

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008

Characteristic	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
All workers	1.4	0.6	1.3	0.6	0.9	(¹)
Worker characteristic						
Management, professional, and related	1.5	–	2.0	1.0	1.7	–
Management, business, and financial	1.9	0.7	2.1	1.5	0.7	(¹)
Professional and related	1.7	–	3.1	1.3	–	(¹)
Service	3.9	–	3.9	1.6	–	(¹)
Sales and office	1.9	0.6	2.0	1.2	1.0	(¹)
Sales and related	1.9	0.5	2.6	2.1	0.8	(¹)
Office and administrative support	2.6	0.8	2.6	1.2	1.3	(¹)
Natural resources, construction, and maintenance	3.2	–	3.4	1.8	1.8	–
Construction, extraction, farming, fishing, and forestry	4.4	–	4.3	–	–	(¹)
Installation, maintenance, and repair	4.0	–	4.2	2.6	1.1	–
Production, transportation, and material moving ...	2.4	0.8	2.2	1.9	0.5	0.3
Production	3.2	–	2.9	2.3	–	–
Transportation and material moving	3.0	1.2	3.7	2.1	0.9	0.7
Full time	1.4	0.5	1.4	0.7	0.9	(¹)
Part time	2.8	–	5.2	2.3	–	(¹)
Union	3.3	1.3	3.0	1.2	1.7	(¹)
Nonunion	1.4	0.6	1.5	0.7	0.9	(¹)
Average wage within the following percentiles: ²						
10 to under 25	2.9	–	3.4	1.9	0.7	–
25 to under 50	1.9	0.6	2.0	1.0	0.6	(¹)
50 to under 75	2.7	0.5	2.5	1.0	1.3	(¹)
75 to under 90	1.5	1.3	1.6	1.2	1.0	(¹)
90 or greater	2.2	–	2.8	1.7	–	(¹)
Establishment characteristic						
Goods-producing industries	2.1	0.7	2.4	1.4	1.0	–
Construction	2.8	–	3.3	–	–	–
Manufacturing	2.5	0.8	2.9	2.0	–	–
Service-providing industries	1.7	0.7	1.7	0.9	1.1	(¹)
Trade, transportation, and utilities	2.3	0.6	2.6	1.2	0.5	(¹)
Wholesale trade	5.2	–	4.6	2.2	1.5	–
Retail trade	2.4	–	3.1	2.7	0.7	–
Transportation and warehousing	5.0	–	6.2	3.3	–	(¹)
Information	3.3	–	4.8	4.2	–	–
Financial activities	2.0	1.9	2.6	1.9	1.1	(¹)
Finance and insurance	1.9	1.5	2.5	1.5	1.4	(¹)
Credit intermediation and related activities	2.7	1.5	3.6	1.6	2.4	(¹)
Insurance carriers and related activities	4.0	–	3.5	3.3	1.5	–
Real estate and rental and leasing	6.8	–	7.0	–	–	–
Professional and business services	4.0	–	4.4	1.6	–	(¹)
Professional and technical services	4.9	–	6.2	–	–	–
Education and health services	3.1	–	4.1	2.0	–	(¹)
Educational services	3.7	–	6.4	–	–	(¹)
Junior colleges, colleges, and universities	2.9	–	5.8	–	–	(¹)
Health care and social assistance	3.6	–	4.5	2.5	–	(¹)

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Establishment characteristic						
Leisure and hospitality	6.6	—	7.4	—	—	(¹)
Other services	8.0	—	10.8	—	—	1.0
1 to 99 workers	2.2	1.0	2.1	1.3	0.8	(¹)
1 to 49 workers	2.7	1.0	2.8	1.5	0.6	—
50 to 99 workers	2.8	—	3.1	2.6	—	0.4
100 workers or more	1.3	0.5	1.7	0.7	1.3	(¹)
100 to 499 workers	1.7	0.8	2.1	1.2	—	—
500 workers or more	2.2	0.6	2.9	1.4	2.1	(¹)
Geographic area						
New England	7.2	—	7.2	2.1	1.2	—
Middle Atlantic	5.1	—	3.1	1.1	—	(¹)
East North Central	1.7	0.6	2.1	1.5	0.7	(¹)
West North Central	1.8	—	5.4	—	—	(¹)
South Atlantic	2.9	0.7	3.5	1.4	—	—
West South Central	1.4	0.5	1.5	1.6	0.9	(¹)
Pacific	3.6	—	3.4	0.9	—	(¹)

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
All workers	1.4	1.2	0.5	—
Worker characteristic				
Management, professional, and related	1.5	1.3	0.7	—
Management, business, and financial	1.9	1.6	0.8	—
Professional and related	1.7	1.6	1.0	—
Service	3.9	3.8	0.7	—
Sales and office	1.9	1.9	0.5	—
Sales and related	1.9	1.8	—	—
Office and administrative support	2.6	2.6	0.7	—
Natural resources, construction, and maintenance	3.2	2.9	1.5	—
Construction, extraction, farming, fishing, and forestry	4.4	3.2	—	—
Installation, maintenance, and repair	4.0	4.0	1.5	—
Production, transportation, and material moving ...	2.4	2.0	—	—
Production	3.2	2.5	—	—
Transportation and material moving	3.0	2.8	—	—
Full time	1.4	1.2	0.5	—
Part time	2.8	2.3	—	—
Union	3.3	3.1	1.8	—
Nonunion	1.4	1.3	0.5	—
Average wage within the following percentiles: ²				
10 to under 25	2.9	3.2	—	—
25 to under 50	1.9	1.7	—	—
50 to under 75	2.7	2.5	0.8	—
75 to under 90	1.5	1.5	0.7	—
90 or greater	2.2	2.0	1.3	—
Establishment characteristic				
Goods-producing industries	2.1	1.9	1.1	—
Construction	2.8	2.4	1.7	—
Manufacturing	2.5	2.3	—	—
Service-providing industries	1.7	1.5	0.6	—
Trade, transportation, and utilities	2.3	1.8	—	—
Wholesale trade	5.2	3.6	—	—
Retail trade	2.4	2.3	—	—
Transportation and warehousing	5.0	—	—	—
Information	3.3	3.1	—	—
Financial activities	2.0	1.8	0.6	—
Finance and insurance	1.9	1.8	0.4	—
Credit intermediation and related activities	2.7	2.6	—	—
Insurance carriers and related activities	4.0	4.0	0.9	—
Real estate and rental and leasing	6.8	6.3	—	—
Professional and business services	4.0	4.1	—	—
Professional and technical services	4.9	—	—	—
Education and health services	3.1	2.8	1.7	—
Educational services	3.7	2.7	2.0	—
Junior colleges, colleges, and universities	2.9	2.1	2.6	—
Health care and social assistance	3.6	3.3	—	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Establishment characteristic				
Leisure and hospitality	6.6	6.6	—	—
Other services	8.0	7.0	—	—
1 to 99 workers	2.2	2.0	0.8	—
1 to 49 workers	2.7	2.5	0.7	—
50 to 99 workers	2.8	2.1	—	—
100 workers or more	1.3	1.2	0.7	—
100 to 499 workers	1.7	1.5	—	—
500 workers or more	2.2	2.4	1.0	—
Geographic area				
New England	7.2	6.5	—	—
Middle Atlantic	5.1	3.6	2.2	—
East North Central	1.7	1.1	1.0	—
West North Central	1.8	1.2	—	—
South Atlantic	2.9	2.8	—	—
West South Central	1.4	1.5	—	—
Pacific	3.6	3.8	—	—

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2007." 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/ebs/glossary20082009.htm.

