

**Table 25. Fee-for-service plans: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, 2015**

(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	\$2,000	\$3,000	\$4,500	\$6,500	\$9,000	7	( <sup>2</sup> )
Management, professional, and related .....	93	2,000	3,000	4,500	6,000	8,600	6	( <sup>2</sup> )
Management, business, and financial .....	93	2,300	3,000	4,000	6,450	9,000	6	( <sup>2</sup> )
Professional and related .....	94	2,000	3,000	4,500	6,000	8,500	6	( <sup>2</sup> )
Service .....	88	2,700	3,600	5,000	7,500	10,000	—	—
Sales and office .....	95	3,000	3,750	5,000	6,500	8,700	5	1
Sales and related .....	95	3,000	3,750	4,800	6,700	8,700	—	—
Office and administrative support .....	94	2,700	3,800	5,000	6,000	8,500	5	1
Natural resources, construction, and maintenance .....	91	3,000	3,750	5,500	7,700	10,000	—	—
Installation, maintenance, and repair .....	92	2,500	3,500	4,500	7,200	8,500	—	—
Production, transportation, and material moving .....	91	2,000	2,850	4,000	6,000	8,700	9	—
Production .....	91	2,000	3,000	4,000	5,650	9,000	9	—
Transportation and material moving .....	90	1,800	—	4,500	6,000	7,850	10	—
Full time .....	92	2,300	3,000	4,500	6,500	9,000	8	( <sup>2</sup> )
Part time .....	96	2,000	3,500	4,500	6,700	9,250	—	—
Union .....	84	2,000	2,000	4,000	5,650	8,950	16	—
Nonunion .....	94	2,600	3,300	4,500	6,700	9,000	6	( <sup>2</sup> )
Average wage within the following categories <sup>3</sup> :								
Second 25 percent .....	92	2,400	3,000	5,000	6,900	9,900	7	1
Third 25 percent .....	93	2,000	3,000	4,500	6,100	8,900	6	( <sup>2</sup> )
Highest 25 percent .....	92	2,000	3,000	4,000	6,000	8,500	8	( <sup>2</sup> )
Highest 10 percent .....	91	2,200	3,000	4,000	6,250	8,700	9	( <sup>2</sup> )
<b>Establishment characteristics</b>								
Goods-producing industries .....	91	2,000	3,000	4,450	6,750	9,500	9	—
Manufacturing .....	90	2,000	3,000	4,000	5,500	8,200	10	—
Service-providing industries .....	93	2,300	3,250	4,500	6,500	8,700	7	( <sup>2</sup> )
Trade, transportation, and utilities .....	95	2,000	3,000	4,500	6,500	8,000	5	—
Retail trade .....	94	3,000	4,000	5,000	6,700	8,500	6	—
Financial activities .....	93	2,400	3,300	4,000	6,000	7,500	6	2
Finance and insurance .....	93	2,000	3,000	4,000	5,200	7,000	5	1
Credit intermediation and related activities ..	94	2,250	3,000	4,000	5,700	7,500	—	—
Insurance carriers and related activities .....	92	2,000	3,000	4,000	5,200	7,000	7	1
Professional and business services .....	96	2,800	3,600	4,500	6,100	8,700	—	—
Education and health services .....	90	2,000	3,200	5,000	7,500	9,200	9	1
Educational services .....	97	2,000	2,500	3,300	5,000	6,000	—	—
Junior colleges, colleges, and universities ...	96	—	2,500	3,500	5,000	6,000	—	—
Health care and social assistance .....	89	2,400	4,000	5,200	8,400	9,400	10	1

See footnotes at end of table.

**Table 25. Fee-for-service plans: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, 2015—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		
1 to 99 workers .....	93	\$2,400	\$3,200	\$5,000	\$7,500	\$9,400	7	( <sup>2</sup> )
50 to 99 workers .....	93	2,400	3,000	4,950	6,000	8,200	—	—
100 workers or more .....	92	2,000	3,000	4,500	6,000	8,200	8	( <sup>2</sup> )
100 to 499 workers .....	92	2,400	3,000	4,500	6,000	8,200	7	( <sup>2</sup> )
500 workers or more .....	92	2,000	3,000	—	6,000	8,350	8	( <sup>2</sup> )
<b>Geographic areas</b>								
Northeast .....	88	2,000	3,000	4,500	6,000	9,750	12	—
New England .....	86	1,200	3,000	4,000	5,600	7,500	14	—
Middle Atlantic .....	88	2,400	3,000	4,500	6,000	10,000	12	—
South .....	93	2,000	3,400	4,500	6,700	9,000	7	1
South Atlantic .....	93	2,000	3,300	4,500	6,500	8,900	6	1
East South Central .....	93	3,000	3,000	4,500	7,000	8,700	—	—
West South Central .....	93	2,500	3,750	5,000	6,700	9,200	—	—
Midwest .....	94	2,000	3,000	4,500	6,000	8,200	5	1
East North Central .....	93	2,000	3,000	4,500	6,300	8,400	7	( <sup>2</sup> )
West North Central .....	96	2,000	3,000	4,000	6,000	7,500	—	—
West .....	93	2,500	3,250	5,000	7,000	9,400	—	—
Mountain .....	95	3,000	4,000	6,000	7,850	9,900	—	—
Pacific .....	92	2,400	3,000	4,500	6,700	8,700	—	—

<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 2015."

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

Source: Bureau of Labor Statistics, National Compensation Survey.