

Table 7. Standard errors for medical care benefits: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2017

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	0.8	\$0	\$0	\$13	\$18	\$376	0.8	0.1
Management, professional, and related	1.2	0	0	372	203	289	1.2	0.2
Management, business, and financial	1.3	112	0	451	332	578	–	–
Professional and related	1.5	0	52	130	257	154	1.5	0.2
Service:								
Protective service	3.1	757	476	–	1,501	0	–	–
Sales and office	0.9	91	0	218	176	207	0.9	0.3
Sales and related	0.9	274	314	277	0	468	–	–
Office and administrative support	1.3	0	0	364	276	559	1.3	0.2
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry	3.2	85	628	743	523	1,584	–	–
Production, transportation, and material moving	1.8	0	213	36	100	298	–	–
Production	3.1	52	265	373	223	283	–	–
Transportation and material moving	1.5	0	–	105	375	92	1.4	0.4
Full time	0.8	0	0	13	42	388	0.8	0.1
Part time	7.0	36	225	558	413	1,384	–	–
Union	2.3	167	–	256	829	1,840	2.3	0.1
Nonunion	0.8	197	52	0	18	280	0.8	0.1
Average wage within the following categories ² :								
Second 25 percent	1.0	372	373	–	436	397	1.0	0.2
Third 25 percent	1.2	0	27	228	339	234	1.2	0.3
Highest 25 percent	1.1	0	0	476	123	286	1.1	0.2
Highest 10 percent	2.2	0	0	529	352	556	–	–
Establishment characteristics								
Goods-producing industries	1.9	134	268	114	273	309	–	–
Construction	2.8	411	814	695	596	721	–	–
Manufacturing	2.1	117	179	568	201	167	–	–
Service-providing industries	0.9	0	0	93	82	507	0.8	0.1
Trade, transportation, and utilities	1.2	0	309	131	407	61	1.2	0.4
Retail trade	1.1	143	463	0	0	303	1.0	0.2
Transportation and warehousing	2.7	0	295	373	944	944	–	–
Information	1.0	88	310	106	16	206	–	–
Financial activities	1.3	216	114	36	139	640	1.3	0.3
Finance and insurance	1.6	102	81	55	514	646	–	–
Credit intermediation and related activities ..	1.0	113	176	237	812	986	–	–
Insurance carriers and related activities	3.2	–	371	638	360	665	–	–
Education and health services	2.6	314	93	241	367	158	2.4	0.3
Educational services	2.1	–	381	542	1,274	2,818	–	–
Junior colleges, colleges, and universities ...	2.7	36	26	340	752	2,630	–	–

See footnotes at end of table.

Table 7. Standard errors for medical care benefits: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2017—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		
100 workers or more	1.4	\$0	\$0	\$313	\$167	\$584	1.3	0.2
100 to 499 workers	1.4	104	278	73	583	828	—	—
500 workers or more	2.4	0	99	391	537	924	—	—
Geographic areas								
Northeast	2.3	107	61	219	426	616	2.3	0.3
New England	5.7	—	662	224	1,072	769	—	—
Middle Atlantic	1.8	89	22	—	685	1,030	1.7	0.2
South	1.6	132	338	—	244	530	1.5	0.2
West South Central	3.7	680	558	223	316	558	—	—
Midwest	1.1	0	81	186	339	382	—	—
East North Central	1.4	0	292	490	273	366	1.4	(³)
West	1.0	0	0	536	324	833	—	—
Mountain	0.6	140	128	938	720	—	—	—
Pacific	1.3	0	0	503	391	387	—	—

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 2017."

³ Less than 0.05.

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/glossary20162017.htm.

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