Table 2. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2008

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers	1.1	0.9	0.7	1.5	1.5	(⁴)	1.3	1.3	0.7
Worker characteristic									
Management, professional, and related	1.0	1.0	0.5	2.4	2.4	–	1.8	1.7	0.9
Management, business, and financial	0.7	0.7	(⁴)	2.7	2.7	–	2.3	2.3	0.6
Professional and related	1.5	1.5	0.6	3.4	3.4	–	2.2	2.0	1.1
Service	5.0	–	–	5.2	5.2	–	5.4	3.4	4.5
Sales and office	1.4	1.2	0.8	2.1	2.1	–	1.8	1.8	0.8
Sales and related	0.6	0.6	–	2.8	2.8	–	2.7	2.7	0.7
Office and administrative support	2.0	1.6	1.1	2.6	2.6	–	2.2	2.3	1.2
Natural resources, construction, and maintenance	2.0	1.8	0.6	3.0	3.0	–	3.1	2.9	1.3
Construction, extraction, farming, fishing, and forestry	3.2	–	–	5.4	5.4	–	5.0	5.1	1.0
Installation, maintenance, and repair	2.1	–	–	3.3	3.3	–	3.5	3.3	2.4
Production, transportation, and material moving ...	0.6	0.5	(⁴)	2.3	2.2	(⁴)	2.0	2.2	0.7
Production	0.9	–	–	3.0	3.0	(⁴)	2.9	3.1	1.0
Transportation and material moving	0.7	–	–	3.4	3.4	0.6	2.9	2.9	0.6
Full time	1.1	0.9	0.7	1.5	1.5	(⁴)	1.4	1.3	0.8
Part time	2.8	–	–	3.2	3.2	–	3.7	3.8	1.5
Union	2.3	1.7	1.6	4.1	4.1	0.5	4.3	3.8	1.8
Nonunion	1.1	0.9	0.6	1.5	1.5	–	1.4	1.4	0.7
Average wage within the following percentiles: ⁵									
Less than 10	5.8	–	–	5.2	–	–	7.0	–	–
10 to under 25	5.1	1.2	–	5.1	5.1	–	5.3	3.1	5.1
25 to under 50	1.1	0.6	0.9	1.8	1.8	–	2.1	1.9	1.0
50 to under 75	1.6	1.5	0.5	2.0	2.0	(⁴)	1.9	1.9	0.5
75 to under 90	1.2	1.1	0.4	2.2	2.2	(⁴)	1.9	1.9	0.8
90 or greater	0.9	1.0	0.4	3.1	3.1	–	2.1	1.8	1.1
Establishment characteristic									
Goods-producing industries	1.1	1.0	0.4	2.4	2.4	(⁴)	2.3	2.4	0.5
Construction	2.9	–	–	4.5	4.5	–	3.9	4.0	0.8
Manufacturing	1.0	0.9	(⁴)	2.9	2.9	0.4	2.9	3.1	0.6
Service-providing industries	1.4	1.1	0.8	1.8	1.8	–	1.6	1.5	1.0
Trade, transportation, and utilities	0.8	0.6	0.4	2.3	2.3	–	1.9	1.7	0.5
Wholesale trade	1.9	–	–	3.3	3.3	–	3.4	3.2	1.0
Retail trade	1.2	1.0	0.6	2.0	2.0	–	1.5	1.3	0.9
Transportation and warehousing	0.8	–	–	6.5	6.5	–	4.9	–	–
Utilities	1.4	–	–	6.2	–	–	10.9	–	–
Information	2.8	–	–	5.5	5.5	–	5.0	4.9	1.1
Financial activities	1.3	1.3	(⁴)	1.7	1.7	–	1.7	1.7	1.0
Finance and insurance	1.6	1.6	(⁴)	2.3	2.3	–	2.1	2.2	1.2
Credit intermediation and related activities	2.9	2.9	–	3.3	3.3	–	3.9	3.7	1.6
Insurance carriers and related activities	2.4	–	–	4.2	4.2	–	3.7	3.2	2.5
Real estate and rental and leasing	0.6	–	–	3.7	–	–	2.7	–	–
Professional and business services	2.7	–	–	4.8	4.8	–	3.7	3.6	3.1
Professional and technical services	1.6	–	–	7.3	7.3	–	4.7	–	–
Administrative and waste services	9.3	–	–	10.5	–	–	10.0	–	–

See footnotes at end of table.

Table 2. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Establishment characteristic									
Education and health services	4.6	—	—	4.9	4.9	—	4.8	4.5	2.4
Educational services	1.3	1.3	—	5.0	5.0	—	3.6	3.6	—
Junior colleges, colleges, and universities	1.9	1.9	—	6.4	6.4	—	5.0	5.0	—
Health care and social assistance	5.2	—	—	5.5	5.5	—	5.5	5.2	2.8
Leisure and hospitality	2.1	—	—	5.1	—	—	4.5	—	—
Accommodation and food services	2.1	—	—	5.9	—	—	4.9	—	—
Other services	4.2	—	—	3.8	—	—	5.5	—	—
1 to 99 workers	1.4	0.9	1.0	2.0	2.0	—	2.0	1.7	1.2
1 to 49 workers	1.6	0.7	1.5	2.5	2.5	—	2.3	1.9	1.6
50 to 99 workers	2.2	—	—	3.0	3.0	—	2.8	2.4	1.7
100 workers or more	1.5	1.3	0.9	2.0	2.0	(⁴)	1.9	1.9	0.9
100 to 499 workers	1.0	0.9	0.7	3.0	3.0	(⁴)	2.4	2.6	0.8
500 workers or more	3.0	2.6	1.7	2.7	2.7	—	2.8	2.6	1.7
Geographic area									
New England	2.1	2.1	—	5.5	5.5	—	8.3	7.8	0.6
Middle Atlantic	2.4	2.2	0.4	3.8	3.8	—	5.0	5.5	2.4
East North Central	3.6	—	—	2.4	2.4	—	2.7	1.5	3.1
West North Central	1.5	—	—	3.9	—	—	3.7	—	—
South Atlantic	1.5	1.0	1.3	4.1	4.2	(⁴)	2.4	2.0	1.3
East South Central	1.2	—	—	5.2	—	—	1.7	1.8	0.4
West South Central	0.8	0.8	(⁴)	2.9	2.9	—	3.1	—	—
Mountain	2.4	—	—	4.0	4.0	—	4.0	4.1	—
Pacific	4.9	—	—	5.0	5.0	—	5.1	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

³ 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.

