

Table 16. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry 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	3.4	\$537	\$0	\$98	\$0	\$196	3.3	0.3
Worker characteristic								
Management, professional, and related	5.2	659	0	600	294	1,144	5.2	0.7
Management, business, and financial	5.2	—	0	628	766	707	4.0	1.9
Professional and related	7.4	702	0	380	471	628	7.4	0.1
Service	6.9	0	0	956	—	0	6.9	—
Protective service	13.8	0	0	—	—	0	—	—
Sales and office	4.9	799	0	170	1,604	1,210	4.9	0.1
Sales and related	7.5	—	310	240	465	1,092	—	—
Office and administrative support	5.6	667	0	460	1,727	707	5.6	0.1
Natural resources, construction, and maintenance	7.6	196	658	1,340	—	98	7.8	0.7
Construction, extraction, farming, fishing, and forestry	8.4	—	196	—	196	—	—	—
Installation, maintenance, and repair	10.9	0	1,101	797	1,691	0	10.9	—
Production, transportation, and material moving	5.6	304	0	460	580	1,428	5.6	—
Production	7.3	232	669	519	340	1,177	7.3	—
Transportation and material moving	7.9	—	0	764	—	1,127	7.9	—
Full time	3.6	510	0	0	0	240	3.5	0.3
Part time	6.5	581	98	276	—	2,278	6.5	—
Union	6.9	—	0	901	1,327	—	6.7	0.4
Nonunion	3.5	260	0	139	240	380	3.4	0.3
Average wage within the following categories: ¹								
Lowest 25 percent	4.6	0	0	620	1,573	1,241	4.6	—
Lowest 10 percent	15.1	—	378	264	—	—	—	—
Second 25 percent	6.4	0	0	698	1,234	0	6.4	0.1
Third 25 percent	4.9	—	0	354	1,161	1,144	4.9	0.1
Highest 25 percent	4.1	552	0	827	776	1,181	3.8	0.8
Highest 10 percent	5.6	504	0	—	546	1,331	4.4	2.1
Establishment characteristic								
Goods-producing industries	5.8	—	0	620	196	0	5.8	0.4
Construction	8.5	—	0	—	0	2,113	—	—
Manufacturing	7.3	—	0	98	741	0	7.3	—
Service-providing industries	4.0	487	0	88	524	98	3.9	0.3
Trade, transportation, and utilities	4.1	—	643	196	1,256	2,194	4.1	—
Wholesale trade	7.4	0	—	—	—	—	7.4	—
Retail trade	6.1	—	0	—	—	—	6.1	—
Utilities	8.9	0	0	0	—	0	8.9	—
Information	9.0	—	481	—	555	0	—	—
Financial activities	7.7	193	139	665	—	—	5.9	4.1
Finance and insurance	7.0	0	496	510	—	2,481	5.8	4.9

See footnotes at end of table.

Table 16. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry 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		
Credit intermediation and related activities ..	7.6	—	—	\$450	\$721	—	7.6	—
Insurance carriers and related activities	11.0	\$396	\$308	—	1,905	\$2,387	—	—
Professional and business services	8.4	0	98	946	680	0	—	—
Professional and technical services	5.4	340	694	694	1,110	0	—	—
Education and health services	8.4	0	0	623	1,330	240	8.4	—
Educational services	8.9	—	—	0	—	747	8.9	—
Junior colleges, colleges, and universities ...	5.3	0	0	1,131	405	270	5.3	—
Healthcare and social assistance	10.5	0	0	—	1,654	0	10.5	—
Leisure and hospitality	9.9	0	—	326	1,061	0	—	—
1 to 99 workers	4.3	0	170	694	1,316	367	4.3	0.6
1 to 49 workers	5.8	0	460	340	1,020	294	5.9	0.8
50 to 99 workers	7.3	—	98	325	966	1,225	7.2	0.1
100 workers or more	4.6	718	0	276	537	1,602	4.5	0.1
100 to 499 workers	5.7	0	0	832	546	503	5.6	0.3
500 workers or more	5.0	—	240	—	—	0	5.0	(²)
Geographic area								
New England	8.2	0	0	0	0	—	8.2	—
Middle Atlantic	11.9	—	340	—	1,348	1,788	10.3	1.9
East North Central	3.7	310	0	687	971	819	3.7	—
West North Central	—	—	—	—	—	—	14.1	—
South Atlantic	12.0	809	0	663	1,204	374	—	—
East South Central	14.8	0	—	—	—	0	—	—
West South Central	6.2	899	98	—	—	0	—	—
Mountain	5.9	0	1,173	196	1,755	0	—	—
Pacific	4.9	98	0	1,167	1,373	754	—	—

¹ 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.
² Less than 0.05.

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/glossary20112012.htm.