

Table 14. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012

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		
Worker characteristic								
All workers	2.5	\$0	\$49	\$44	\$333	\$760	2.6	0.2
Management, professional, and related	4.9	0	266	49	185	762	5.0	0.6
Management, business, and financial	5.9	0	145	240	303	672	6.5	1.2
Professional and related	6.9	88	315	0	204	—	6.9	0.2
Service	5.6	374	0	—	805	1,415	5.6	—
Protective service	11.7	139	0	—	196	0	11.7	—
Sales and office	3.3	0	0	0	—	273	3.3	0.2
Sales and related	7.1	—	250	0	575	0	7.1	—
Office and administrative support	3.2	228	0	184	—	306	3.3	0.2
Natural resources, construction, and maintenance	6.2	358	190	274	139	—	6.2	—
Construction, extraction, farming, fishing, and forestry	9.7	—	219	568	219	—	—	—
Installation, maintenance, and repair	8.1	—	—	589	—	0	8.1	—
Production, transportation, and material moving	5.7	294	83	0	607	255	5.7	(¹)
Production	8.0	184	317	0	246	500	8.0	(¹)
Transportation and material moving	10.3	443	0	—	325	—	—	—
Full time	2.7	0	53	130	346	792	2.7	0.3
Part time	9.9	166	429	0	—	—	9.9	—
Union	5.1	29	294	245	—	147	5.1	0.1
Nonunion	2.7	0	49	110	294	766	2.7	0.3
Average wage within the following categories: ²								
Lowest 25 percent	8.2	—	0	0	—	—	8.2	—
Second 25 percent	3.7	0	0	—	233	665	3.8	0.3
Third 25 percent	4.7	29	210	69	289	—	4.6	0.2
Highest 25 percent	4.1	25	314	196	290	319	4.3	0.6
Highest 10 percent	7.0	29	110	85	—	221	7.5	1.1
Establishment characteristic								
Goods-producing industries	4.2	278	0	277	615	0	4.2	—
Construction	8.0	214	130	505	170	926	—	—
Manufacturing	4.8	286	59	0	98	687	4.8	—
Service-providing industries	3.3	0	195	85	349	1,027	3.3	0.3
Trade, transportation, and utilities	6.2	0	168	—	306	—	6.2	(¹)
Wholesale trade	13.1	187	—	0	—	196	—	—
Retail trade	7.2	—	255	0	0	463	7.2	—
Information	9.3	0	392	0	260	—	9.3	(¹)
Financial activities	7.9	0	290	294	304	235	7.6	3.4
Finance and insurance	7.3	—	29	460	256	603	6.4	4.8

See footnotes at end of table.

Table 14. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2012—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 ..	10.0	—	\$0	—	\$529	\$814	7.3	8.8
Insurance carriers and related activities	—	—	—	—	—	—	—	—
Professional and business services	8.8	\$104	224	\$0	190	—	—	—
Education and health services	9.0	0	0	235	722	1,038	9.0	0.1
Educational services	7.6	358	0	0	555	—	7.7	0.3
Junior colleges, colleges, and universities ...	4.5	0	113	0	—	224	4.5	0.6
Healthcare and social assistance	10.5	0	354	444	—	961	10.5	—
1 to 99 workers	4.8	63	299	322	189	—	4.8	0.1
1 to 49 workers	6.5	0	—	354	174	392	6.5	0.2
50 to 99 workers	5.6	228	59	—	—	294	5.6	—
100 workers or more	3.2	68	0	0	461	615	3.3	0.6
100 to 499 workers	5.7	108	263	128	560	1,047	5.7	0.5
500 workers or more	2.6	111	0	0	473	333	2.6	0.6
Geographic area								
New England	10.2	—	223	—	0	—	10.2	—
Middle Atlantic	5.5	239	333	0	—	1,024	5.5	(¹)
East North Central	5.2	0	—	290	—	0	5.2	0.1
West North Central	7.0	0	424	264	0	1,034	—	—
South Atlantic	6.2	122	310	553	184	0	6.2	(¹)
East South Central	8.1	0	—	517	—	—	—	—
West South Central	14.7	0	—	—	—	0	—	—
Mountain	11.7	0	—	—	377	310	—	—
Pacific	3.3	197	0	0	0	354	3.9	1.1

¹ Less than 0.05.

² 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: 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/glossary20122013.htm.