21	1
Third 25 percent .....	100	80	600	1,000	1,850	2,500	2,750	20	1
Highest 25 percent .....	100	75	400	900	1,500	2,250	3,000	25	( <sup>1</sup> )
Highest 10 percent .....	100	64	400	750	1,500	2,150	2,750	36	( <sup>1</sup> )
<b>Establishment characteristic</b>									
Service-providing industries .....	100	80	500	1,000	1,750	2,500	2,750	20	( <sup>1</sup> )
Education and health services .....	100	81	600	1,000	2,000	2,500	3,000	19	( <sup>1</sup> )
Educational services .....	100	81	600	1,000	2,000	2,500	3,000	19	( <sup>1</sup> )
Elementary and secondary schools .....	100	79	500	1,000	2,000	2,500	3,000	20	1
Junior colleges, colleges, and universities .....	100	85	750	1,000	2,000	2,500	2,750	15	–
Health care and social assistance .....	100	84	–	1,000	1,700	2,000	3,000	16	( <sup>1</sup> )
Hospitals .....	100	86	–	1,275	1,850	2,300	3,000	14	( <sup>1</sup> )
Public administration .....	100	78	500	1,000	1,500	2,250	2,650	21	1
1 to 99 workers .....	100	81	800	1,000	2,000	2,300	2,750	18	1
1 to 49 workers .....	100	82	950	1,050	2,000	2,350	2,750	–	–
50 to 99 workers .....	100	80	–	1,000	1,500	2,000	2,500	20	–
100 workers or more .....	100	79	500	1,000	1,700	2,500	2,800	20	( <sup>1</sup> )
100 to 499 workers .....	100	81	–	950	1,500	2,200	2,500	19	1
500 workers or more .....	100	79	600	1,000	1,900	2,500	3,000	21	( <sup>1</sup> )
State government .....	100	82	750	1,000	1,750	2,300	2,500	18	( <sup>1</sup> )
Local government .....	100	79	500	1,000	1,750	2,500	3,000	20	1

See footnotes at end of table.

**Table 15. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—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			
<b>Geographic area</b>										
New England .....	100	—	—	—	—	—	—	—	51	—
Middle Atlantic .....	100	32	\$400	\$400	\$400	\$750	\$1,750	68	( <sup>1</sup> )	—
East North Central .....	100	81	400	600	1,250	2,000	2,500	17	2	—
West North Central .....	100	89	500	900	1,275	2,000	2,500	—	—	—
South Atlantic .....	100	90	1,200	1,400	2,000	2,750	3,000	10	( <sup>1</sup> )	—
West South Central .....	100	92	1,000	2,000	2,000	2,300	3,000	—	—	—
Mountain .....	100	74	1,000	1,500	2,000	2,500	—	—	—	—
Pacific .....	100	90	950	1,000	1,750	2,500	3,500	—	—	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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, 2010." 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).