⁴ Less than 0.05.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 3. Standard errors for fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With deductible	Fixed deductible		Variable deductible			
		With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
					In-network	Out-of-network	Point-of-service
All workers	1.1	1.7	\$19.62	1.8	\$52.83	\$78.49	\$77.87
Worker characteristic							
Management, professional, and related	1.0	2.7	0.00	2.8	34.34	174.40	68.67
Management, business, and financial	0.7	2.9	19.62	2.9	145.10	169.36	–
Professional and related	1.5	3.5	19.62	3.6	31.41	–	–
Service	5.0	4.9	129.78	5.2	–	–	–
Sales and office	1.4	2.2	0.00	2.1	0.00	182.49	44.96
Sales and related	0.6	3.0	144.52	3.0	0.00	0.00	0.00
Office and administrative support	2.0	3.1	19.62	2.9	147.49	72.76	–
Natural resources, construction, and maintenance	2.0	3.9	0.00	3.8	95.96	–	–
Construction, extraction, farming, fishing, and forestry	3.2	5.7	0.00	5.0	–	113.23	0.00
Installation, maintenance, and repair	2.1	4.7	–	4.9	129.66	–	–
Production, transportation, and material moving	0.6	3.2	–	3.2	41.73	153.39	239.51
Production	0.9	4.2	119.35	4.5	32.63	55.50	–
Transportation and material moving	0.7	4.3	86.09	4.3	35.21	298.06	0.00
Full time	1.1	1.7	19.62	1.9	52.83	98.60	98.11
Part time	2.8	7.2	–	6.8	113.14	–	–
Union	2.3	3.6	47.05	4.1	55.50	9.81	67.26
Nonunion	1.1	1.8	0.00	1.9	0.00	209.96	114.41
Average wage within the following percentiles: ³							
Less than 10	5.8	7.5	–	8.2	113.57	161.80	–
10 to under 25	5.1	5.5	–	5.5	19.62	111.00	–
25 to under 50	1.1	2.5	0.00	2.7	0.00	0.00	–
50 to under 75	1.6	2.4	27.75	2.5	–	165.47	126.78
75 to under 90	1.2	2.5	–	2.6	48.56	122.93	43.87
90 or greater	0.9	3.7	0.00	3.8	111.43	–	29.43
Establishment characteristic							
Goods-producing industries	1.1	2.6	70.06	2.9	–	142.59	166.49
Construction	2.9	4.8	55.50	4.2	49.05	208.57	–
Manufacturing	1.0	3.4	63.58	3.7	34.91	79.10	–
Service-providing industries	1.4	2.0	0.00	2.1	52.83	177.68	57.21
Trade, transportation, and utilities	0.8	2.8	19.62	2.9	0.00	0.00	–
Wholesale trade	1.9	5.2	120.95	5.0	112.72	91.51	–
Retail trade	1.2	3.4	–	3.5	–	–	–
Transportation and warehousing	0.8	6.6	–	6.6	32.54	88.84	0.00
Utilities	1.4	8.2	–	8.1	71.42	112.72	–
Information	2.8	5.7	39.24	5.2	0.00	126.02	0.00
Financial activities	1.3	3.7	–	3.7	0.00	167.65	–
Finance and insurance	1.6	3.2	226.07	3.5	–	65.08	–
Credit intermediation and related activities	2.9	4.1	–	4.0	94.10	65.08	–
Insurance carriers and related activities	2.4	6.3	220.90	6.0	–	–	0.00
Real estate and rental and leasing	0.6	11.3	–	11.1	–	284.68	–
Professional and business services	2.7	5.4	–	5.8	–	146.51	–
Professional and technical services	1.6	8.2	49.05	8.0	–	–	–
Administrative and waste services	9.3	7.9	70.06	9.3	–	–	–

See footnotes at end of table.

Table 3. Standard errors for fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With deductible	Fixed deductible		Variable deductible			
		With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
					In-network	Out-of-network	Point-of-service
Establishment characteristic							
Education and health services	4.6	3.1	\$55.50	4.8	\$42.76	\$238.50	\$62.82
Educational services	1.3	5.0	0.00	4.7	93.59	130.15	0.00
Junior colleges, colleges, and universities	1.9	3.2	0.00	3.4	35.37	73.42	0.00
Health care and social assistance	5.2	3.5	—	5.5	9.81	—	—
Leisure and hospitality	2.1	8.4	131.62	8.4	—	—	—
Accommodation and food services	2.1	10.7	—	9.4	—	—	—
Other services	4.2	12.1	—	11.5	130.15	—	—
1 to 99 workers	1.4	2.7	0.00	2.6	19.62	0.00	—
1 to 49 workers	1.6	3.1	0.00	3.3	114.41	0.00	—
50 to 99 workers	2.2	4.6	—	4.1	0.00	206.02	—
100 workers or more	1.5	2.1	—	2.3	38.11	36.71	84.96
100 to 499 workers	1.0	3.1	0.00	3.3	—	77.55	48.06
500 workers or more	3.0	2.6	21.94	3.2	10.97	9.81	52.83
Geographic area							
New England	2.1	5.6	—	5.3	86.65	62.05	—
Middle Atlantic	2.4	3.9	106.57	5.0	10.97	9.81	—
East North Central	3.6	3.5	87.20	4.6	110.85	207.42	—
West North Central	1.5	5.6	78.49	6.1	0.00	0.00	—
South Atlantic	1.5	2.6	108.36	2.7	85.53	67.26	—
East South Central	1.2	8.4	—	7.7	54.73	—	—
West South Central	0.8	4.2	0.00	3.8	0.00	0.00	—
Mountain	2.4	7.5	100.53	7.2	—	268.03	0.00
Pacific	4.9	6.1	86.09	5.1	85.53	—	—

See footnotes at end of table.

Table 3. Standard errors for fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Other deductible	With no deductible	Not determinable
All workers	0.1	0.9	0.7
Worker characteristic			
Management, professional, and related	—	1.0	0.5
Management, business, and financial	—	0.7	(²)
Professional and related	—	1.5	0.6
Service	—	—	—
Sales and office	—	1.2	0.8
Sales and related	—	0.6	—
Office and administrative support	—	1.6	1.1
Natural resources, construction, and maintenance	—	1.8	0.6
Construction, extraction, farming, fishing, and forestry	—	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving ...	—	0.5	(²)
Production	—	—	—
Transportation and material moving	—	—	—
Full time	0.1	0.9	0.7
Part time	—	—	—
Union	—	1.7	1.6
Nonunion	0.1	0.9	0.6
Average wage within the following percentiles: ³			
Less than 10	—	—	—
10 to under 25	—	1.2	—
25 to under 50	0.2	0.6	0.9
50 to under 75	—	1.5	0.5
75 to under 90	0.1	1.1	0.4
90 or greater	—	1.0	0.4
Establishment characteristic			
Goods-producing industries	—	1.0	0.4
Construction	—	—	—
Manufacturing	—	0.9	(²)
Service-providing industries	0.2	1.1	0.8
Trade, transportation, and utilities	—	0.6	0.4
Wholesale trade	—	—	—
Retail trade	—	1.0	0.6
Transportation and warehousing	—	—	—
Utilities	—	—	—
Information	—	—	—
Financial activities	—	1.3	(²)
Finance and insurance	—	1.6	(²)
Credit intermediation and related activities	—	2.9	—
Insurance carriers and related activities ...	—	—	—
Real estate and rental and leasing	—	—	—
Professional and business services	—	—	—
Professional and technical services	—	—	—
Administrative and waste services	—	—	—

See footnotes at end of table.

