

**Table 14. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2010**

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		
<b>Worker characteristic</b>								
All workers .....	4.6	\$78	\$0	\$0	\$84	\$1,062	4.6	-
Management, professional, and related .....	6.4	0	225	184	439	1,551	6.4	-
Management, business, and financial .....	6.8	260	0	240	907	1,422	6.8	-
Professional and related .....	8.1	-	-	-	-	-	8.1	-
Service .....	12.5	0	392	383	1,468	0	12.5	-
Protective service .....	-	-	-	-	-	-	-	-
Sales and office .....	3.9	293	0	0	650	354	3.9	-
Sales and related .....	5.1	216	49	49	384	0	5.1	-
Office and administrative support .....	4.6	339	0	100	432	0	4.6	-
Natural resources, construction, and maintenance .....	7.9	-	-	-	-	-	7.9	-
Construction, extraction, farming, fishing, and forestry .....	12.2	-	-	-	-	-	-	-
Installation, maintenance, and repair .....	8.4	0	629	428	310	537	8.4	-
Production, transportation, and material moving .....	4.6	380	0	409	613	977	4.6	-
Production .....	6.2	665	0	147	114	931	6.2	-
Transportation and material moving .....	8.6	139	139	881	733	537	8.6	-
Full time .....	4.4	63	0	0	120	1,151	4.4	-
Part time .....	11.9	69	0	537	643	450	11.9	-
Union .....	4.6	681	0	517	475	572	4.6	-
Nonunion .....	5.6	77	0	0	126	1,226	5.6	-
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	9.5	310	49	646	219	1,423	9.5	-
Second 25 percent .....	7.4	90	0	49	207	392	7.4	-
Third 25 percent .....	5.6	206	0	541	643	996	5.6	-
Highest 25 percent .....	4.8	228	0	495	242	519	4.8	-
Highest 10 percent .....	4.9	292	196	0	59	0	4.9	-
<b>Establishment characteristic</b>								
Goods-producing industries .....	4.8	230	0	177	546	673	4.8	-
Construction .....	7.9	-	-	-	-	-	-	-
Manufacturing .....	5.1	219	0	0	150	991	5.1	-
Service-providing industries .....	5.6	197	0	100	0	1,534	5.6	-
Trade, transportation, and utilities .....	6.4	0	322	460	0	0	6.4	-
Wholesale trade .....	6.4	-	-	-	-	-	-	-
Transportation and warehousing .....	10.5	-	-	-	-	-	10.5	-
Information .....	-	-	-	-	-	-	12.7	-
Financial activities .....	6.4	349	329	0	616	1,659	6.4	-
Finance and insurance .....	6.2	-	-	-	-	-	6.2	-
Credit intermediation and related activities .....	8.4	433	69	319	249	933	8.4	-
Insurance carriers and related activities .....	6.7	-	-	-	-	-	6.7	-
Professional and business services .....	8.1	0	0	941	325	290	8.1	-
Education and health services .....	11.8	217	0	495	1,796	0	11.8	-
Educational services .....	8.5	254	159	110	39	452	8.5	-
Junior colleges, colleges, and universities .....	4.7	-	-	-	-	-	4.7	-
Health care and social assistance .....	-	-	-	-	-	-	13.9	-

See footnotes at end of table.

**Table 14. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2010—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		
1 to 99 workers .....	6.0	\$121	\$0	\$653	\$537	\$1,144	6.0	—
1 to 49 workers .....	5.8	157	0	582	613	519	5.8	—
50 to 99 workers .....	10.5	0	0	481	481	996	10.5	—
100 workers or more .....	5.6	55	0	205	379	240	5.6	—
100 to 499 workers .....	5.7	269	98	444	49	854	5.7	—
500 workers or more .....	8.0	0	0	114	295	658	8.0	—
<b>Geographic area</b>								
New England .....	—	—	—	—	—	—	12.5	—
Middle Atlantic .....	10.5	500	0	416	2,102	0	10.5	—
East North Central .....	—	—	—	—	—	—	14.1	—
West North Central .....	7.1	0	0	40	334	527	7.1	—
South Atlantic .....	5.0	245	85	109	129	177	5.0	—
East South Central .....	7.6	—	—	—	—	—	7.6	—
West South Central .....	11.1	0	486	0	971	310	—	—
Mountain .....	6.7	—	—	—	—	—	6.7	—
Pacific .....	2.4	404	0	130	572	1,560	2.4	—

<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, 2009." See Technical Note for more details.

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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).