

Table 18. Health maintenance organizations: Amount of annual family 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	85	\$2,800	\$3,000	\$4,500	\$6,000	\$7,500	15	-
Management, professional, and related	84	2,500	3,000	3,400	6,000	6,250	16	-
Management, business, and financial	85	2,400	3,000	3,550	6,000	6,600	15	-
Professional and related	84	2,800	3,000	-	6,000	6,000	16	-
Service	96	3,000	4,000	6,000	6,000	7,000	-	-
Sales and office	80	2,800	3,000	4,500	6,000	7,500	20	-
Sales and related	93	3,000	3,400	4,500	5,000	-	-	-
Office and administrative support	75	2,500	3,000	4,500	6,000	8,000	25	-
Natural resources, construction, and maintenance	91	3,000	3,000	4,500	7,000	9,400	-	-
Construction, extraction, farming, fishing, and forestry	98	2,800	3,000	6,600	9,400	9,400	-	-
Installation, maintenance, and repair	87	3,000	3,000	-	6,000	7,500	-	-
Production, transportation, and material moving	75	2,800	3,550	5,000	10,000	10,000	25	-
Production	63	2,500	3,000	4,700	-	-	37	-
Transportation and material moving	85	3,000	4,000	-	10,000	12,000	-	-
Full time	84	2,800	3,000	4,500	6,000	7,500	16	-
Part time	95	3,000	3,000	4,700	6,000	-	-	-
Union	77	2,800	3,000	3,000	4,500	-	23	-
Nonunion	87	3,000	3,000	4,700	6,000	7,500	13	-
Average wage within the following categories ² :								
Lowest 25 percent	96	3,000	4,000	5,000	7,000	-	-	-
Second 25 percent	83	3,000	4,000	6,000	6,000	10,000	17	-
Third 25 percent	85	2,800	3,000	4,500	6,000	7,500	15	-
Highest 25 percent	83	2,400	3,000	3,550	5,500	6,600	17	-
Highest 10 percent	84	-	3,000	3,550	5,200	6,250	16	-
Establishment characteristics								
Goods-producing industries	79	2,400	3,000	4,000	6,600	9,400	21	-
Construction	100	3,000	3,000	6,600	7,000	9,400	-	-
Manufacturing	69	2,500	3,000	4,000	4,700	-	31	-
Service-providing industries	86	3,000	3,000	4,500	6,000	7,500	14	-
Trade, transportation, and utilities	92	3,000	-	4,500	6,000	7,500	-	-
Retail trade	93	3,000	3,000	4,500	-	-	-	-
Financial activities	89	2,300	3,000	4,000	-	10,000	11	-
Finance and insurance	81	2,200	3,000	4,000	5,000	8,000	19	-

See footnotes at end of table.

Table 18. Health maintenance organizations: Amount of annual family 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 ..	85	\$2,000	\$2,300	—	\$4,400	—	—	—
Insurance carriers and related activities	78	3,000	—	\$4,000	5,000	—	—	—
Professional and business services	78	3,000	3,400	6,000	6,000	\$6,250	22	—
Professional and technical services	76	3,000	3,400	5,400	6,000	6,250	—	—
Education and health services	84	3,000	3,000	4,500	6,000	7,000	16	—
Educational services	64	2,000	—	3,000	5,000	6,000	36	—
Junior colleges, colleges, and universities ...	59	—	3,000	4,000	5,100	9,000	41	—
Health care and social assistance	87	3,000	3,000	5,000	6,000	7,000	—	—
1 to 99 workers	92	3,000	3,550	6,000	6,600	8,700	8	—
1 to 49 workers	91	3,000	4,000	6,000	6,250	9,400	9	—
50 to 99 workers	95	3,000	3,000	5,000	7,000	7,500	—	—
100 workers or more	77	2,500	3,000	3,400	4,700	6,000	23	—
100 to 499 workers	85	2,800	3,000	3,400	4,700	6,000	15	—
500 workers or more	67	—	3,000	4,000	4,500	6,000	33	—
Geographic areas								
Northeast	82	3,000	—	5,000	6,000	—	18	—
New England	79	3,000	—	5,000	6,700	—	—	—
Middle Atlantic	83	3,000	—	5,000	6,000	—	17	—
South	84	2,800	3,000	4,500	6,000	9,400	16	—
South Atlantic	86	3,000	3,000	4,500	6,000	7,500	14	—
West South Central	76	—	—	—	10,000	10,000	—	—
Midwest	76	3,000	3,000	—	6,000	—	24	—
East North Central	77	3,000	3,000	—	5,400	7,500	23	—
West North Central	73	3,000	3,300	—	6,250	—	—	—
West	90	2,800	3,000	4,500	6,000	7,000	10	—
Mountain	92	4,000	5,000	6,000	7,000	—	8	—
Pacific	89	2,800	3,000	3,000	4,700	6,000	11	—

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.