Table 3. Standard errors for fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Other deductible	With no deductible	Not determinable
Establishment characteristic			
Education and health services	—	—	—
Educational services	—	1.3	—
Junior colleges, colleges, and universities	—	1.9	—
Health care and social assistance	—	—	—
Leisure and hospitality	—	—	—
Accommodation and food services	—	—	—
Other services	—	—	—
1 to 99 workers	—	0.9	1.0
1 to 49 workers	—	0.7	1.5
50 to 99 workers	—	—	—
100 workers or more	0.2	1.3	0.9
100 to 499 workers	—	0.9	0.7
500 workers or more	—	2.6	1.7
Geographic area			
New England	—	2.1	—
Middle Atlantic	—	2.2	0.4
East North Central	—	—	—
West North Central	—	—	—
South Atlantic	—	1.0	1.3
East South Central	—	—	—
West South Central	—	0.8	(²)
Mountain	—	—	—
Pacific	—	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 4. Standard errors for fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With deductible	Fixed deductible		Variable deductible			
		With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
					In-network	Out-of-network	Point-of-service
All workers	1.2	1.7	\$143.18	1.8	\$0.00	\$67.97	–
Worker characteristic							
Management, professional, and related	1.3	2.7	–	2.8	19.62	404.98	\$152.93
Management, business, and financial	1.6	2.6	67.97	3.0	83.25	425.38	–
Professional and related	1.8	3.6	98.11	3.6	19.62	324.79	118.14
Service	4.2	4.9	260.49	4.3	197.19	372.68	–
Sales and office	2.2	2.3	85.53	2.1	0.00	39.24	362.20
Sales and related	1.5	3.0	96.62	3.0	56.36	0.00	0.00
Office and administrative support	3.2	3.1	158.50	2.9	0.00	375.22	–
Natural resources, construction, and maintenance	2.5	4.2	89.92	3.8	–	–	–
Construction, extraction, farming, fishing, and forestry	4.3	6.2	62.05	5.0	–	–	0.00
Installation, maintenance, and repair	2.2	4.7	107.02	4.9	–	412.75	–
Production, transportation, and material moving ...	1.3	3.3	114.83	3.1	221.42	492.46	98.11
Production	2.1	4.2	131.99	4.5	126.50	66.54	–
Transportation and material moving	1.5	4.5	241.11	4.1	39.58	159.41	0.00
Full time	1.1	1.7	129.41	1.8	0.00	55.50	–
Part time	7.6	5.7	–	6.6	0.00	275.40	–
Union	2.6	3.6	49.05	4.1	25.96	269.61	48.06
Nonunion	1.3	1.8	105.66	1.9	0.00	0.00	–
Average wage within the following percentiles: ³							
Less than 10	6.5	–	106.12	7.6	260.49	–	–
10 to under 25	5.6	5.1	–	4.8	0.00	0.00	–
25 to under 50	1.5	2.6	331.39	2.7	0.00	0.00	–
50 to under 75	1.7	2.5	–	2.6	0.00	392.24	376.40
75 to under 90	1.8	2.6	19.62	2.6	111.43	19.62	33.99
90 or greater	1.4	3.7	–	3.8	76.62	443.11	–
Establishment characteristic							
Goods-producing industries	1.3	2.6	92.03	2.9	29.69	325.25	0.00
Construction	3.9	5.0	0.00	4.2	169.93	–	–
Manufacturing	1.5	3.3	65.08	3.7	184.07	110.12	416.23
Service-providing industries	1.4	2.0	347.00	2.0	0.00	39.24	–
Trade, transportation, and utilities	1.3	2.8	–	2.9	41.62	0.00	0.00
Wholesale trade	1.8	5.2	–	4.9	117.73	39.24	–
Retail trade	2.0	3.4	382.49	3.8	136.29	124.10	–
Transportation and warehousing	3.9	6.6	–	6.3	127.92	375.38	–
Utilities	1.5	8.2	–	8.0	–	–	–
Information	3.1	5.1	29.43	5.2	137.00	210.79	0.00
Financial activities	2.0	3.5	343.93	3.8	0.00	241.91	–
Finance and insurance	2.3	2.9	365.51	3.4	216.50	148.14	–
Credit intermediation and related activities	3.1	4.0	–	4.1	198.89	220.25	–
Insurance carriers and related activities	4.5	6.0	362.07	5.9	–	366.03	0.00
Real estate and rental and leasing	5.5	12.3	–	11.1	–	–	–
Professional and business services	3.9	5.6	216.73	5.4	–	449.08	–
Professional and technical services	3.2	8.2	0.00	8.0	–	–	–
Administrative and waste services	10.5	8.6	–	7.2	–	–	–

See footnotes at end of table.

Table 4. Standard errors for fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With deductible	Fixed deductible		Variable deductible			
		With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
					In-network	Out-of-network	Point-of-service
Establishment characteristic							
Education and health services	4.4	3.1	—	4.8	\$0.00	\$108.81	\$137.35
Educational services	3.0	4.1	\$101.96	4.8	177.14	402.60	0.00
Junior colleges, colleges, and universities	3.0	3.2	—	3.6	13.87	217.39	0.00
Health care and social assistance	5.2	3.5	—	5.4	9.81	88.84	145.85
Leisure and hospitality	5.8	8.9	—	8.4	224.36	509.02	—
Accommodation and food services	7.2	11.1	—	9.4	165.62	—	—
Other services	4.5	12.1	—	11.4	92.03	470.51	—
1 to 99 workers	1.7	2.7	144.19	2.7	311.48	494.83	—
1 to 49 workers	2.1	3.1	0.00	3.4	227.13	667.34	—
50 to 99 workers	2.6	4.6	138.74	4.0	—	358.46	—
100 workers or more	1.6	2.1	92.03	2.2	125.79	62.82	230.92
100 to 499 workers	1.2	3.0	—	3.2	0.00	314.65	—
500 workers or more	3.1	2.6	0.00	2.6	113.14	211.31	173.01
Geographic area							
New England	1.5	—	251.28	5.6	—	0.00	—
Middle Atlantic	2.5	3.7	260.31	5.0	148.46	367.08	0.00
East North Central	2.9	3.3	157.28	4.3	121.75	272.06	541.64
West North Central	2.4	6.1	43.87	5.6	80.90	27.75	—
South Atlantic	1.5	2.7	—	2.6	0.00	153.25	—
East South Central	3.5	8.5	231.75	7.9	20.30	192.01	—
West South Central	1.6	4.6	166.49	3.9	60.68	241.91	—
Mountain	6.6	8.7	172.18	7.3	—	—	—
Pacific	5.2	5.8	95.12	5.0	133.80	—	—

See footnotes at end of table.

