

**Table 7. Medical care benefits: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, 2017**

(All workers participating in medical care 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 .....	93	\$2,000	\$3,000	\$5,000	\$7,000	\$9,600	7	( <sup>2</sup> )
Management, professional, and related .....	94	2,000	3,000	5,000	6,850	9,000	6	( <sup>2</sup> )
Management, business, and financial .....	95	2,000	3,000	4,400	6,900	9,600	—	—
Professional and related .....	93	2,000	3,000	5,000	6,850	8,700	6	( <sup>2</sup> )
Service:								
Protective service .....	97	2,700	3,000	—	10,300	10,300	—	—
Sales and office .....	93	2,000	3,000	5,000	7,000	9,000	6	1
Sales and related .....	96	2,700	3,600	6,000	8,200	9,700	—	—
Office and administrative support .....	92	2,000	3,000	4,400	6,050	8,700	8	1
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry .....	91	2,000	3,100	6,000	8,000	11,200	—	—
Production, transportation, and material moving .....	92	2,000	3,000	5,000	7,000	9,400	—	—
Production .....	91	2,000	3,100	5,000	7,000	9,700	—	—
Transportation and material moving .....	93	2,000	—	5,000	7,100	9,300	7	1
Full time .....	93	2,000	3,000	5,000	7,000	9,600	6	( <sup>2</sup> )
Part time .....	88	2,000	3,000	5,000	8,000	9,600	—	—
Union .....	89	2,000	—	4,000	7,000	10,300	11	( <sup>2</sup> )
Nonunion .....	94	2,100	3,000	5,000	7,000	9,400	6	( <sup>2</sup> )
Average wage within the following categories <sup>3</sup> :								
Second 25 percent .....	94	2,200	3,200	—	7,200	9,600	5	( <sup>2</sup> )
Third 25 percent .....	92	2,000	3,000	5,000	6,850	9,350	7	1
Highest 25 percent .....	93	2,000	3,000	4,500	6,900	9,300	6	( <sup>2</sup> )
Highest 10 percent .....	91	2,000	3,000	4,300	6,700	9,000	—	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	93	2,000	3,000	5,000	7,000	9,700	—	—
Construction .....	93	2,100	3,100	5,400	7,000	9,500	—	—
Manufacturing .....	95	2,000	3,000	5,000	7,000	9,700	—	—
Service-providing industries .....	93	2,000	3,000	5,000	7,000	9,500	7	( <sup>2</sup> )
Trade, transportation, and utilities .....	92	2,000	3,000	5,100	8,000	9,300	8	1
Retail trade .....	95	3,000	4,000	6,000	8,200	9,600	4	( <sup>2</sup> )
Transportation and warehousing .....	91	2,000	2,000	4,000	5,200	8,200	—	—
Information .....	98	2,500	2,850	4,000	5,000	7,000	—	—
Financial activities .....	95	2,000	3,200	4,000	6,000	8,650	5	1
Finance and insurance .....	95	2,000	3,200	4,000	5,700	7,500	—	—
Credit intermediation and related activities ..	97	2,000	3,100	3,800	5,000	7,500	—	—
Insurance carriers and related activities .....	93	—	3,400	5,000	6,200	7,500	—	—
Education and health services .....	88	2,200	3,000	5,000	6,500	8,950	11	1
Educational services .....	95	—	3,000	4,300	7,000	12,700	—	—
Junior colleges, colleges, and universities ...	93	2,000	3,000	4,000	7,000	12,700	—	—

See footnotes at end of table.

**Table 7. Medical care benefits: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, 2017—continued**

(All workers participating in medical care 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		
100 workers or more .....	93	\$2,000	\$3,000	\$4,950	\$7,000	\$9,700	7	( <sup>2</sup> )
100 to 499 workers .....	94	2,000	3,200	5,000	7,600	10,000	—	—
500 workers or more .....	92	2,000	3,000	4,000	6,500	9,350	—	—
<b>Geographic areas</b>								
Northeast .....	91	2,000	3,000	5,000	8,200	10,300	9	1
New England .....	86	—	3,400	5,000	7,500	10,000	—	—
Middle Atlantic .....	92	2,000	3,000	—	8,300	10,300	7	1
South .....	91	2,400	3,300	—	7,100	9,500	8	( <sup>2</sup> )
West South Central .....	89	2,400	3,200	5,000	7,000	9,300	—	—
Midwest .....	94	2,000	3,000	4,400	6,000	8,000	—	—
East North Central .....	94	2,000	3,000	4,000	6,000	8,200	6	( <sup>2</sup> )
West .....	96	2,000	3,000	4,500	6,850	9,500	—	—
Mountain .....	98	2,000	3,000	5,000	7,500	—	—	—
Pacific .....	95	2,000	3,000	4,400	6,600	9,200	—	—

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.