

**Table 15. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011**

(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		
All workers .....	100	70	–	\$1,500	\$1,900	\$2,500	\$3,500	30	(1)
<b>Worker characteristic</b>									
Management, professional, and related .....	100	70	\$1,000	1,500	1,750	2,500	3,500	29	1
Management, business, and financial .....	100	79	1,000	1,500	1,750	2,000	3,500	20	2
Professional and related .....	100	65	1,000	1,500	1,900	2,500	4,000	35	(1)
Service .....	100	74	1,500	1,500	–	–	4,000	26	–
Protective service .....	100	84	1,500	1,500	–	2,000	2,000	–	–
Sales and office .....	100	73	–	1,500	2,000	2,500	3,500	27	(1)
Sales and related .....	100	78	–	1,500	2,000	2,500	3,000	–	–
Office and administrative support .....	100	70	–	1,500	2,000	3,000	3,500	30	(1)
Natural resources, construction, and maintenance .....	100	66	1,500	1,500	2,000	2,500	3,000	33	1
Construction, extraction, farming, fishing, and forestry .....	100	71	–	1,500	–	3,000	–	–	–
Installation, maintenance, and repair .....	100	62	1,500	2,000	2,000	2,500	2,500	38	–
Production, transportation, and material moving .....	100	60	500	1,500	1,500	2,500	3,000	40	–
Production .....	100	60	500	–	1,500	2,500	2,500	40	–
Transportation and material moving .....	100	61	–	1,500	1,500	–	3,500	39	–
Full time .....	100	70	–	1,500	2,000	2,500	3,500	30	(1)
Part time .....	100	62	1,000	1,500	1,500	–	4,000	38	–
Union .....	100	66	–	1,500	–	2,250	–	34	1
Nonunion .....	100	70	1,500	1,500	2,000	2,500	3,500	29	(1)
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	84	1,500	1,500	1,750	2,000	–	16	–
Lowest 10 percent .....	100	79	–	2,000	2,000	2,500	3,000	–	–
Second 25 percent .....	100	67	1,500	1,500	2,000	3,000	4,000	33	(1)
Third 25 percent .....	100	67	–	1,500	1,900	3,000	3,500	33	(1)
Highest 25 percent .....	100	69	1,000	1,500	1,500	2,500	3,500	30	1
Highest 10 percent .....	100	70	1,000	1,500	1,500	2,500	3,000	28	2
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	62	–	1,500	1,500	2,500	3,000	38	1
Construction .....	100	79	–	1,500	–	3,000	4,000	–	–
Manufacturing .....	100	55	–	1,500	1,500	2,250	2,500	45	–
Service-providing industries .....	100	71	–	1,500	2,000	2,500	4,000	28	(1)
Trade, transportation, and utilities .....	100	68	500	1,500	1,500	2,000	3,000	32	–
Wholesale trade .....	100	65	500	–	1,500	–	–	35	–
Retail trade .....	100	77	–	1,500	–	2,000	3,000	23	–
Utilities .....	100	62	1,500	1,500	1,500	1,500	1,500	38	–
Information .....	100	81	–	1,500	–	3,500	–	–	–
Financial activities .....	100	57	1,000	1,500	1,750	–	3,500	39	4
Finance and insurance .....	100	58	1,000	–	1,750	–	3,500	37	5

See footnotes at end of table.

**Table 15. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011—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		
Credit intermediation and related activities ..	100	57	–	\$1,000	\$1,500	\$2,000	–	43	–
Insurance carriers and related activities .....	100	79	\$1,000	1,500	2,000	–	\$3,500	–	–
Professional and business services .....	100	79	1,500	1,500	2,000	4,000	4,000	–	–
Professional and technical services .....	100	92	1,500	1,500	2,500	4,000	4,000	–	–
Education and health services .....	100	64	–	1,500	1,750	–	3,500	36	–
Educational services .....	100	66	–	1,500	2,000	–	3,000	34	–
Junior colleges, colleges, and universities ...	100	53	1,000	1,500	–	2,000	2,500	47	–
Healthcare and social assistance .....	100	63	–	1,500	–	–	3,500	37	–
Leisure and hospitality .....	100	86	1,500	1,500	1,850	2,000	3,000	–	–
1 to 99 workers .....	100	72	1,500	1,500	2,000	3,000	4,000	27	1
1 to 49 workers .....	100	73	1,500	1,500	2,000	3,000	4,000	26	1
50 to 99 workers .....	100	71	–	1,500	1,500	–	3,500	29	(1)
100 workers or more .....	100	66	1,000	1,500	1,500	2,000	3,000	33	(1)
100 to 499 workers .....	100	77	1,500	1,500	1,500	2,000	2,500	23	(1)
500 workers or more .....	100	56	–	–	1,500	2,250	4,000	44	(1)
<b>Geographic area</b>									
New England .....	100	45	1,000	1,500	2,000	2,000	2,000	55	–
Middle Atlantic .....	100	51	–	1,500	–	2,500	3,500	47	2
East North Central .....	100	66	1,500	1,500	1,500	2,000	2,500	34	–
West North Central .....	100	–	–	–	–	–	–	61	–
South Atlantic .....	100	64	1,500	2,000	2,000	3,000	4,000	–	–
East South Central .....	100	70	500	–	–	2,000	2,000	–	–
West South Central .....	100	82	1,500	1,500	–	–	4,000	–	–
Mountain .....	100	82	1,500	1,750	2,500	3,000	4,000	–	–
Pacific .....	100	90	1,500	1,500	1,500	3,000	3,500	–	–

<sup>1</sup> Less than 0.5.

<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: 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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).