Table 4. Standard errors for fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Other deductible	With no deductible	Not determinable
All workers	0.1	1.1	0.7
Worker characteristic			
Management, professional, and related	—	1.4	0.5
Management, business, and financial	—	1.6	(²)
Professional and related	—	1.8	0.6
Service	—	4.0	—
Sales and office	—	2.1	0.8
Sales and related	—	1.5	—
Office and administrative support	—	3.0	1.1
Natural resources, construction, and maintenance	—	2.4	0.6
Construction, extraction, farming, fishing, and forestry	—	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving ...	—	1.2	(²)
Production	—	1.9	—
Transportation and material moving	—	1.5	—
Full time	0.1	1.0	0.7
Part time	—	—	—
Union	—	2.2	1.6
Nonunion	0.1	1.2	0.6
Average wage within the following percentiles: ³			
Less than 10	—	—	—
10 to under 25	—	—	—
25 to under 50	0.2	1.2	0.9
50 to under 75	—	1.7	0.5
75 to under 90	0.1	1.8	0.4
90 or greater	—	1.5	0.4
Establishment characteristic			
Goods-producing industries	—	1.2	0.4
Construction	—	3.8	—
Manufacturing	—	1.4	(²)
Service-providing industries	0.2	1.4	0.8
Trade, transportation, and utilities	—	1.3	0.4
Wholesale trade	—	1.3	—
Retail trade	—	1.9	0.6
Transportation and warehousing	—	—	—
Utilities	—	—	—
Information	—	3.1	—
Financial activities	—	2.0	(²)
Finance and insurance	—	2.3	(²)
Credit intermediation and related activities	—	3.1	—
Insurance carriers and related activities ...	—	—	—
Real estate and rental and leasing	—	—	—
Professional and business services	—	—	—
Professional and technical services	—	—	—
Administrative and waste services	—	—	—

See footnotes at end of table.

Table 4. Standard errors for fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Other deductible	With no deductible	Not determinable
Establishment characteristic			
Education and health services	—	4.0	—
Educational services	—	3.0	—
Junior colleges, colleges, and universities	—	3.0	—
Health care and social assistance	—	—	—
Leisure and hospitality	—	—	—
Accommodation and food services	—	—	—
Other services	—	—	—
1 to 99 workers	—	1.4	1.0
1 to 49 workers	—	1.6	1.5
50 to 99 workers	—	2.5	—
100 workers or more	0.2	1.6	0.9
100 to 499 workers	—	1.0	0.7
500 workers or more	—	3.2	1.7
Geographic area			
New England	—	1.5	—
Middle Atlantic	—	2.2	0.4
East North Central	—	1.6	—
West North Central	—	—	—
South Atlantic	—	1.3	1.3
East South Central	—	—	—
West South Central	—	1.6	(²)
Mountain	—	—	—
Pacific	—	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 5. Standard errors for fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.1	\$51.68	\$0.00	\$0.00	\$0.00	\$146.65	0.9	0.7
Worker characteristic								
Management, professional, and related	1.0	61.27	0.00	0.00	0.00	0.00	1.0	0.5
Management, business, and financial	0.7	46.02	0.00	71.42	0.00	272.82	0.7	(²)
Professional and related	1.5	70.75	19.62	0.00	0.00	290.54	1.5	0.6
Service	5.0	69.37	29.43	146.51	285.69	547.47	–	–
Sales and office	1.4	65.81	10.20	0.00	0.00	400.20	1.2	0.8
Sales and related	0.6	0.00	0.00	0.00	0.00	834.33	0.6	–
Office and administrative support	2.0	55.50	0.00	43.87	49.05	405.10	1.6	1.1
Natural resources, construction, and maintenance	2.0	36.71	0.00	61.61	427.64	0.00	1.8	0.6
Construction, extraction, farming, fishing, and forestry	3.2	74.72	49.05	27.26	380.35	196.21	–	–
Installation, maintenance, and repair	2.1	32.54	0.00	136.27	84.96	259.57	–	–
Production, transportation, and material moving ...	0.6	48.56	0.00	65.00	352.09	204.38	0.5	(²)
Production	0.9	9.81	39.55	67.86	361.93	138.74	–	–
Transportation and material moving	0.7	31.41	0.00	67.89	295.63	363.79	–	–
Full time	1.1	62.05	0.00	0.00	0.00	258.72	0.9	0.7
Part time	2.8	90.98	73.42	150.07	204.62	400.80	–	–
Union	2.3	9.81	9.81	47.81	67.04	378.83	1.7	1.6
Nonunion	1.1	35.37	0.00	0.00	0.00	387.11	0.9	0.6
Average wage within the following percentiles: ³								
Less than 10	5.8	74.07	52.83	147.49	307.28	136.29	–	–
10 to under 25	5.1	90.98	42.76	70.75	350.72	284.51	1.2	–
25 to under 50	1.1	27.75	28.42	0.00	0.00	343.37	0.6	0.9
50 to under 75	1.6	67.08	0.00	27.75	0.00	525.03	1.5	0.5
75 to under 90	1.2	13.87	0.00	16.27	189.05	379.83	1.1	0.4
90 or greater	0.9	29.43	12.17	0.00	88.84	179.83	1.0	0.4
Establishment characteristic								
Goods-producing industries	1.1	0.00	21.38	98.11	185.37	619.28	1.0	0.4
Construction	2.9	75.36	31.02	124.81	465.57	0.00	–	–
Manufacturing	1.0	0.00	36.05	109.25	151.67	114.41	0.9	(²)
Service-providing industries	1.4	13.87	0.00	0.00	0.00	158.50	1.1	0.8
Trade, transportation, and utilities	0.8	57.21	1.96	0.00	0.00	398.84	0.6	0.4
Wholesale trade	1.9	75.99	3.92	124.10	337.98	663.32	–	–
Retail trade	1.2	0.00	53.74	165.33	286.20	896.81	1.0	0.6
Transportation and warehousing	0.8	59.68	58.86	33.99	46.02	1,719.73	–	–
Utilities	1.4	24.03	62.05	164.16	705.89	572.06	–	–
Information	2.8	25.96	9.81	0.00	0.00	124.87	–	–
Financial activities	1.3	0.00	0.00	19.62	241.11	308.37	1.3	(²)
Finance and insurance	1.6	29.43	16.99	39.24	127.16	298.54	1.6	(²)
Credit intermediation and related activities	2.9	52.83	58.04	0.00	245.27	751.98	2.9	–
Insurance carriers and related activities	2.4	16.99	116.91	216.06	0.00	237.29	–	–
Real estate and rental and leasing	0.6	0.00	145.85	120.16	332.70	724.27	–	–
Professional and business services	2.7	60.48	66.54	261.60	288.37	554.28	–	–
Professional and technical services	1.6	0.00	9.81	55.50	335.29	341.55	–	–
Administrative and waste services	9.3	67.26	76.62	59.68	167.93	369.17	–	–

See footnotes at end of table.

