

**Table 32. Health maintenance organizations: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2013**

(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		
<b>Worker characteristic</b>									
All workers .....	100	65	\$2,000	\$3,000	\$4,000	\$6,000	\$7,400	35	( <sup>2</sup> )
Management, professional, and related .....	100	61	1,550	3,000	4,000	6,000	9,500	39	-
Management, business, and financial .....	100	74	1,550	2,000	3,000	5,000	7,500	26	-
Professional and related .....	100	55	2,000	3,000	4,000	6,000	11,250	45	-
Service .....	100	58	2,600	3,000	-	6,000	6,000	42	-
Sales and office .....	100	72	2,000	2,500	4,000	6,000	8,600	28	-
Sales and related .....	100	74	2,500	2,500	4,000	4,500	7,500	26	-
Office and administrative support .....	100	72	2,000	2,500	4,000	6,000	10,000	28	-
Natural resources, construction, and maintenance .....	100	69	2,000	3,000	4,000	5,000	6,000	31	-
Installation, maintenance, and repair .....	100	60	2,000	3,000	3,000	5,000	6,000	40	-
Production, transportation, and material moving .....	100	66	2,000	3,000	3,000	5,250	7,000	34	( <sup>2</sup> )
Transportation and material moving .....	100	66	2,000	3,000	3,000	4,800	6,000	34	1
Full time .....	100	67	2,000	3,000	4,000	6,000	7,400	33	( <sup>2</sup> )
Part time .....	100	34	2,500	3,000	-	6,750	7,000	66	-
Union .....	100	41	1,550	3,000	3,000	4,500	5,550	59	( <sup>2</sup> )
Nonunion .....	100	70	2,000	3,000	4,000	6,000	7,500	30	-
Average wage within the following categories <sup>3</sup> :									
Lowest 25 percent .....	100	58	3,000	3,000	-	6,000	7,500	42	-
Second 25 percent .....	100	61	2,000	2,500	4,000	6,000	7,000	39	-
Third 25 percent .....	100	73	2,000	3,000	4,000	6,000	9,500	27	-
Highest 25 percent .....	100	64	2,000	3,000	-	5,000	7,000	36	( <sup>2</sup> )
Highest 10 percent .....	100	57	2,000	3,000	3,000	5,000	7,000	43	-
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	78	1,550	3,000	-	6,000	9,500	22	( <sup>2</sup> )
Construction .....	100	87	2,000	4,000	5,000	6,000	6,000	-	-
Manufacturing .....	100	75	1,550	3,000	3,000	7,000	9,500	25	-
Service-providing industries .....	100	63	2,000	3,000	4,000	6,000	7,000	37	-
Trade, transportation, and utilities .....	100	61	2,500	3,000	4,000	5,000	6,000	39	-
Wholesale trade .....	100	71	3,000	4,000	4,000	5,000	6,000	29	-
Retail trade .....	100	49	2,100	2,500	3,500	4,500	6,750	51	-
Information .....	100	-	2,500	2,500	3,000	3,000	4,200	58	-
Financial activities .....	100	68	1,500	3,000	-	6,000	7,500	32	-
Finance and insurance .....	100	55	1,500	2,000	3,000	6,000	7,500	45	-

See footnotes at end of table.

**Table 32. Health maintenance organizations: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2013—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	74	\$1,250	\$2,000	\$3,000	\$4,400	\$6,500	26	—
Insurance carriers and related activities .....	100	32	1,500	1,500	—	6,500	9,000	68	—
Professional and business services .....	100	91	1,550	2,500	—	5,000	10,000	—	—
Education and health services .....	100	50	2,000	3,000	—	6,000	11,250	50	—
Educational services .....	100	46	1,000	2,000	3,000	6,000	7,400	54	—
Health care and social assistance .....	100	51	2,400	3,000	—	6,000	20,700	49	—
1 to 99 workers .....	100	69	2,000	3,000	4,500	6,000	8,600	31	—
1 to 49 workers .....	100	70	2,000	3,000	5,000	6,000	9,000	30	—
50 to 99 workers .....	100	66	2,400	3,000	4,000	6,000	7,500	—	—
100 workers or more .....	100	62	1,550	3,000	3,000	4,500	6,750	38	( <sup>2</sup> )
100 to 499 workers .....	100	58	1,550	3,000	3,000	5,000	9,000	42	( <sup>2</sup> )
500 workers or more .....	100	66	1,550	2,500	3,000	4,000	6,000	34	—
<b>Geographic area</b>									
New England .....	100	—	2,000	3,000	4,000	4,000	6,000	—	—
Middle Atlantic .....	100	43	2,000	3,000	4,000	6,000	8,000	57	—
South Atlantic .....	100	84	2,000	3,000	4,500	6,000	9,000	—	—
East South Central .....	100	86	3,000	4,000	—	20,700	20,700	—	—
West South Central .....	100	75	2,000	2,100	—	7,500	7,500	—	—
East North Central .....	100	57	1,400	2,000	3,000	4,000	4,800	43	—
Mountain .....	100	88	2,500	2,800	3,000	6,000	7,000	12	—
Pacific .....	100	74	2,300	3,000	4,000	6,000	7,500	26	( <sup>2</sup> )

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</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 2013."

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).