

**Table 21. Health maintenance organizations: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011**

(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		
All workers .....	100	67	\$2,000	\$3,000	\$3,000	\$4,500	\$6,000	33	(1)
<b>Worker characteristic</b>									
Management, professional, and related .....	100	68	2,000	3,000	3,000	4,500	6,000	32	(1)
Professional and related .....	100	67	2,000	3,000	3,000	4,500	6,000	33	(1)
Teachers .....	100	66	2,000	3,000	3,000	5,000	6,000	34	-
Primary, secondary, and special education school teachers .....	100	66	2,000	3,000	3,000	5,000	6,000	34	-
Service .....	100	63	2,000	3,000	3,000	4,500	6,000	36	(1)
Protective service .....	100	60	2,000	3,000	3,000	4,000	6,000	40	(1)
Sales and office .....	100	70	1,500	3,000	3,000	4,500	6,000	29	1
Office and administrative support .....	100	70	1,500	3,000	3,000	4,500	6,000	29	1
Natural resources, construction, and maintenance .....	100	66	2,000	3,000	3,000	6,000	7,000	34	1
Production, transportation, and material moving .....	100	52	-	-	3,000	3,000	4,500	41	7
Full time .....	100	67	2,000	3,000	3,000	4,500	6,000	33	(1)
Part time .....	100	68	-	3,000	3,000	-	4,500	32	1
Union .....	100	62	-	3,000	3,000	4,500	6,000	37	1
Nonunion .....	100	75	2,000	3,000	3,000	4,950	7,000	25	-
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	76	-	3,000	3,000	5,000	6,000	23	1
Lowest 10 percent .....	100	86	2,700	3,000	4,000	5,250	6,000	14	-
Second 25 percent .....	100	68	-	3,000	3,000	4,500	6,000	32	(1)
Third 25 percent .....	100	65	2,000	3,000	3,000	4,850	6,000	34	1
Highest 25 percent .....	100	63	2,000	3,000	3,000	4,000	6,000	36	(1)
Highest 10 percent .....	100	60	-	3,000	3,000	3,000	5,600	40	(1)
<b>Establishment characteristic</b>									
Service-providing industries .....	100	67	2,000	3,000	3,000	4,500	6,000	33	(1)
Education and health services .....	100	68	2,000	3,000	3,000	4,500	6,000	32	(1)
Educational services .....	100	68	2,000	3,000	3,000	4,950	6,000	32	-
Elementary and secondary schools .....	100	67	2,000	3,000	3,000	5,000	6,000	33	-
Junior colleges, colleges, and universities .....	100	69	-	3,000	3,000	4,000	6,000	31	-
Health care and social assistance .....	100	72	-	2,400	3,000	3,000	6,000	27	1
Hospitals .....	100	63	1,500	2,600	3,000	3,000	6,000	35	2
Public administration .....	100	65	-	3,000	3,000	4,000	6,000	35	-
1 to 99 workers .....	100	79	-	3,000	3,000	5,250	6,000	21	-
1 to 49 workers .....	100	71	-	3,000	3,000	5,250	6,000	-	-
50 to 99 workers .....	100	90	1,000	-	3,500	5,000	6,000	-	-
100 workers or more .....	100	66	2,000	3,000	3,000	4,500	6,000	34	(1)
100 to 499 workers .....	100	66	1,000	2,700	3,000	4,950	6,000	34	-
500 workers or more .....	100	66	2,000	3,000	3,000	4,500	6,000	34	1
State government .....	100	75	-	3,000	3,000	4,000	6,000	25	1
Local government .....	100	64	2,000	3,000	3,000	4,500	6,000	36	(1)

See footnotes at end of table.

**Table 21. Health maintenance organizations: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—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		
<b>Geographic area</b>									
New England .....	100	32	\$1,000	\$1,000	—	—	—	66	3
Middle Atlantic .....	100	14	—	800	\$1,000	\$2,000	\$3,000	86	—
East North Central .....	100	39	2,600	2,600	3,000	6,000	6,000	61	( <sup>1</sup> )
West North Central .....	100	78	1,500	—	—	4,000	5,000	—	—
South Atlantic .....	100	74	2,400	3,000	3,000	4,850	8,000	26	—
West South Central .....	100	90	3,000	3,500	5,000	6,000	7,500	—	—
Mountain .....	100	78	3,000	—	4,500	7,500	10,000	—	—
Pacific .....	100	95	2,000	3,000	3,000	3,000	4,950	5	( <sup>1</sup> )

<sup>1</sup> Less than 0.5.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).