Table 5. Standard errors for fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic								
Education and health services	4.6	\$61.27	\$0.00	\$49.05	\$49.05	\$261.60	—	—
Educational services	1.3	62.05	0.00	125.25	72.09	642.43	1.3	—
Junior colleges, colleges, and universities	1.9	64.33	0.00	111.00	55.50	426.74	1.9	—
Health care and social assistance	5.2	68.67	0.00	42.76	0.00	308.06	—	—
Leisure and hospitality	2.1	35.37	43.87	116.08	405.81	0.00	—	—
Accommodation and food services	2.1	24.03	62.05	124.10	634.37	16.99	—	—
Other services	4.2	0.00	204.85	215.17	0.00	373.58	—	—
1 to 99 workers	1.4	69.37	49.67	0.00	0.00	49.05	0.9	1.0
1 to 49 workers	1.6	75.99	39.63	0.00	184.07	406.29	0.7	1.5
50 to 99 workers	2.2	57.21	64.15	58.86	0.00	550.62	—	—
100 workers or more	1.5	0.00	0.00	62.82	99.59	147.81	1.3	0.9
100 to 499 workers	1.0	0.00	0.00	27.75	274.17	56.36	0.9	0.7
500 workers or more	3.0	66.54	24.03	0.00	46.02	83.25	2.6	1.7
Geographic area								
New England	2.1	70.75	46.02	153.87	500.25	212.46	2.1	—
Middle Atlantic	2.4	0.00	42.76	85.67	98.11	371.34	2.2	0.4
East North Central	3.6	4.91	0.00	141.49	43.87	396.33	—	—
West North Central	1.5	62.05	55.50	0.00	205.09	891.43	—	—
South Atlantic	1.5	76.62	9.81	73.42	293.41	184.85	1.0	1.3
East South Central	1.2	70.75	0.00	150.01	413.22	396.94	—	—
West South Central	0.8	65.08	0.00	0.00	0.00	627.24	0.8	(²)
Mountain	2.4	103.36	62.60	74.72	120.16	0.00	—	—
Pacific	4.9	0.00	0.00	67.49	110.12	396.09	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2007." 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/glossary20082009.htm.

Table 6. Standard errors for fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.2	\$13.87	\$9.81	\$0.00	\$0.00	\$940.54	1.1	0.7
Worker characteristic								
Management, professional, and related	1.3	38.00	112.72	0.00	220.82	250.76	1.4	0.5
Management, business, and financial	1.6	27.75	109.25	43.87	173.18	957.08	1.6	(²)
Professional and related	1.8	55.50	94.10	274.35	139.28	0.00	1.8	0.6
Service	4.2	49.05	107.02	181.43	1,236.66	1,125.67	4.0	–
Sales and office	2.2	50.18	27.75	57.21	307.41	571.38	2.1	0.8
Sales and related	1.5	0.00	68.67	359.26	292.68	1,285.61	1.5	–
Office and administrative support	3.2	54.13	101.01	0.00	245.07	682.53	3.0	1.1
Natural resources, construction, and maintenance	2.5	69.55	106.57	32.89	459.74	1,602.60	2.4	0.6
Construction, extraction, farming, fishing, and forestry	4.3	124.10	144.19	19.62	815.17	1,020.12	–	–
Installation, maintenance, and repair	2.2	61.27	29.43	163.72	174.40	438.75	–	–
Production, transportation, and material moving ...	1.3	73.42	75.99	150.91	473.06	1,007.40	1.2	(²)
Production	2.1	82.67	59.68	116.08	569.70	392.43	1.9	–
Transportation and material moving	1.5	65.08	0.00	133.87	466.50	1,494.32	1.5	–
Full time	1.1	13.87	21.94	0.00	45.51	611.96	1.0	0.7
Part time	7.6	50.98	167.36	13.87	0.00	0.00	–	–
Union	2.6	40.45	54.62	9.81	83.25	569.02	2.2	1.6
Nonunion	1.3	56.49	19.62	147.49	201.92	210.42	1.2	0.6
Average wage within the following percentiles: ³								
Less than 10	6.5	62.05	101.96	74.07	513.35	131.62	–	–
10 to under 25	5.6	19.62	76.62	138.74	382.99	196.21	–	–
25 to under 50	1.5	32.54	19.62	121.75	358.59	415.77	1.2	0.9
50 to under 75	1.7	53.74	77.87	0.00	89.79	521.72	1.7	0.5
75 to under 90	1.8	33.27	0.00	67.97	401.16	1,472.26	1.8	0.4
90 or greater	1.4	51.91	0.00	67.97	335.25	329.76	1.5	0.4
Establishment characteristic								
Goods-producing industries	1.3	59.68	0.00	70.91	129.04	895.73	1.2	0.4
Construction	3.9	122.93	187.18	98.42	412.52	985.96	3.8	–
Manufacturing	1.5	59.68	36.71	80.90	241.91	968.43	1.4	(²)
Service-providing industries	1.4	0.00	83.25	0.00	106.35	924.26	1.4	0.8
Trade, transportation, and utilities	1.3	47.05	155.43	220.47	250.67	534.57	1.3	0.4
Wholesale trade	1.8	125.25	80.30	131.62	148.41	1,485.91	1.3	–
Retail trade	2.0	138.74	96.12	19.62	0.00	625.50	1.9	0.6
Transportation and warehousing	3.9	49.05	58.86	146.18	245.66	2,668.17	–	–
Utilities	1.5	33.99	120.56	146.83	1,181.37	1,092.47	–	–
Information	3.1	0.00	48.06	186.15	458.80	196.85	3.1	–
Financial activities	2.0	0.00	116.08	333.85	290.37	335.86	2.0	(²)
Finance and insurance	2.3	0.00	58.86	354.27	78.49	524.67	2.3	(²)
Credit intermediation and related activities	3.1	9.81	19.62	96.12	624.89	952.40	3.1	–
Insurance carriers and related activities	4.5	138.74	209.50	347.97	39.24	428.09	–	–
Real estate and rental and leasing	5.5	101.96	197.19	404.51	915.08	1,019.56	–	–
Professional and business services	3.9	159.10	43.87	323.60	300.79	1,079.18	–	–
Professional and technical services	3.2	66.54	33.99	691.50	429.44	333.56	–	–
Administrative and waste services	10.5	183.80	75.36	135.94	710.85	2,462.39	–	–

See footnotes at end of table.

