

Table 6. Medical care benefits: Amount of annual individual out-of-pocket maximum,¹ 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		
Worker characteristics								
All workers	94	\$1,000	\$1,500	–	\$3,500	\$5,000	5	(²)
Management, professional, and related	95	1,000	1,500	\$2,300	3,250	4,950	5	(²)
Management, business, and financial	96	1,000	1,500	2,100	3,250	4,650	–	–
Professional and related	94	1,000	1,500	2,500	3,250	5,000	5	(²)
Service:								
Protective service	100	–	1,350	–	5,150	5,150	–	–
Sales and office	95	1,000	1,500	2,300	3,500	4,650	4	1
Sales and related	98	1,100	1,700	2,950	4,100	5,000	–	–
Office and administrative support	93	1,000	1,400	2,000	3,000	4,100	6	1
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry	96	1,000	1,500	2,500	4,000	5,650	–	–
Production, transportation, and material moving	–	–	–	–	–	–	6	–
Production	93	1,000	1,600	2,500	3,250	4,900	–	–
Transportation and material moving	94	1,000	1,350	2,200	3,500	4,650	6	1
Full time	95	1,000	1,500	–	3,500	5,000	5	(²)
Part time	90	1,000	1,500	2,200	4,000	5,100	–	–
Union	91	1,000	1,000	2,000	3,500	5,150	8	(²)
Nonunion	95	1,000	1,500	2,500	3,500	5,000	5	(²)
Average wage within the following categories ³ :								
Second 25 percent	96	1,000	1,500	2,500	3,500	5,000	4	(²)
Third 25 percent	94	1,000	1,500	2,300	3,250	4,900	6	1
Highest 25 percent	95	1,000	1,500	2,200	3,250	5,000	5	(²)
Highest 10 percent	93	1,000	1,500	2,000	3,000	4,900	–	–
Establishment characteristics								
Goods-producing industries	95	1,000	1,550	2,500	3,500	5,000	–	–
Construction	97	1,000	1,500	2,500	3,500	4,800	–	–
Service-providing industries	94	1,000	1,500	2,300	3,500	5,000	5	(²)
Trade, transportation, and utilities	95	1,000	1,500	2,600	3,850	4,650	5	1
Retail trade	96	1,400	2,000	3,000	4,100	5,000	3	(²)
Transportation and warehousing	94	1,000	1,000	2,000	2,600	4,100	–	–
Information	98	1,000	1,250	2,000	2,650	3,500	–	–
Financial activities	95	1,000	1,550	2,000	3,000	4,600	4	1
Finance and insurance	96	1,000	1,550	2,000	2,650	4,000	–	–
Credit intermediation and related activities ..	97	1,000	1,500	2,000	2,500	3,800	–	–
Insurance carriers and related activities	93	1,000	1,800	2,200	2,850	4,000	–	–
Education and health services	89	1,000	1,500	2,500	3,200	5,000	10	1
Educational services	95	1,000	1,500	2,000	3,600	5,650	–	–
Junior colleges, colleges, and universities ...	93	1,000	1,500	2,000	3,500	5,650	–	–

See footnotes at end of table.

Table 6. Medical care benefits: Amount of annual individual out-of-pocket maximum,¹ 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	95	\$1,000	\$1,500	\$2,250	\$3,500	\$5,100	5	(²)
100 to 499 workers	96	1,000	1,500	2,500	3,750	5,100	—	—
500 workers or more	93	1,000	1,500	2,000	3,050	5,000	—	—
Geographic areas								
Northeast	91	1,000	1,500	2,500	4,100	5,150	8	1
New England	88	1,000	1,500	2,500	3,500	5,450	—	—
Middle Atlantic	93	1,000	1,400	2,500	4,100	5,150	7	1
South	92	1,000	1,600	2,500	3,500	5,000	7	(²)
West South Central	89	—	—	2,500	3,500	4,650	—	—
Midwest	97	1,000	1,450	2,000	3,000	4,100	—	—
East North Central	96	1,000	1,350	2,000	3,000	4,100	4	(²)
West	97	1,000	1,500	2,200	3,250	5,000	—	—
Mountain	99	1,000	1,500	2,500	3,500	—	—	—
Pacific	97	1,000	1,500	2,000	3,150	5,000	—	—

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 Less than 0.5.

³ 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.

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