

**Table 15. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011**

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		
All workers .....	3.4	–	\$0	\$190	\$63	\$537	3.2	0.3
<b>Worker characteristic</b>								
Management, professional, and related .....	5.2	\$67	0	305	553	277	5.2	0.7
Management, business, and financial .....	5.2	242	0	362	531	694	4.0	1.9
Professional and related .....	7.4	187	0	361	590	707	7.4	0.1
Service .....	6.9	0	0	–	–	0	6.9	–
Protective service .....	13.8	0	0	–	219	0	–	–
Sales and office .....	4.9	–	0	0	701	98	4.9	0.1
Sales and related .....	7.5	–	0	177	357	491	–	–
Office and administrative support .....	5.6	–	0	0	855	528	5.6	0.1
Natural resources, construction, and maintenance .....	7.6	98	302	405	673	196	7.8	0.7
Construction, extraction, farming, fishing, and forestry .....	8.4	–	85	–	98	–	–	–
Installation, maintenance, and repair .....	10.9	0	500	310	171	707	10.9	–
Production, transportation, and material moving .....	5.6	92	98	240	447	405	5.6	–
Production .....	7.3	81	–	260	277	613	7.3	–
Transportation and material moving .....	7.9	–	0	392	–	325	7.9	–
Full time .....	3.6	–	0	193	149	537	3.4	0.3
Part time .....	6.5	39	367	188	–	1,059	6.5	–
Union .....	6.9	–	139	–	486	–	6.7	0.4
Nonunion .....	3.4	403	0	240	441	367	3.3	0.3
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	4.6	0	0	284	525	–	4.6	–
Lowest 10 percent .....	15.1	–	219	148	481	570	–	–
Second 25 percent .....	6.4	0	0	0	685	219	6.4	0.1
Third 25 percent .....	4.9	–	0	431	544	98	4.9	0.1
Highest 25 percent .....	4.0	0	0	380	277	628	3.7	0.8
Highest 10 percent .....	5.6	0	0	164	649	245	4.4	2.1
<b>Establishment characteristic</b>								
Goods-producing industries .....	5.8	–	0	277	0	0	5.8	0.4
Construction .....	8.5	–	0	–	0	1,057	–	–
Manufacturing .....	7.3	–	0	0	444	0	7.3	–
Service-providing industries .....	3.9	–	0	172	439	651	3.8	0.3
Trade, transportation, and utilities .....	4.1	120	354	0	0	528	4.1	–
Wholesale trade .....	7.4	0	–	340	–	–	7.4	–
Retail trade .....	6.1	–	0	–	0	597	6.1	–
Utilities .....	8.9	0	0	0	0	0	8.9	–
Information .....	9.0	–	147	–	803	0	–	–
Financial activities .....	7.7	0	277	405	–	219	5.8	4.1
Finance and insurance .....	7.0	0	–	389	–	832	5.8	4.9

See footnotes at end of table.

**Table 15. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011—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		
Credit intermediation and related activities ..	7.5	—	\$139	\$264	\$367	—	7.5	—
Insurance carriers and related activities .....	11.0	\$132	271	570	—	\$589	—	—
Professional and business services .....	8.4	0	0	399	754	0	—	—
Professional and technical services .....	5.4	240	364	559	951	0	—	—
Education and health services .....	8.4	—	0	486	—	367	8.4	—
Educational services .....	8.9	—	0	530	—	240	8.9	—
Junior colleges, colleges, and universities ...	5.2	0	260	—	98	51	5.2	—
Healthcare and social assistance .....	10.5	—	0	—	—	0	10.5	—
Leisure and hospitality .....	8.8	0	0	475	0	737	—	—
1 to 99 workers .....	4.3	0	0	0	546	439	4.3	0.6
1 to 49 workers .....	5.8	0	366	294	714	380	5.9	0.8
50 to 99 workers .....	7.3	—	49	147	—	620	7.2	0.1
100 workers or more .....	4.5	0	0	0	98	424	4.4	0.1
100 to 499 workers .....	5.7	0	0	170	0	0	5.6	0.3
500 workers or more .....	4.9	—	—	0	585	888	4.8	( <sup>2</sup> )
<b>Geographic area</b>								
New England .....	8.2	0	318	0	0	294	8.2	—
Middle Atlantic .....	11.9	—	219	—	689	491	10.2	1.9
East North Central .....	3.7	240	0	325	0	0	3.7	—
West North Central .....	—	—	—	—	—	—	14.1	—
South Atlantic .....	12.0	0	432	0	410	815	—	—
East South Central .....	14.8	0	—	—	0	110	—	—
West South Central .....	6.2	450	0	—	—	0	—	—
Mountain .....	5.9	382	495	450	769	0	—	—
Pacific .....	4.5	277	0	138	365	694	—	—

<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).