

**Table 24. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, 2015**

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 .....	0.6	\$0	\$0	\$159	\$115	\$79	0.6	0.1
Management, professional, and related .....	0.8	0	0	0	9	213	0.8	0.1
Management, business, and financial .....	1.3	0	0	18	334	285	1.3	0.2
Professional and related .....	0.8	0	13	52	0	351	0.8	0.1
Service .....	2.5	250	218	327	451	296	–	–
Sales and office .....	0.9	183	66	165	237	101	0.8	0.4
Sales and related .....	1.5	194	194	139	146	167	–	–
Office and administrative support .....	1.1	106	91	227	0	136	0.8	0.5
Natural resources, construction, and maintenance .....	2.1	9	114	230	464	253	–	–
Installation, maintenance, and repair .....	3.1	104	278	404	234	130	–	–
Production, transportation, and material moving .....	1.1	71	183	9	122	399	1.1	–
Production .....	1.8	0	51	0	131	398	1.8	–
Transportation and material moving .....	1.2	73	111	412	280	526	–	–
Full time .....	0.6	0	0	191	65	96	0.6	0.2
Part time .....	1.7	173	376	0	87	315	–	–
Union .....	2.6	132	0	353	433	649	2.6	–
Nonunion .....	0.5	88	64	9	172	93	0.5	0.2
Average wage within the following categories <sup>2</sup> :								
Second 25 percent .....	0.8	0	27	251	181	154	0.7	0.3
Third 25 percent .....	1.1	0	0	212	0	149	1.1	0.2
Highest 25 percent .....	0.9	0	0	0	0	224	0.9	0.1
Highest 10 percent .....	1.3	0	36	9	188	126	1.3	0.1
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.9	0	0	0	402	350	0.9	–
Manufacturing .....	1.2	0	70	0	341	272	1.2	–
Service-providing industries .....	0.8	0	0	78	114	156	0.7	0.2
Trade, transportation, and utilities .....	0.5	0	0	0	229	263	0.5	–
Retail trade .....	1.0	109	0	115	71	170	–	–
Financial activities .....	1.8	158	207	82	275	385	1.2	1.0
Finance and insurance .....	2.1	0	29	0	0	137	1.2	1.2
Credit intermediation and related activities ..	2.9	52	82	0	546	414	–	–
Insurance carriers and related activities .....	2.1	0	32	0	219	249	2.0	0.3
Professional and business services .....	1.5	146	52	358	412	205	–	–
Education and health services .....	1.9	0	88	134	436	144	1.8	0.3
Educational services .....	0.4	217	0	100	423	126	–	–
Junior colleges, colleges, and universities ...	0.7	–	0	153	470	285	–	–
Health care and social assistance .....	2.2	293	363	586	504	100	2.1	0.4

See footnotes at end of table.

**Table 24. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, 2015—continued**

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		
1 to 99 workers .....	1.0	\$0	\$20	\$193	\$260	\$71	0.9	0.2
50 to 99 workers .....	1.3	0	0	225	0	384	—	—
100 workers or more .....	0.7	0	0	106	0	166	0.7	0.2
100 to 499 workers .....	1.1	55	97	0	147	259	1.0	0.3
500 workers or more .....	0.9	0	0	0	224	241	0.9	0.2
<b>Geographic areas</b>								
Northeast .....	2.0	0	0	0	90	416	2.0	—
New England .....	3.9	93	32	0	252	252	—	—
Middle Atlantic .....	2.2	0	0	102	218	291	2.2	—
South .....	1.0	0	0	126	194	108	0.9	0.3
South Atlantic .....	1.2	0	76	139	236	205	0.9	0.6
East South Central .....	1.6	0	0	56	211	197	—	—
West South Central .....	2.1	209	245	376	433	279	—	—
Midwest .....	1.0	0	0	228	0	29	0.8	0.4
East North Central .....	1.3	0	144	141	95	310	1.2	0.3
West North Central .....	1.2	0	64	216	151	181	—	—
West .....	1.3	59	46	250	223	55	—	—
Mountain .....	0.7	227	164	449	522	124	—	—
Pacific .....	2.1	0	0	93	361	387	—	—

<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> 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 2015."

Note: 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.