

**Table 15. Standard errors for health maintenance organizations: Amount of annual family 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 .....	4.0	\$186	\$0	\$0	\$0	\$821	4.0	—
Management, professional, and related .....	5.9	0	608	0	245	0	5.9	—
Management, business, and financial .....	5.0	491	310	98	1,090	1,320	5.0	—
Professional and related .....	7.6	0	592	59	471	0	7.6	—
Service .....	10.2	196	963	754	2,263	5,909	10.2	—
Protective service .....	—	—	—	—	—	—	—	—
Sales and office .....	4.0	309	0	98	277	721	4.0	—
Sales and related .....	5.1	0	0	0	1,478	1,843	5.1	—
Office and administrative support .....	4.9	626	0	440	339	0	4.9	—
Natural resources, construction, and maintenance .....	7.9	643	460	620	580	0	7.9	—
Construction, extraction, farming, fishing, and forestry .....	12.2	—	—	—	—	—	—	—
Installation, maintenance, and repair .....	8.4	0	1,613	439	589	951	8.4	—
Production, transportation, and material moving .....	4.5	636	0	580	1,316	1,428	4.5	—
Production .....	6.5	728	0	481	459	1,308	6.5	—
Transportation and material moving .....	8.3	0	687	1,373	1,642	589	8.3	—
Full time .....	3.8	140	0	0	0	1,144	3.8	—
Part time .....	11.9	182	0	1,165	680	219	11.9	—
Union .....	4.6	869	0	1,057	961	1,529	4.6	—
Nonunion .....	4.7	131	0	69	0	1,052	4.7	—
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	9.4	578	147	766	651	2,612	9.4	—
Second 25 percent .....	7.2	205	0	554	0	481	7.2	—
Third 25 percent .....	4.4	595	0	819	1,088	1,102	4.4	—
Highest 25 percent .....	5.4	360	0	528	277	976	5.4	—
Highest 10 percent .....	4.9	583	407	0	284	139	4.9	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	5.5	277	0	701	1,005	1,165	5.5	—
Construction .....	7.9	—	—	—	—	—	—	—
Manufacturing .....	5.8	528	0	0	547	1,194	5.8	—
Service-providing industries .....	4.7	414	0	260	0	1,106	4.7	—
Trade, transportation, and utilities .....	6.4	196	354	1,173	1,092	340	6.4	—
Wholesale trade .....	6.4	—	—	—	—	—	—	—
Transportation and warehousing .....	10.5	877	687	2,425	0	687	10.5	—
Information .....	—	—	—	—	—	—	—	12.7
Financial activities .....	6.4	659	869	0	2,009	909	6.4	—
Finance and insurance .....	6.3	—	—	—	—	—	—	6.3
Credit intermediation and related activities .....	8.3	812	651	620	2,191	1,075	8.3	—
Insurance carriers and related activities .....	6.6	—	—	—	—	—	—	6.6
Professional and business services .....	8.1	0	0	1,892	294	564	8.1	—
Education and health services .....	8.9	—	—	—	—	—	—	8.9
Educational services .....	8.5	549	397	392	1,501	1,798	8.5	—
Junior colleges, colleges, and universities .....	4.7	—	—	—	—	—	—	4.7
Health care and social assistance .....	9.8	765	0	1,169	2,327	6,552	9.8	—

See footnotes at end of table.

**Table 15. Standard errors for health maintenance organizations: Amount of annual family 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 .....	3.8	\$168	\$0	\$835	\$1,075	\$1,249	3.8	—
1 to 49 workers .....	4.5	207	0	874	1,287	2,104	4.5	—
50 to 99 workers .....	10.6	680	0	855	481	1,061	10.6	—
100 workers or more .....	5.6	126	0	510	618	1,079	5.6	—
100 to 499 workers .....	5.7	471	196	981	0	1,210	5.7	—
500 workers or more .....	8.0	0	0	277	445	340	8.0	—
<b>Geographic area</b>								
New England .....	—	—	—	—	—	—	12.4	—
Middle Atlantic .....	4.6	855	450	1,000	1,127	1,531	4.6	—
East North Central .....	—	—	—	—	—	—	14.0	—
West North Central .....	7.1	0	166	260	97	1,088	7.1	—
South Atlantic .....	5.0	164	0	1,859	636	1,494	5.0	—
East South Central .....	7.6	—	—	—	—	—	7.6	—
West South Central .....	11.1	0	971	537	2,222	2,052	—	—
Mountain .....	6.7	—	—	—	—	—	6.7	—
Pacific .....	2.3	620	0	310	1,034	3,821	2.3	—

<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).