

Table 31. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013

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	3.4	\$27	\$101	\$438	\$276	\$218	3.4	(²)
Management, professional, and related	5.2	148	292	592	407	521	5.2	–
Management, business, and financial	4.6	72	252	310	751	1,477	4.6	–
Professional and related	6.1	188	249	332	686	505	6.1	–
Service	7.7	376	0	–	353	0	7.7	–
Sales and office	4.0	73	181	319	49	1,504	4.0	–
Sales and related	6.5	104	319	–	507	421	6.5	–
Office and administrative support	4.6	111	194	224	537	1,624	4.6	–
Natural resources, construction, and maintenance	6.9	39	148	–	422	258	6.9	–
Installation, maintenance, and repair	8.6	184	547	182	560	329	8.6	–
Production, transportation, and material moving	4.7	525	0	102	349	658	4.7	0.3
Transportation and material moving	6.1	388	0	79	297	511	6.1	0.5
Full time	3.4	47	101	428	350	176	3.4	(²)
Part time	7.1	291	342	437	209	530	7.1	–
Union	9.0	210	309	0	0	182	9.0	0.3
Nonunion	4.1	0	58	126	552	188	4.1	–
Average wage within the following categories ³ :								
Lowest 25 percent	7.6	241	0	–	424	816	7.6	–
Second 25 percent	7.0	9	248	445	484	365	7.0	–
Third 25 percent	3.3	188	52	433	470	1,018	3.3	–
Highest 25 percent	5.8	128	253	–	337	444	5.8	0.1
Highest 10 percent	10.1	0	256	0	291	639	10.1	–
Establishment characteristic								
Goods-producing industries	4.1	491	0	512	465	1,264	4.1	0.3
Construction	4.1	402	605	494	0	695	–	–
Manufacturing	5.3	505	0	292	815	830	5.3	–
Service-providing industries	3.9	27	216	–	143	619	3.9	–
Trade, transportation, and utilities	5.6	185	0	363	153	181	5.6	–
Wholesale trade	7.2	0	500	0	260	353	7.2	–
Retail trade	8.8	124	307	406	380	444	8.8	–
Information	–	323	0	309	0	746	12.9	–
Financial activities	5.0	142	390	–	422	274	5.0	–
Finance and insurance	4.5	225	159	208	631	0	4.5	–

See footnotes at end of table.

Table 31. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013—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 ..	7.3	\$190	\$241	—	\$324	\$0	—	—
Insurance carriers and related activities	7.5	0	456	—	687	0	7.5	—
Professional and business services	5.4	164	246	—	701	915	—	—
Education and health services	7.2	276	457	\$312	65	3,915	7.2	—
Educational services	8.8	0	718	—	1,117	52	8.8	—
Health care and social assistance	8.5	179	439	376	65	4,108	8.5	—
1 to 99 workers	5.8	9	0	202	0	406	5.8	—
1 to 49 workers	5.6	0	145	449	129	361	5.6	—
50 to 99 workers	11.2	707	0	182	144	1,679	—	—
100 workers or more	4.9	134	147	0	22	506	4.9	0.1
100 to 499 workers	8.7	217	79	0	370	3,484	8.7	0.2
500 workers or more	4.1	102	222	26	205	150	4.1	—
Geographic area								
New England	—	353	214	0	1,228	2,529	—	—
Middle Atlantic	8.1	400	0	418	612	1,992	8.1	—
South Atlantic	4.8	251	239	377	134	1,343	—	—
East South Central	11.3	0	0	—	4,550	0	—	—
West South Central	7.5	0	270	—	310	394	—	—
East North Central	12.5	223	225	0	182	206	12.5	—
Mountain	2.9	79	274	316	628	500	2.9	—
Pacific	6.2	27	0	418	0	280	6.2	0.2

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² Less than 0.05.

³ 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 2013."

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/glossary20132014.htm.