

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

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		
All workers .....	2.1	\$427	\$0	\$0	\$59	\$0	2.1	0.3
<b>Worker characteristic</b>								
Management, professional, and related .....	2.6	0	0	0	225	0	2.6	0.1
Professional and related .....	2.7	0	0	0	108	0	2.7	0.1
Teachers .....	2.8	111	0	0	288	0	2.8	-
Primary, secondary, and special education school teachers .....	3.0	460	0	0	29	340	3.0	-
Service .....	2.5	482	198	0	714	78	2.5	0.2
Protective service .....	3.6	562	111	0	658	886	3.7	( <sup>1</sup> )
Sales and office .....	3.3	153	351	0	474	0	3.4	0.5
Office and administrative support .....	3.1	177	453	0	623	0	3.2	0.5
Natural resources, construction, and maintenance .....	4.6	584	78	0	900	1,536	4.6	0.5
Production, transportation, and material moving .....	6.3	-	-	0	0	566	6.3	4.2
Full time .....	2.1	446	0	0	226	0	2.1	0.3
Part time .....	4.7	-	201	0	-	0	4.5	0.8
Union .....	1.9	-	136	0	680	0	1.9	0.4
Nonunion .....	3.2	506	0	0	341	1,243	3.2	-
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.9	-	0	196	364	0	2.8	1.0
Lowest 10 percent .....	3.9	44	0	1,119	1,012	196	3.9	-
Second 25 percent .....	2.7	-	492	0	510	0	2.7	0.1
Third 25 percent .....	2.8	159	0	0	422	0	2.9	0.6
Highest 25 percent .....	2.1	98	0	0	340	0	2.1	0.1
Highest 10 percent .....	2.8	-	211	0	0	953	2.8	0.2
<b>Establishment characteristic</b>								
Service-providing industries .....	2.1	470	0	0	0	0	2.1	0.3
Education and health services .....	2.3	450	0	0	491	0	2.2	0.2
Educational services .....	2.4	111	0	0	312	0	2.4	-
Elementary and secondary schools .....	2.2	136	0	0	0	0	2.2	-
Junior colleges, colleges, and universities .....	5.2	-	0	0	428	196	5.2	-
Health care and social assistance .....	4.2	-	215	195	0	785	3.8	1.2
Hospitals .....	5.8	428	344	381	428	877	5.4	1.7
Public administration .....	2.9	-	0	0	450	0	2.9	-
1 to 99 workers .....	5.6	-	0	325	708	0	5.6	-
1 to 49 workers .....	8.9	-	0	340	1,037	0	-	-
50 to 99 workers .....	3.2	266	-	754	736	0	-	-
100 workers or more .....	2.2	225	0	0	98	0	2.2	0.3
100 to 499 workers .....	5.5	96	346	0	714	0	5.5	-
500 workers or more .....	2.5	0	0	0	170	0	2.4	0.3
State government .....	4.4	-	0	0	643	0	4.4	0.7
Local government .....	1.8	270	0	0	206	0	1.8	0.3

See footnotes at end of table.

**Table 21. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—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		
<b>Geographic area</b>								
New England .....	4.0	\$0	\$55	—	—	—	5.3	2.6
Middle Atlantic .....	3.3	—	0	\$235	\$0	\$0	3.3	—
East North Central .....	10.8	424	0	0	0	0	10.8	0.2
West North Central .....	14.9	0	—	—	0	0	—	—
South Atlantic .....	4.0	618	0	629	345	2,177	4.0	—
West South Central .....	3.3	0	877	0	0	1,181	—	—
Mountain .....	6.0	0	—	855	260	1,319	—	—
Pacific .....	1.0	0	0	0	0	484	0.9	0.3

<sup>1</sup> Less than 0.05.

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