

Table 15. Health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Total	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 characteristic									
All workers	100	65	\$2,300	\$3,000	\$3,000	\$5,000	\$8,000	34	(1)
Management, professional, and related	100	63	2,000	2,500	3,000	4,500	7,500	36	1
Management, business, and financial	100	64	2,000	2,400	3,500	4,500	6,000	35	1
Professional and related	100	62	2,000	3,000	3,000	5,000	7,500	37	(1)
Service	100	76	3,000	3,000	—	8,000	10,000	24	—
Protective service	100	48	3,000	3,000	—	6,000	6,000	52	—
Sales and office	100	64	—	3,000	3,000	4,500	5,500	36	1
Sales and related	100	61	—	—	3,000	4,000	5,000	39	—
Office and administrative support	100	65	3,000	3,000	3,500	5,000	6,000	34	1
Natural resources, construction, and maintenance	100	67	3,000	3,500	4,000	6,000	10,000	33	—
Construction, extraction, farming, fishing, and forestry	100	77	—	3,500	—	6,000	—	—	—
Installation, maintenance, and repair	100	58	3,000	4,000	4,450	—	10,000	42	—
Production, transportation, and material moving	100	68	2,000	3,000	3,000	5,000	6,000	32	(1)
Production	100	69	2,000	3,000	3,000	4,500	6,000	31	(1)
Transportation and material moving	100	66	3,000	3,000	—	5,500	—	34	—
Full time	100	66	2,300	3,000	3,500	5,000	7,500	34	(1)
Part time	100	56	2,300	3,000	3,000	4,500	—	44	—
Union	100	69	2,400	3,000	3,500	5,000	5,500	31	(1)
Nonunion	100	65	2,000	3,000	3,000	5,000	8,000	35	(1)
Average wage within the following categories: ²									
Lowest 25 percent	100	65	—	3,000	3,000	—	9,400	35	—
Second 25 percent	100	68	2,300	3,000	4,000	5,500	8,000	31	(1)
Third 25 percent	100	64	2,300	3,000	3,000	5,000	—	36	(1)
Highest 25 percent	100	65	2,400	3,000	3,500	5,000	6,000	35	1
Highest 10 percent	100	60	2,400	3,000	3,000	4,500	6,000	39	1
Establishment characteristic									
Goods-producing industries	100	73	2,400	3,000	3,500	5,000	6,000	27	—
Construction	100	79	3,000	3,500	5,000	6,000	9,000	—	—
Manufacturing	100	72	2,000	3,000	3,000	4,500	6,000	28	—
Service-providing industries	100	63	2,300	3,000	3,000	5,000	8,000	36	1
Trade, transportation, and utilities	100	63	—	3,000	—	5,500	—	37	(1)
Wholesale trade	100	59	—	—	5,000	—	10,000	—	—
Retail trade	100	60	—	3,000	3,000	3,000	4,000	40	—
Information	100	50	1,500	4,000	4,000	—	6,600	50	(1)
Financial activities	100	52	2,000	—	4,000	4,400	6,000	43	5
Finance and insurance	100	46	—	2,000	4,000	4,400	—	46	8

See footnotes at end of table.

Table 15. Health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012—Continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Total	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 ..	100	42	—	\$2,000	—	\$4,400	—	43	14
Insurance carriers and related activities	100	—	—	—	—	—	—	—	—
Professional and business services	100	81	\$2,400	—	\$3,000	4,000	—	—	—
Education and health services	100	56	2,000	3,000	—	6,000	\$8,000	44	(1)
Educational services	100	59	2,600	3,000	—	4,500	8,000	41	(1)
Junior colleges, colleges, and universities ...	100	49	2,000	3,000	3,000	5,000	5,300	51	1
Healthcare and social assistance	100	55	2,000	3,000	3,000	6,000	8,000	45	—
1 to 99 workers	100	69	2,400	3,000	3,500	5,000	—	31	(1)
1 to 49 workers	100	66	2,400	3,000	3,500	5,000	6,000	34	(1)
50 to 99 workers	100	76	2,400	3,000	—	—	10,000	24	—
100 workers or more	100	62	2,000	3,000	3,000	5,000	7,000	37	1
100 to 499 workers	100	57	2,000	3,000	3,000	—	8,000	42	(1)
500 workers or more	100	68	2,500	3,000	—	5,000	6,000	31	1
Geographic area									
New England	100	54	—	2,300	—	4,000	—	46	—
Middle Atlantic	100	58	—	3,000	3,000	—	8,000	42	(1)
East North Central	100	76	2,000	—	—	—	10,000	24	(1)
West North Central	100	81	2,400	—	4,000	6,000	8,000	—	—
South Atlantic	100	48	2,400	3,000	4,000	6,000	9,400	52	(1)
East South Central	100	86	2,300	—	4,000	—	—	—	—
West South Central	100	65	—	—	—	—	10,000	—	—
Mountain	100	59	3,000	—	—	5,000	5,500	—	—
Pacific	100	79	2,500	3,000	3,000	4,500	6,000	19	1

¹ Less than 0.5.

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 2012."

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/glossary20122013.htm.