

**Table 20. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011**

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		
All workers .....	2.0	\$135	\$174	\$0	\$0	\$0	2.0	0.3
<b>Worker characteristic</b>								
Management, professional, and related .....	2.6	0	137	0	0	0	2.6	0.1
Professional and related .....	2.6	0	183	0	0	0	2.6	0.1
Teachers .....	2.8	0	62	0	374	0	2.8	-
Primary, secondary, and special education school teachers .....	3.0	-	123	0	433	0	3.0	-
Service .....	2.5	246	126	0	0	39	2.5	0.2
Protective service .....	3.5	-	322	0	59	484	3.5	( <sup>1</sup> )
Sales and office .....	3.1	206	303	0	0	0	3.2	0.5
Office and administrative support .....	3.0	-	282	0	0	0	3.1	0.5
Natural resources, construction, and maintenance .....	4.4	240	81	0	277	0	4.4	0.5
Production, transportation, and material moving .....	6.3	-	205	0	0	313	6.3	4.2
Full time .....	2.0	149	175	0	0	0	2.0	0.3
Part time .....	4.7	258	184	0	0	0	4.5	0.8
Union .....	1.8	-	167	0	251	99	1.8	0.4
Nonunion .....	2.9	0	112	0	301	0	2.9	-
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.5	110	50	39	481	0	2.3	1.0
Lowest 10 percent .....	3.2	-	40	597	592	0	-	-
Second 25 percent .....	2.6	-	336	0	312	179	2.6	0.1
Third 25 percent .....	2.7	0	201	0	339	0	2.8	0.6
Highest 25 percent .....	2.0	39	154	0	285	69	2.0	0.1
Highest 10 percent .....	2.8	-	207	0	0	200	2.7	0.2
<b>Establishment characteristic</b>								
Service-providing industries .....	2.0	175	172	0	0	0	2.0	0.3
Education and health services .....	2.2	199	129	0	0	0	2.2	0.2
Educational services .....	2.3	0	109	0	252	0	2.3	-
Elementary and secondary schools .....	2.2	0	0	0	415	0	2.2	-
Junior colleges, colleges, and universities .....	5.2	-	166	0	363	392	5.2	-
Health care and social assistance .....	3.5	-	248	147	55	-	3.0	1.2
Hospitals .....	5.0	-	231	164	-	-	4.4	1.7
Public administration .....	2.8	-	347	0	105	398	2.8	-
1 to 99 workers .....	4.7	-	126	137	-	0	4.7	-
1 to 49 workers .....	8.1	-	0	82	646	0	-	-
50 to 99 workers .....	1.5	140	-	172	-	0	1.5	-
100 workers or more .....	2.1	39	138	0	0	0	2.1	0.3
100 to 499 workers .....	5.4	44	223	0	236	0	5.4	-
500 workers or more .....	2.4	0	170	0	0	40	2.3	0.3
State government .....	4.4	-	280	0	163	429	4.5	0.7
Local government .....	1.7	0	168	0	0	0	1.7	0.3

See footnotes at end of table.

**Table 20. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—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		
<b>Geographic area</b>								
New England .....	4.0	\$0	\$28	—	—	—	5.3	2.6
Middle Atlantic .....	3.3	0	0	\$109	\$0	\$0	3.3	—
East North Central .....	11.1	177	0	29	837	0	11.1	0.2
West North Central .....	5.1	0	—	495	0	0	—	—
South Atlantic .....	3.1	55	108	287	308	554	3.1	—
West South Central .....	1.4	0	435	139	0	658	1.4	—
Mountain .....	5.4	250	439	—	580	1,131	—	—
Pacific .....	0.8	0	177	0	0	123	0.8	0.3

<sup>1</sup> Less than 0.05.

<sup>2</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, 2010." 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/eps/glossary20102011.htm](http://www.bls.gov/ncs/eps/glossary20102011.htm).