

Table 25. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ 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		
Worker characteristics								
All workers	0.7	\$367	\$112	\$41	\$196	\$182	0.7	0.1
Management, professional, and related	1.1	464	18	469	336	315	1.1	0.1
Management, business, and financial	1.1	402	0	407	684	524	1.0	0.2
Professional and related	1.7	407	90	290	158	598	1.6	0.1
Service	3.2	222	568	253	320	1,965	–	–
Sales and office	0.8	255	128	91	191	314	0.7	0.4
Sales and related	1.5	52	417	326	265	372	–	–
Office and administrative support	0.9	184	147	0	294	402	0.7	0.5
Natural resources, construction, and maintenance	2.3	427	383	251	440	808	–	–
Installation, maintenance, and repair	3.1	669	182	566	280	528	–	–
Production, transportation, and material moving	1.9	155	274	290	283	622	1.9	–
Production	2.4	209	87	36	503	717	2.4	–
Transportation and material moving	2.7	167	–	273	316	1,010	2.7	–
Full time	0.8	359	82	68	258	260	0.7	0.2
Part time	1.1	0	715	0	482	347	–	–
Union	3.1	226	195	91	179	1,363	3.1	–
Nonunion	0.8	178	141	330	238	175	0.8	0.2
Average wage within the following categories ² :								
Second 25 percent	1.2	359	354	240	303	485	1.1	0.3
Third 25 percent	1.2	130	205	82	428	316	1.2	0.2
Highest 25 percent	1.2	3	0	294	284	334	1.2	0.1
Highest 10 percent	1.7	403	0	184	612	539	1.7	0.1
Establishment characteristics								
Goods-producing industries	1.7	168	0	453	469	893	1.7	–
Manufacturing	2.5	0	0	0	450	526	2.5	–
Service-providing industries	0.8	419	209	102	249	416	0.7	0.2
Trade, transportation, and utilities	1.1	135	222	0	271	460	1.1	–
Retail trade	1.8	210	0	244	141	356	1.8	–
Financial activities	2.0	358	176	52	0	658	1.4	1.0
Finance and insurance	2.2	339	66	0	398	235	1.3	1.2
Credit intermediation and related activities ..	3.1	347	122	137	813	858	–	–
Insurance carriers and related activities	2.1	304	181	52	525	379	2.0	0.3
Professional and business services	1.5	236	182	420	1,161	378	–	–
Education and health services	2.3	513	372	32	914	195	2.2	0.3
Educational services	1.0	0	389	242	154	82	–	–
Junior colleges, colleges, and universities ...	1.5	–	518	400	241	983	–	–
Health care and social assistance	2.7	572	503	1,029	962	336	2.5	0.4

See footnotes at end of table.

Table 25. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ 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	1.1	\$241	\$234	\$63	\$230	\$253	1.1	0.2
50 to 99 workers	2.0	367	109	418	188	909	—	—
100 workers or more	1.1	167	58	0	32	309	1.0	0.2
100 to 499 workers	1.3	536	268	192	284	420	1.3	0.3
500 workers or more	1.8	0	26	—	491	376	1.8	0.2
Geographic areas								
Northeast	2.2	364	0	602	148	969	2.2	—
New England	3.8	302	0	58	765	1,190	3.8	—
Middle Atlantic	2.6	401	0	469	549	536	2.6	—
South	0.9	541	203	327	322	398	0.8	0.3
South Atlantic	1.0	0	306	199	331	475	0.7	0.6
East South Central	2.9	660	418	0	569	193	—	—
West South Central	1.7	366	355	507	971	597	—	—
Midwest	1.1	0	0	13	326	335	0.9	0.4
East North Central	1.5	0	0	0	434	735	1.3	0.3
West North Central	1.2	244	0	672	463	697	—	—
West	2.1	391	289	172	511	317	—	—
Mountain	2.0	0	455	936	835	271	—	—
Pacific	3.0	468	68	322	349	675	—	—

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 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.

Source: Bureau of Labor Statistics, National Compensation Survey.