

**Table 14. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2011**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers .....	3.3	3.3	0.2	2.2	2.2	—	3.4	3.2	0.3
<b>Worker characteristic</b>									
Management, professional, and related .....	5.7	5.7	0.3	3.2	3.2	—	5.2	5.2	0.7
Management, business, and financial .....	6.2	6.2	0.9	3.2	3.2	—	5.2	4.0	1.9
Professional and related .....	7.4	7.4	—	4.4	4.4	—	7.4	7.4	0.1
Service .....	5.4	5.4	—	—	5.4	—	6.9	6.9	—
Protective service .....	—	2.8	—	—	2.7	—	13.8	—	—
Sales and office .....	4.8	4.8	0.4	2.9	2.9	—	4.9	4.9	0.1
Sales and related .....	7.4	7.4	—	—	5.1	—	7.5	—	—
Office and administrative support .....	5.2	5.2	0.5	3.3	3.3	—	5.6	5.6	0.1
Natural resources, construction, and maintenance .....	7.3	7.2	0.7	2.0	2.0	—	7.6	7.8	0.7
Construction, extraction, farming, fishing, and forestry .....	12.1	11.4	1.7	—	4.2	—	8.4	—	—
Installation, maintenance, and repair .....	9.2	9.2	—	—	2.2	—	10.9	10.9	—
Production, transportation, and material moving .....	5.6	5.4	0.9	4.6	4.6	—	5.6	5.6	—
Production .....	8.2	7.6	1.5	5.3	5.3	—	7.3	7.3	—
Transportation and material moving .....	6.5	6.5	—	—	8.8	—	7.9	7.9	—
Full time .....	3.5	3.5	0.2	2.4	2.4	—	3.6	3.4	0.3
Part time .....	7.7	7.7	—	—	6.9	—	6.5	6.5	—
Union .....	2.8	2.8	0.6	4.1	4.1	—	6.9	6.7	0.4
Nonunion .....	3.5	3.5	0.2	2.4	2.4	—	3.4	3.3	0.3
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	7.7	7.7	—	7.1	7.1	—	4.6	4.6	—
Lowest 10 percent .....	13.2	13.2	—	17.4	—	—	15.1	—	—
Second 25 percent .....	6.5	6.6	0.7	3.5	3.5	—	6.4	6.4	0.1
Third 25 percent .....	4.6	4.6	0.1	2.8	2.8	—	4.9	4.9	0.1
Highest 25 percent .....	3.9	3.9	0.4	3.1	3.1	—	4.0	3.7	0.8
Highest 10 percent .....	6.5	6.5	—	—	4.0	—	5.6	4.4	2.1
<b>Establishment characteristic</b>									
Goods-producing industries .....	6.2	6.2	0.3	4.1	4.1	—	5.8	5.8	0.4
Construction .....	10.4	10.0	1.1	—	7.3	—	8.5	—	—
Manufacturing .....	6.8	6.8	—	—	4.2	—	7.3	7.3	—
Service-providing industries .....	4.1	4.1	0.2	2.5	2.5	—	3.9	3.8	0.3
Trade, transportation, and utilities .....	5.7	5.5	1.2	5.2	5.2	—	4.1	4.1	—
Wholesale trade .....	7.7	6.9	2.8	—	7.8	—	7.4	7.4	—
Retail trade .....	9.1	9.0	1.3	—	6.1	—	6.1	6.1	—
Utilities .....	—	13.4	—	—	13.7	—	8.9	8.9	—
Information .....	—	12.1	—	—	11.6	—	9.0	—	—
Financial activities .....	—	5.9	—	—	4.7	—	7.7	5.8	4.1
Finance and insurance .....	6.9	6.9	—	5.6	5.6	—	7.0	5.8	4.9

See footnotes at end of table.

**Table 14. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2011—Continued**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	7.3	7.3	—	—	11.2	—	7.5	7.5	—
Insurance carriers and related activities .....	—	13.7	—	—	6.4	—	11.0	—	—
Professional and business services .....	11.9	11.9	—	—	8.6	—	8.4	—	—
Professional and technical services .....	12.8	—	—	10.8	10.8	—	5.4	—	—
Education and health services .....	8.0	8.0	—	2.9	2.9	—	8.4	8.4	—
Educational services .....	10.9	10.9	—	—	3.2	—	8.9	8.9	—
Junior colleges, colleges, and universities ...	4.5	4.5	—	—	1.8	—	5.2	5.2	—
Healthcare and social assistance .....	—	10.1	—	—	3.8	—	10.5	10.5	—
Leisure and hospitality .....	—	10.4	—	—	6.6	—	8.8	—	—
1 to 99 workers .....	4.6	4.6	0.4	3.3	3.3	—	4.3	4.3	0.6
1 to 49 workers .....	5.8	5.8	—	4.1	4.1	—	5.8	5.9	0.8
50 to 99 workers .....	8.2	8.6	1.6	—	5.6	—	7.3	7.2	0.1
100 workers or more .....	3.0	3.0	0.1	2.3	2.3	—	4.5	4.4	0.1
100 to 499 workers .....	5.1	5.2	0.2	4.1	4.1	—	5.7	5.6	0.3
500 workers or more .....	4.1	4.1	( <sup>2</sup> )	3.2	3.2	—	4.9	4.8	( <sup>2</sup> )
<b>Geographic area</b>									
New England .....	6.0	6.0	—	—	5.7	—	8.2	8.2	—
Middle Atlantic .....	5.6	5.2	0.7	—	6.3	—	11.9	10.2	1.9
East North Central .....	4.4	4.4	—	3.1	3.1	—	3.7	3.7	—
West North Central .....	—	11.1	—	—	8.6	—	—	14.1	—
South Atlantic .....	9.2	9.2	—	4.6	4.6	—	12.0	—	—
East South Central .....	—	11.3	—	—	15.9	—	14.8	—	—
West South Central .....	—	—	—	—	16.8	—	6.2	—	—
Mountain .....	7.9	7.9	—	5.4	5.4	—	5.9	—	—
Pacific .....	4.2	4.2	0.5	—	3.6	—	4.5	—	—

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

<sup>2</sup> 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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).