

Table 17. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014

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

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 characteristics								
All workers	87	\$1,500	\$1,500	\$2,000	\$3,000	\$3,500	13	-
Management, professional, and related	87	1,250	1,500	1,800	2,500	3,000	13	-
Management, business, and financial	86	1,200	1,500	1,900	2,500	3,300	14	-
Professional and related	87	1,400	1,500	1,500	2,700	3,000	13	-
Service	96	1,500	2,000	2,500	3,000	3,500	-	-
Sales and office	85	1,250	1,500	2,000	2,600	3,500	15	-
Sales and related	94	1,500	1,500	1,725	2,500	4,000	-	-
Office and administrative support	81	1,250	1,500	2,000	3,000	3,500	19	-
Natural resources, construction, and maintenance	91	1,500	1,500	1,500	3,300	3,500	-	-
Construction, extraction, farming, fishing, and forestry	98	1,000	1,500	3,300	3,500	4,000	-	-
Installation, maintenance, and repair	88	1,500	1,500	1,500	2,500	3,000	-	-
Production, transportation, and material moving	79	1,400	1,700	2,350	5,000	5,000	-	-
Production	66	1,000	1,500	2,000	2,350	3,500	34	-
Transportation and material moving	90	1,500	2,000	2,600	5,000	5,000	-	-
Full time	87	1,400	1,500	2,000	3,000	3,500	13	-
Part time	95	1,500	1,500	2,350	3,000	3,000	-	-
Union	79	1,400	1,500	1,500	2,000	4,400	21	-
Nonunion	89	1,500	1,500	2,000	3,000	3,500	11	-
Average wage within the following categories ² :								
Lowest 25 percent	96	1,500	1,700	2,500	3,500	3,500	-	-
Second 25 percent	86	1,500	1,500	2,500	3,000	5,000	14	-
Third 25 percent	88	1,400	1,500	2,000	2,900	3,750	12	-
Highest 25 percent	85	1,200	1,500	1,800	2,500	3,300	15	-
Highest 10 percent	87	650	1,500	1,800	2,500	3,000	13	-
Establishment characteristics								
Goods-producing industries	79	1,000	1,500	2,000	3,300	4,000	21	-
Construction	100	1,500	1,500	3,000	3,500	4,000	-	-
Manufacturing	69	1,400	1,500	2,000	2,350	3,500	31	-
Service-providing industries	89	1,500	1,500	2,000	3,000	3,500	11	-
Trade, transportation, and utilities	96	1,500	1,500	2,000	2,500	3,000	-	-
Retail trade	96	1,500	1,500	1,800	2,500	4,000	-	-
Financial activities	91	1,150	1,500	2,000	4,000	5,000	9	-
Finance and insurance	85	1,100	1,500	2,000	2,500	4,000	15	-

See footnotes at end of table.

Table 17. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2014—continued

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

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 ..	86	\$1,000	\$1,150	\$1,500	\$2,200	\$4,000	—	—
Insurance carriers and related activities	84	1,250	1,500	2,000	2,200	5,000	—	—
Professional and business services	88	1,500	1,700	2,500	3,000	3,000	—	—
Professional and technical services	89	1,500	1,700	2,000	3,000	3,000	—	—
Education and health services	84	1,500	1,500	2,250	3,000	3,500	16	—
Educational services	64	1,000	1,250	1,500	2,000	3,000	36	—
Junior colleges, colleges, and universities ...	59	1,000	1,500	1,900	2,500	3,500	41	—
Health care and social assistance	88	1,500	1,500	2,500	3,000	3,500	—	—
1 to 99 workers	94	1,500	1,500	2,500	3,000	4,000	—	—
1 to 49 workers	93	1,500	1,500	2,500	3,000	4,000	—	—
50 to 99 workers	96	1,500	1,500	2,350	3,300	3,750	—	—
100 workers or more	80	1,250	1,500	1,500	2,350	3,000	20	—
100 to 499 workers	89	1,400	1,500	1,500	2,350	3,000	11	—
500 workers or more	68	650	1,500	1,500	2,250	3,500	32	—
Geographic areas								
Northeast	82	1,500	1,500	2,500	3,000	3,500	18	—
New England	79	1,500	1,500	2,400	3,350	4,000	—	—
Middle Atlantic	84	1,500	1,500	2,500	3,000	3,500	16	—
South	87	1,400	1,500	2,000	3,000	3,750	—	—
South Atlantic	90	1,500	1,500	2,000	3,000	3,500	—	—
West South Central	79	650	1,500	2,000	5,000	5,000	—	—
Midwest	76	1,500	1,500	2,000	2,700	4,000	24	—
East North Central	77	1,500	1,500	2,000	2,700	3,500	—	—
West North Central	73	1,500	1,900	2,500	3,000	5,000	—	—
West	94	1,400	1,500	2,000	3,000	3,500	6	—
Mountain	96	1,500	2,000	3,000	3,500	4,000	—	—
Pacific	93	1,250	1,500	1,500	2,200	3,000	—	—

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 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 2014."

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/glossary20142015.htm.