Table 6. Standard errors for fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic								
Education and health services	4.4	\$74.72	\$85.53	\$19.62	\$111.00	\$392.43	4.0	—
Educational services	3.0	81.49	124.10	221.99	155.74	871.61	3.0	—
Junior colleges, colleges, and universities	3.0	44.96	133.08	221.12	0.00	928.19	3.0	—
Health care and social assistance	5.2	67.26	83.25	39.24	311.63	1,034.74	—	—
Leisure and hospitality	5.8	58.86	294.16	351.68	1,906.97	0.00	—	—
Accommodation and food services	7.2	75.99	298.22	458.17	2,091.34	0.00	—	—
Other services	4.5	65.08	290.87	210.42	582.31	717.46	—	—
1 to 99 workers	1.7	0.00	82.67	133.08	590.28	659.95	1.4	1.0
1 to 49 workers	2.1	40.45	79.70	0.00	98.11	480.52	1.6	1.5
50 to 99 workers	2.6	0.00	138.40	119.35	0.00	0.00	2.5	—
100 workers or more	1.6	54.62	0.00	144.25	452.78	0.00	1.6	0.9
100 to 499 workers	1.2	50.02	97.62	0.00	290.04	0.00	1.0	0.7
500 workers or more	3.1	86.09	0.00	58.04	0.00	0.00	3.2	1.7
Geographic area								
New England	1.5	141.49	16.99	116.08	782.52	283.66	1.5	—
Middle Atlantic	2.5	124.10	0.00	196.09	128.41	1,658.85	2.2	0.4
East North Central	2.9	70.75	96.12	55.50	349.63	658.12	1.6	—
West North Central	2.4	50.02	148.79	0.00	399.72	1,283.52	—	—
South Atlantic	1.5	21.94	0.00	124.10	67.97	710.99	1.3	1.3
East South Central	3.5	74.07	117.73	116.84	545.09	300.15	—	—
West South Central	1.6	47.05	103.36	461.62	733.46	738.87	1.6	(²)
Mountain	6.6	51.91	118.54	287.71	1,033.88	0.00	—	—
Pacific	5.2	56.36	43.87	0.00	574.58	1,484.63	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2007." 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/glossary20082009.htm.

Table 7. Standard errors for fee-for-service plans: Amount of coinsurance,¹ private industry workers, National Compensation Survey, 2008

Characteristic	Fixed coinsurance		Variable coinsurance			
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
				In-network	Out-of-network	Point-of-service
All workers	1.3	0.00	1.3	0.00	0.00	0.00
Worker characteristic						
Management, professional, and related	2.6	0.00	2.5	0.00	1.70	5.97
Management, business, and financial	1.4	0.00	1.5	0.00	7.41	9.31
Professional and related	3.8	0.00	3.5	0.00	0.00	4.05
Service	3.5	14.98	3.5	0.00	0.00	10.62
Sales and office	1.6	0.00	2.2	0.00	0.00	0.00
Sales and related	1.9	0.00	1.9	0.00	0.00	2.77
Office and administrative support	2.0	0.00	3.1	0.00	0.00	0.00
Natural resources, construction, and maintenance	3.5	0.00	3.5	5.10	4.50	7.60
Construction, extraction, farming, fishing, and forestry	4.8	0.00	4.8	10.84	9.76	12.87
Installation, maintenance, and repair	4.6	0.00	4.6	0.00	0.00	7.85
Production, transportation, and material moving ...	1.7	0.00	1.8	0.00	0.00	0.00
Production	2.1	0.00	2.2	0.00	2.40	2.77
Transportation and material moving	2.5	0.00	2.5	5.10	0.98	7.07
Full time	1.1	0.00	1.1	0.00	0.00	0.00
Part time	6.5	0.00	9.5	3.54	1.68	7.14
Union	2.9	0.00	2.9	4.50	2.77	0.00
Nonunion	1.4	0.00	1.5	0.00	0.00	0.00
Average wage within the following percentiles: ²						
Less than 10	–	13.13	–	5.00	0.00	–
10 to under 25	–	2.60	–	0.00	0.00	0.00
25 to under 50	1.2	0.00	1.2	0.00	0.00	0.00
50 to under 75	1.7	0.00	1.6	0.00	0.00	0.00
75 to under 90	2.3	0.00	2.3	8.21	5.74	7.14
90 or greater	2.7	0.00	2.5	6.65	6.51	11.56
Establishment characteristic						
Goods-producing industries	1.7	0.00	1.7	0.00	2.40	0.00
Construction	3.8	0.00	3.8	0.00	0.00	–
Manufacturing	1.8	0.00	1.8	0.00	6.13	1.96
Service-providing industries	1.5	0.00	1.6	0.00	0.00	3.10
Trade, transportation, and utilities	1.6	0.00	1.6	0.00	0.00	3.40
Wholesale trade	2.6	0.00	2.6	5.64	0.00	2.77
Retail trade	2.0	0.00	2.0	0.00	0.00	4.81
Transportation and warehousing	4.2	0.00	4.2	5.89	0.00	0.00
Utilities	–	9.61	–	1.96	3.25	–
Information	6.0	0.00	6.0	6.80	11.27	4.81
Financial activities	3.1	0.00	3.2	7.28	7.47	5.86
Finance and insurance	3.1	0.00	3.3	5.89	3.67	5.86
Credit intermediation and related activities	3.1	0.00	3.8	6.58	6.94	0.00
Insurance carriers and related activities	6.4	0.00	6.6	7.01	1.70	6.65
Real estate and rental and leasing	–	0.00	–	0.00	0.00	–
Professional and business services	5.0	0.00	5.7	8.21	8.32	12.10
Professional and technical services	–	0.00	–	7.66	0.00	13.87
Administrative and waste services	–	0.00	–	4.50	6.73	–

See footnotes at end of table.

Table 7. Standard errors for fee-for-service plans: Amount of coinsurance,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fixed coinsurance		Variable coinsurance			
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
				In-network	Out-of-network	Point-of-service
Establishment characteristic						
Education and health services	2.2	14.94	2.2	0.00	0.00	4.06
Educational services	–	0.00	–	8.21	8.09	1.96
Junior colleges, colleges, and universities	3.0	0.00	3.9	0.00	0.98	0.00
Health care and social assistance	2.5	17.44	2.5	0.00	0.00	5.22
Leisure and hospitality	–	20.86	–	5.00	0.00	–
Accommodation and food services	–	16.30	–	2.94	0.00	–
Other services	–	0.00	–	0.00	0.00	–
1 to 99 workers	2.1	0.00	2.2	0.00	0.00	1.70
1 to 49 workers	2.5	0.00	2.5	0.00	0.00	7.21
50 to 99 workers	3.4	0.00	3.4	1.96	0.00	2.77
100 workers or more	1.2	0.00	1.4	0.00	0.00	2.98
100 to 499 workers	1.7	0.00	1.7	0.00	0.00	13.02
500 workers or more	1.7	0.00	2.4	0.00	5.80	0.00
Geographic area						
New England	–	0.00	–	10.20	8.27	0.00
Middle Atlantic	–	0.00	–	0.00	0.00	0.00
East North Central	1.7	0.00	1.8	0.00	0.00	0.00
West North Central	–	0.00	–	0.00	0.00	1.96
South Atlantic	1.7	0.00	1.7	0.00	0.00	2.77
East South Central	–	0.00	–	7.85	11.69	13.34
West South Central	1.8	0.00	1.8	0.00	0.00	5.55
Mountain	5.2	0.00	6.8	0.00	0.00	0.00
Pacific	2.4	0.00	2.4	3.92	7.51	10.28

