

Table 17. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014

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	1.8	\$140	\$0	\$36	\$61	\$258	1.8	—
Management, professional, and related	2.7	184	0	337	583	439	2.7	—
Management, business, and financial	4.2	149	0	124	288	316	4.2	—
Professional and related	3.3	199	0	466	565	223	3.3	—
Service	1.9	0	449	502	591	91	—	—
Sales and office	3.9	286	0	0	247	701	3.9	—
Sales and related	2.7	191	0	396	66	3,650	—	—
Office and administrative support	5.0	192	0	0	315	569	5.0	—
Natural resources, construction, and maintenance	3.3	77	0	785	438	652	—	—
Construction, extraction, farming, fishing, and forestry	1.8	591	365	406	0	129	—	—
Installation, maintenance, and repair	4.9	0	0	91	205	358	—	—
Production, transportation, and material moving	6.5	143	356	266	1,207	979	—	—
Production	9.0	456	0	543	269	619	9.0	—
Transportation and material moving	4.9	117	212	2,710	0	1,392	—	—
Full time	1.9	108	0	0	58	313	1.9	—
Part time	2.4	0	0	956	455	2,843	—	—
Union	5.7	63	26	223	441	1,744	5.7	—
Nonunion	1.7	94	0	340	0	209	1.7	—
Average wage within the following categories ² :								
Lowest 25 percent	2.8	26	439	791	447	1,649	—	—
Second 25 percent	3.9	0	497	421	0	1,284	3.9	—
Third 25 percent	3.4	122	0	223	576	319	3.4	—
Highest 25 percent	2.5	246	0	255	292	435	2.5	—
Highest 10 percent	2.8	519	0	221	80	71	2.8	—
Establishment characteristics								
Goods-producing industries	5.4	425	0	269	328	182	5.4	—
Construction	(³)	18	0	1,017	39	0	—	—
Manufacturing	7.4	443	0	285	26	785	7.4	—
Service-providing industries	1.8	93	0	104	91	199	1.8	—
Trade, transportation, and utilities	2.1	0	0	0	66	1,563	—	—
Retail trade	3.1	0	0	468	100	3,710	—	—
Financial activities	1.7	47	0	250	2,338	947	1.7	—
Finance and insurance	2.9	0	211	150	447	1,036	2.9	—

See footnotes at end of table.

Table 17. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014—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 ..	6.5	\$129	\$114	\$555	\$456	\$1,818	—	—
Insurance carriers and related activities	6.2	341	289	61	617	2,634	—	—
Professional and business services	4.4	0	341	0	0	0	—	—
Professional and technical services	5.0	0	345	398	396	0	—	—
Education and health services	4.7	112	0	542	0	644	4.7	—
Educational services	10.7	283	377	0	476	122	10.7	—
Junior colleges, colleges, and universities ...	7.3	473	0	502	594	707	7.3	—
Health care and social assistance	4.8	0	73	584	0	568	—	—
1 to 99 workers	2.1	0	155	113	440	938	—	—
1 to 49 workers	2.4	0	374	182	472	1,372	—	—
50 to 99 workers	2.1	0	0	346	504	668	—	—
100 workers or more	3.1	191	0	337	217	0	3.1	—
100 to 499 workers	3.0	63	0	332	226	0	3.0	—
500 workers or more	5.2	343	82	579	378	754	5.2	—
Geographic areas								
Northeast	4.4	71	294	430	55	548	4.4	—
New England	10.3	0	394	598	422	1,275	—	—
Middle Atlantic	4.9	203	391	491	109	731	4.9	—
South	3.9	254	0	260	318	1,622	—	—
South Atlantic	4.0	88	91	452	77	282	—	—
West South Central	12.1	785	565	2,561	1,565	0	—	—
Midwest	7.0	0	0	393	224	1,268	7.0	—
East North Central	6.8	0	0	537	241	602	—	—
West North Central	16.3	0	467	603	664	2,077	—	—
West	1.9	101	0	195	604	164	1.9	—
Mountain	1.9	184	607	408	204	1,617	—	—
Pacific	2.7	209	0	55	316	327	—	—

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 2014."

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/glossary20142015.htm.