

**Table 13. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2012**

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristic</b>									
All workers .....	51	49	—	17	83	—	65	34	( <sup>1</sup> )
Management, professional, and related .....	53	47	—	12	88	—	63	36	1
Management, business, and financial .....	48	52	—	10	90	—	64	35	1
Professional and related .....	57	43	—	13	87	—	63	37	( <sup>1</sup> )
Service .....	53	47	—	26	74	—	76	24	—
Protective service .....	—	—	—	—	75	—	48	52	—
Sales and office .....	49	51	—	22	78	—	64	35	1
Sales and related .....	57	43	—	35	65	—	62	38	—
Office and administrative support .....	45	55	—	16	84	—	65	34	1
Natural resources, construction, and maintenance .....	48	52	—	—	87	—	67	33	—
Construction, extraction, farming, fishing, and forestry .....	52	48	—	—	87	—	77	—	—
Installation, maintenance, and repair .....	43	57	—	—	87	—	58	42	—
Production, transportation, and material moving .....	52	48	—	—	82	—	68	32	( <sup>1</sup> )
Production .....	53	47	—	—	88	—	69	31	( <sup>1</sup> )
Transportation and material moving .....	50	50	—	—	72	—	67	—	—
Full time .....	52	48	—	17	83	—	66	34	( <sup>1</sup> )
Part time .....	44	56	—	—	80	—	56	44	—
Union .....	53	47	—	—	77	—	69	31	( <sup>1</sup> )
Nonunion .....	51	49	—	16	84	—	65	35	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	58	42	—	—	80	—	65	35	—
Second 25 percent .....	51	49	—	22	78	—	68	31	( <sup>1</sup> )
Third 25 percent .....	54	46	—	18	82	—	65	35	( <sup>1</sup> )
Highest 25 percent .....	47	53	—	13	87	—	65	34	1
Highest 10 percent .....	44	56	—	10	90	—	60	39	1
<b>Establishment characteristic</b>									
Goods-producing industries .....	54	46	—	—	84	—	73	27	—
Construction .....	51	49	—	—	77	—	79	—	—
Manufacturing .....	54	46	—	—	87	—	72	28	—
Service-providing industries .....	51	49	—	17	83	—	63	36	1
Trade, transportation, and utilities .....	49	51	—	24	76	—	64	36	( <sup>1</sup> )
Wholesale trade .....	—	64	—	—	91	—	61	—	—
Retail trade .....	57	43	—	28	72	—	61	39	—
Information .....	—	77	—	—	88	—	50	50	( <sup>1</sup> )
Financial activities .....	58	42	—	26	74	—	52	43	5
Finance and insurance .....	47	53	—	27	73	—	46	46	8

See footnotes at end of table.

**Table 13. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2012—Continued**

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	47	53	—	—	75	—	42	43	14
Insurance carriers and related activities .....	—	58	—	—	74	—	—	—	—
Education and health services .....	58	42	—	—	86	—	56	44	( <sup>1</sup> )
Educational services .....	31	69	—	—	94	—	59	41	( <sup>1</sup> )
Junior colleges, colleges, and universities ...	35	65	—	—	95	—	49	50	1
Healthcare and social assistance .....	66	34	—	—	83	—	55	45	—
1 to 99 workers .....	58	42	—	16	84	—	69	31	( <sup>1</sup> )
1 to 49 workers .....	63	37	—	21	79	—	66	34	( <sup>1</sup> )
50 to 99 workers .....	48	52	—	—	—	—	76	24	—
100 workers or more .....	45	55	—	18	82	—	62	37	1
100 to 499 workers .....	53	47	—	15	85	—	58	42	( <sup>1</sup> )
500 workers or more .....	33	67	—	21	79	—	69	30	1
<b>Geographic area</b>									
New England .....	71	—	—	—	88	—	54	46	—
Middle Atlantic .....	72	28	—	—	87	—	58	42	( <sup>1</sup> )
East North Central .....	44	56	—	27	73	—	76	24	( <sup>1</sup> )
West North Central .....	70	—	—	—	70	—	81	—	—
South Atlantic .....	50	50	—	16	84	—	48	52	( <sup>1</sup> )
East South Central .....	42	58	—	—	73	—	87	—	—
West South Central .....	63	—	—	—	75	—	65	—	—
Mountain .....	42	58	—	—	78	—	61	—	—
Pacific .....	30	70	—	12	88	—	79	19	1

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).