

**Table 15. Health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2010**

(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		
<b>Worker characteristic</b>									
All workers .....	100	54	\$2,000	\$3,000	\$4,000	\$6,000	\$7,500	46	—
Management, professional, and related .....	100	44	2,000	3,000	3,000	5,000	6,000	56	—
Management, business, and financial .....	100	52	2,000	3,000	3,000	4,000	6,000	48	—
Professional and related .....	100	41	2,000	2,500	3,000	5,000	6,000	59	—
Service .....	100	52	3,000	3,000	5,000	6,500	15,000	48	—
Protective service .....	100	—	—	—	—	—	—	—	—
Sales and office .....	100	63	2,250	3,000	4,000	6,000	7,000	37	—
Sales and related .....	100	76	2,250	3,000	4,000	6,000	7,500	24	—
Office and administrative support .....	100	59	2,000	3,000	4,000	6,000	7,000	41	—
Natural resources, construction, and maintenance .....	100	65	2,000	3,000	6,000	7,500	9,000	35	—
Construction, extraction, farming, fishing, and forestry .....	100	72	—	—	—	—	—	—	—
Installation, maintenance, and repair .....	100	62	3,000	4,000	6,000	7,500	9,000	38	—
Production, transportation, and material moving .....	100	58	3,000	3,000	4,000	6,000	9,400	42	—
Production .....	100	59	2,500	3,000	3,000	4,350	5,000	41	—
Transportation and material moving .....	100	56	3,000	3,000	6,000	8,000	10,000	44	—
Full time .....	100	54	2,000	3,000	4,000	6,000	7,500	46	—
Part time .....	100	50	2,250	3,000	3,000	6,000	7,000	50	—
Union .....	100	41	2,500	3,000	3,000	6,000	8,000	59	—
Nonunion .....	100	56	2,000	3,000	4,000	6,000	7,500	44	—
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	100	52	2,000	3,000	5,000	6,500	9,000	48	—
Second 25 percent .....	100	56	2,000	3,000	4,000	6,000	7,500	44	—
Third 25 percent .....	100	60	2,000	3,000	4,500	7,000	9,000	40	—
Highest 25 percent .....	100	48	2,000	3,000	3,000	5,000	6,500	52	—
Highest 10 percent .....	100	46	1,600	3,000	3,000	4,000	6,000	54	—
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	64	2,000	3,000	3,000	6,000	7,500	36	—
Construction .....	100	81	—	—	—	—	—	—	—
Manufacturing .....	100	56	2,500	3,000	3,000	4,350	6,000	44	—
Service-providing industries .....	100	51	2,000	3,000	4,000	6,000	7,500	49	—
Trade, transportation, and utilities .....	100	67	2,000	3,000	4,000	7,000	7,500	33	—
Wholesale trade .....	100	82	—	—	—	—	—	—	—
Transportation and warehousing .....	100	54	2,000	3,000	6,000	7,000	7,500	46	—
Information .....	100	—	—	—	—	—	—	68	—
Financial activities .....	100	58	2,500	3,000	4,000	6,000	9,400	42	—
Finance and insurance .....	100	46	—	—	—	—	—	54	—
Credit intermediation and related activities .....	100	56	2,000	3,000	4,000	6,000	7,000	44	—
Insurance carriers and related activities .....	100	28	—	—	—	—	—	72	—
Professional and business services .....	100	53	3,000	3,000	5,000	6,000	6,500	47	—
Education and health services .....	100	39	—	—	—	—	—	61	—
Educational services .....	100	53	2,400	2,400	3,000	4,500	6,000	47	—
Junior colleges, colleges, and universities .....	100	48	—	—	—	—	—	52	—
Health care and social assistance .....	100	37	2,500	3,000	4,000	6,000	15,000	63	—

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, 2010—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		
1 to 99 workers .....	100	61	\$2,400	\$3,000	\$4,500	\$6,000	\$7,500	39	—
1 to 49 workers .....	100	62	2,400	3,000	4,000	7,000	9,000	38	—
50 to 99 workers .....	100	60	2,500	3,000	5,000	6,000	7,000	40	—
100 workers or more .....	100	48	2,000	3,000	3,000	6,000	7,500	52	—
100 to 499 workers .....	100	60	2,000	3,000	3,500	6,000	9,000	40	—
500 workers or more .....	100	40	2,000	3,000	3,000	4,800	7,000	60	—
<b>Geographic area</b>									
New England .....	100	—	—	—	—	—	—	60	—
Middle Atlantic .....	100	32	2,000	3,000	5,000	6,000	9,000	68	—
East North Central .....	100	—	—	—	—	—	—	65	—
West North Central .....	100	58	3,000	3,000	4,000	4,350	4,350	42	—
South Atlantic .....	100	69	2,250	3,000	4,400	6,000	9,000	31	—
East South Central .....	100	56	—	—	—	—	—	44	—
West South Central .....	100	72	2,000	2,500	3,000	6,000	7,500	—	—
Mountain .....	100	65	—	—	—	—	—	35	—
Pacific .....	100	83	2,500	3,000	4,000	7,000	9,000	17	—

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