

Table 32. Standard errors for health maintenance organizations: Amount of annual family 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	\$82	\$73	\$676	\$571	\$814	3.4	(²)
Management, professional, and related	5.2	494	356	1,144	745	2,918	5.2	–
Management, business, and financial	4.6	217	487	528	1,559	2,844	4.6	–
Professional and related	6.1	337	0	644	1,009	4,701	6.1	–
Service	7.7	374	0	–	0	137	7.7	–
Sales and office	3.9	286	408	243	791	2,081	3.9	–
Sales and related	6.4	334	365	948	1,285	572	6.4	–
Office and administrative support	4.6	347	547	543	398	2,664	4.6	–
Natural resources, construction, and maintenance	7.1	385	301	1,183	0	232	7.1	–
Installation, maintenance, and repair	8.7	575	1,175	258	1,323	999	8.7	–
Production, transportation, and material moving	4.1	1,065	0	274	918	730	4.1	0.3
Transportation and material moving	5.9	668	0	258	874	137	6.0	0.5
Full time	3.4	116	82	705	592	837	3.4	(²)
Part time	7.1	377	91	–	1,795	1,661	7.1	–
Union	9.0	750	347	0	1,711	885	9.1	0.3
Nonunion	4.1	0	115	0	0	1,333	4.1	–
Average wage within the following categories ³ :								
Lowest 25 percent	7.6	258	0	–	146	2,515	7.6	–
Second 25 percent	7.0	18	725	868	759	744	7.0	–
Third 25 percent	3.6	668	163	933	467	2,222	3.6	–
Highest 25 percent	5.7	284	292	–	875	730	5.8	0.1
Highest 10 percent	10.1	0	518	204	948	1,482	10.1	–
Establishment characteristic								
Goods-producing industries	4.5	832	0	–	1,095	1,856	4.5	0.3
Construction	6.6	792	1,353	0	801	0	–	–
Manufacturing	5.3	1,104	0	821	795	573	5.3	–
Service-providing industries	3.9	0	294	882	1,067	625	3.9	–
Trade, transportation, and utilities	5.3	546	0	91	444	0	5.3	–
Wholesale trade	5.4	1,448	0	677	247	577	5.4	–
Retail trade	8.4	181	549	767	1,232	736	8.4	–
Information	–	303	0	532	0	1,389	12.9	–
Financial activities	5.1	266	894	–	937	129	5.1	–
Finance and insurance	4.5	335	421	258	1,816	491	4.5	–

See footnotes at end of table.

Table 32. Standard errors for health maintenance organizations: Amount of annual family 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 ..	7.5	\$496	\$467	\$585	\$1,825	\$1,110	7.5	—
Insurance carriers and related activities	7.8	0	1,183	—	2,981	1,936	7.8	—
Professional and business services	5.4	493	398	—	1,020	2,403	—	—
Education and health services	7.1	450	219	—	897	12,690	7.1	—
Educational services	7.4	0	1,434	395	2,321	2,006	7.4	—
Health care and social assistance	8.5	621	193	—	876	14,870	8.5	—
1 to 99 workers	5.8	18	0	827	313	1,839	5.8	—
1 to 49 workers	5.6	0	402	895	491	2,512	5.6	—
50 to 99 workers	11.2	847	0	474	612	2,588	—	—
100 workers or more	4.9	515	595	0	386	1,043	4.9	0.1
100 to 499 workers	8.7	893	0	218	793	12,206	8.7	0.2
500 workers or more	4.2	651	178	0	165	1,421	4.2	—
Geographic area								
New England	—	683	182	0	2,337	4,885	—	—
Middle Atlantic	8.1	875	0	608	1,140	3,983	8.1	—
South Atlantic	5.1	666	588	877	903	3,405	—	—
East South Central	6.4	0	0	—	19,728	0	—	—
West South Central	7.4	0	540	—	3,073	724	—	—
East North Central	12.5	233	589	0	182	377	12.5	—
Mountain	2.9	0	510	825	1,335	250	2.9	—
Pacific	6.4	497	0	725	0	2,066	6.4	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.