

Table 15. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012

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	2.5	\$301	\$0	\$701	\$196	\$1,637	2.6	0.2
Management, professional, and related	4.9	225	512	439	658	1,770	5.0	0.6
Management, business, and financial	5.9	0	314	746	687	1,578	6.5	1.2
Professional and related	6.9	528	682	240	1,152	1,659	6.9	0.2
Service	5.7	0	0	–	1,471	577	5.7	–
Protective service	11.7	277	0	–	310	0	11.7	–
Sales and office	3.4	–	0	367	653	636	3.4	0.2
Sales and related	7.2	–	–	0	1,122	0	7.2	–
Office and administrative support	3.2	0	0	879	564	1,072	3.3	0.2
Natural resources, construction, and maintenance	6.2	807	240	1,110	1,794	743	6.2	–
Construction, extraction, farming, fishing, and forestry	9.7	–	340	–	0	–	–	–
Installation, maintenance, and repair	8.1	340	855	868	–	0	8.1	–
Production, transportation, and material moving	5.7	577	166	589	380	260	5.7	(¹)
Production	8.0	368	634	196	367	1,057	8.0	(¹)
Transportation and material moving	10.2	893	0	–	628	–	10.2	–
Full time	2.7	336	0	785	219	1,324	2.7	0.3
Part time	9.9	129	658	0	1,178	–	9.9	–
Union	5.1	20	487	754	980	196	5.1	0.1
Nonunion	2.7	402	0	891	196	1,037	2.7	0.3
Average wage within the following categories: ²								
Lowest 25 percent	8.2	–	0	139	–	1,813	8.2	–
Second 25 percent	3.7	475	0	712	658	927	3.8	0.3
Third 25 percent	4.7	395	0	695	345	–	4.6	0.2
Highest 25 percent	4.1	466	247	690	589	498	4.3	0.6
Highest 10 percent	7.0	20	55	450	773	620	7.5	1.1
Establishment characteristic								
Goods-producing industries	4.2	556	0	643	277	0	4.2	–
Construction	8.0	572	277	651	340	2,459	–	–
Manufacturing	4.8	571	118	785	170	1,020	4.8	–
Service-providing industries	3.3	373	0	460	331	1,438	3.3	0.3
Trade, transportation, and utilities	6.5	–	0	–	643	–	6.5	(¹)
Wholesale trade	13.8	–	–	392	–	0	–	–
Retail trade	7.2	–	659	0	0	680	7.2	–
Information	9.3	0	707	0	–	1,135	9.3	(¹)
Financial activities	7.9	0	–	69	1,224	288	7.6	3.4
Finance and insurance	7.3	–	221	539	483	–	6.4	4.8

See footnotes at end of table.

Table 15. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2012—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 ..	10.0	—	\$0	—	\$1,031	—	7.3	8.8
Insurance carriers and related activities	—	—	—	—	—	—	—	—
Professional and business services	8.8	\$0	—	\$0	294	—	—	—
Education and health services	9.0	547	0	—	1,508	\$866	9.0	0.1
Educational services	7.7	647	0	—	936	2,176	7.7	0.3
Junior colleges, colleges, and universities ...	4.5	0	0	340	729	776	4.5	0.6
Healthcare and social assistance	10.5	470	342	888	1,654	1,618	10.5	—
1 to 99 workers	4.8	111	0	734	170	—	4.8	0.1
1 to 49 workers	6.5	0	0	641	0	1,043	6.5	0.2
50 to 99 workers	5.6	456	118	—	—	196	5.6	—
100 workers or more	3.3	332	0	428	804	1,852	3.3	0.6
100 to 499 workers	5.7	210	526	491	—	1,490	5.7	0.5
500 workers or more	2.8	318	0	—	646	0	2.8	0.6
Geographic area								
New England	10.2	—	446	—	0	—	10.2	—
Middle Atlantic	5.5	—	0	0	—	500	5.5	(¹)
East North Central	5.3	0	—	—	—	0	5.3	0.1
West North Central	7.0	0	—	899	1,711	1,814	—	—
South Atlantic	6.2	525	695	537	677	0	6.2	(¹)
East South Central	7.9	96	—	752	—	—	—	—
West South Central	14.7	—	—	—	—	0	—	—
Mountain	12.2	0	—	—	605	240	—	—
Pacific	3.4	454	0	416	197	450	4.0	1.1

¹ Less than 0.05.

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 2012."

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/ebs/glossary20122013.htm.