

Table 31. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ 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		
Worker characteristic									
All workers	100	66	\$1,000	\$1,500	\$1,750	\$2,500	\$3,500	34	(²)
Management, professional, and related	100	62	850	1,250	2,000	2,500	3,750	38	-
Management, business, and financial	100	74	850	1,000	1,500	2,000	3,500	26	-
Professional and related	100	56	1,000	1,500	2,000	2,500	3,750	44	-
Service	100	58	1,250	1,500	-	3,000	3,000	42	-
Sales and office	100	72	1,000	1,250	2,000	2,500	3,700	28	-
Sales and related	100	72	1,200	1,250	-	2,050	3,000	28	-
Office and administrative support	100	71	1,000	1,250	2,000	2,500	5,000	29	-
Natural resources, construction, and maintenance	100	72	1,000	1,500	-	3,000	3,000	28	-
Installation, maintenance, and repair	100	61	1,000	1,400	1,500	2,500	3,000	39	-
Production, transportation, and material moving	100	67	1,050	1,500	1,500	2,500	3,500	33	(²)
Transportation and material moving	100	65	1,000	1,500	1,500	2,000	2,500	34	1
Full time	100	67	1,000	1,500	1,750	2,500	3,500	33	(²)
Part time	100	34	1,000	1,500	1,500	2,250	3,000	66	-
Union	100	40	850	1,000	1,500	1,500	2,500	59	(²)
Nonunion	100	71	1,000	1,500	2,000	2,600	3,500	29	-
Average wage within the following categories ³ :									
Lowest 25 percent	100	59	1,500	1,500	-	3,000	3,000	41	-
Second 25 percent	100	61	1,000	1,400	1,750	2,500	3,000	39	-
Third 25 percent	100	74	1,000	1,500	1,750	3,000	3,750	26	-
Highest 25 percent	100	64	1,000	1,250	-	2,250	3,500	36	(²)
Highest 10 percent	100	57	1,000	1,000	1,500	2,000	3,000	43	-
Establishment characteristic									
Goods-producing industries	100	79	1,000	1,500	2,000	3,000	4,300	21	(²)
Construction	100	92	1,200	2,000	2,850	3,000	3,000	-	-
Manufacturing	100	75	850	1,500	1,500	3,500	4,750	25	-
Service-providing industries	100	63	1,000	1,400	-	2,500	3,000	37	-
Trade, transportation, and utilities	100	60	1,500	1,500	2,000	2,500	3,000	40	-
Wholesale trade	100	74	1,500	1,500	2,000	2,500	3,000	26	-
Retail trade	100	45	1,050	1,500	1,750	2,250	3,000	55	-
Information	100	-	1,000	1,250	1,500	1,500	2,100	58	-
Financial activities	100	70	750	1,150	-	2,200	3,000	30	-
Finance and insurance	100	57	750	1,000	1,500	2,200	3,000	43	-

See footnotes at end of table.

Table 31. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ 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	78	\$600	\$1,000	—	\$2,200	\$3,000	—	—
Insurance carriers and related activities	100	33	750	750	—	2,500	3,000	67	—
Professional and business services	100	91	850	1,250	—	2,500	4,250	—	—
Education and health services	100	51	1,000	1,400	\$2,000	3,000	3,750	49	—
Educational services	100	49	500	1,000	—	2,000	3,700	51	—
Health care and social assistance	100	51	1,000	1,400	2,250	3,000	6,900	49	—
1 to 99 workers	100	69	1,000	1,500	2,000	3,000	3,700	31	—
1 to 49 workers	100	70	1,000	1,500	2,250	3,000	3,700	30	—
50 to 99 workers	100	66	1,500	1,500	2,000	2,500	3,500	—	—
100 workers or more	100	62	850	1,250	1,500	2,000	3,000	38	(²)
100 to 499 workers	100	58	1,000	1,500	1,500	2,400	3,500	42	(²)
500 workers or more	100	67	850	1,250	1,500	2,000	2,250	33	—
Geographic area									
New England	100	—	1,000	1,500	2,000	2,000	3,000	—	—
Middle Atlantic	100	43	1,000	1,500	2,000	3,000	4,000	57	—
South Atlantic	100	85	1,000	1,500	2,000	2,500	3,500	—	—
East South Central	100	79	2,000	2,000	—	6,900	6,900	—	—
West South Central	100	75	1,000	1,050	—	2,500	2,850	—	—
East North Central	100	57	600	1,000	1,500	2,000	2,400	43	—
Mountain	100	88	1,250	1,250	1,500	2,000	3,500	12	—
Pacific	100	76	1,000	1,500	2,000	3,000	3,500	24	(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 0.5.

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: 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.