¹ Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates

published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 8. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008

Characteristic	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	1.4	\$112.29	\$121.68	\$249.40	\$0.00	\$65.81	1.3	0.7
Worker characteristic								
Management, professional, and related	1.8	145.85	57.21	194.12	247.81	70.80	1.7	0.9
Management, business, and financial	2.3	113.99	268.68	165.91	0.00	0.00	2.3	0.6
Professional and related	2.2	162.69	39.24	335.29	311.94	417.38	2.0	1.1
Service	5.4	0.00	19.62	0.00	456.80	1,375.07	3.4	4.5
Sales and office	1.8	126.20	87.97	123.42	180.63	0.00	1.8	0.8
Sales and related	2.7	0.00	49.05	0.00	0.00	303.22	2.7	0.7
Office and administrative support	2.2	137.35	146.70	322.41	151.03	309.78	2.3	1.2
Natural resources, construction, and maintenance	3.1	72.09	62.05	246.25	212.01	98.11	2.9	1.3
Construction, extraction, farming, fishing, and forestry	5.0	139.09	334.72	116.50	231.54	497.16	5.1	1.0
Installation, maintenance, and repair	3.6	143.67	39.24	238.91	282.98	58.86	3.4	2.4
Production, transportation, and material moving ...	2.0	60.35	115.35	162.47	177.41	660.31	2.2	0.7
Production	2.9	150.05	145.02	143.18	316.99	39.24	3.1	1.0
Transportation and material moving	2.9	19.91	226.07	0.00	46.02	491.71	2.8	0.6
Full time	1.4	112.61	127.58	224.36	0.00	233.52	1.3	0.8
Part time	3.7	273.47	290.87	237.29	429.44	250.51	3.8	1.5
Union	4.5	63.77	55.71	337.72	223.50	705.48	3.7	1.8
Nonunion	1.4	154.50	93.61	226.02	0.00	95.41	1.4	0.7
Average wage within the following percentiles: ²								
Less than 10	7.0	326.42	73.42	186.15	593.04	928.45	–	–
10 to under 25	5.3	0.00	0.00	0.00	371.77	1,488.55	3.1	5.1
25 to under 50	2.2	130.74	95.24	64.89	0.00	19.62	2.1	1.0
50 to under 75	1.9	115.22	60.48	243.69	51.91	401.64	1.9	0.5
75 to under 90	1.9	47.05	39.24	183.41	83.25	322.10	1.9	0.8
90 or greater	2.1	123.32	0.00	217.94	346.90	0.00	1.8	1.1
Establishment characteristic								
Goods-producing industries	2.3	147.48	221.99	52.83	293.99	0.00	2.5	0.5
Construction	4.0	153.25	329.06	194.24	558.18	602.78	4.1	0.8
Manufacturing	2.9	73.08	209.79	145.85	296.11	58.86	3.0	0.6
Service-providing industries	1.7	119.35	126.08	66.90	0.00	27.75	1.5	1.0
Trade, transportation, and utilities	1.9	0.00	0.00	0.00	139.44	216.28	1.7	0.5
Wholesale trade	3.4	96.12	220.91	167.65	337.81	674.29	3.2	1.0
Retail trade	1.5	0.00	0.00	34.69	219.37	203.20	1.3	0.9
Transportation and warehousing	4.9	67.97	239.51	207.89	202.49	436.11	–	–
Utilities	10.8	0.00	362.86	393.77	111.10	339.43	–	–
Information	5.0	238.70	207.65	113.57	95.62	814.49	4.9	1.1
Financial activities	1.7	169.93	281.11	0.00	70.06	245.07	1.7	1.0
Finance and insurance	2.1	201.78	67.97	130.89	279.39	459.39	2.1	1.2
Credit intermediation and related activities	4.0	197.92	357.38	0.00	86.09	550.48	3.8	1.6
Insurance carriers and related activities	3.7	137.35	54.62	197.19	295.46	720.20	3.2	2.5
Real estate and rental and leasing	2.7	416.23	286.03	230.50	318.05	202.25	–	–
Professional and business services	3.7	55.50	105.66	544.41	245.07	635.81	3.6	3.1
Professional and technical services	4.7	203.91	333.71	280.25	0.00	588.15	–	–
Administrative and waste services	10.0	222.86	420.72	620.77	385.37	8,517.82	–	–

See footnotes at end of table.

Table 8. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	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		
Establishment characteristic								
Education and health services	4.7	\$50.02	\$189.22	\$244.09	\$356.85	\$49.05	4.5	2.4
Educational services	3.6	0.00	244.68	141.83	315.78	500.25	3.6	—
Junior colleges, colleges, and universities	5.0	0.00	169.64	167.07	352.91	635.81	5.0	—
Health care and social assistance	5.5	101.96	325.86	0.00	363.13	84.96	5.2	2.8
Leisure and hospitality	4.5	294.48	62.05	307.59	684.71	1,292.04	—	—
Accommodation and food services	4.9	290.37	92.03	389.23	1,271.76	1,359.59	—	—
Other services	5.5	136.29	407.35	138.74	198.41	156.97	—	—
1 to 99 workers	2.0	38.00	131.03	56.57	27.75	333.17	1.7	1.2
1 to 49 workers	2.3	125.64	190.17	0.00	62.05	443.87	1.9	1.6
50 to 99 workers	2.9	16.99	432.84	231.12	569.36	616.22	2.5	1.7
100 workers or more	1.9	24.03	267.65	143.94	19.62	201.58	1.9	0.9
100 to 499 workers	2.4	39.24	140.90	325.38	0.00	408.45	2.6	0.8
500 workers or more	3.0	50.02	125.25	77.87	161.50	240.50	2.6	1.7
Geographic area								
New England	8.4	195.72	114.83	633.38	266.16	0.00	7.9	0.6
Middle Atlantic	5.0	162.99	0.00	180.37	248.82	365.66	5.5	2.4
East North Central	3.2	9.81	147.16	181.90	300.79	647.98	1.5	3.1
West North Central	3.7	196.21	0.00	62.05	0.00	145.85	—	—
South Atlantic	2.4	347.83	229.66	220.63	476.50	168.27	2.0	1.3
East South Central	1.7	0.00	200.10	339.85	309.93	314.25	1.8	0.4
West South Central	3.1	27.12	87.75	0.00	311.94	1,262.00	—	—
Mountain	4.5	19.62	249.58	89.51	329.21	480.56	—	—
Pacific	5.1	130.52	236.68	0.00	111.43	519.13	—	—

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 The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 9. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008

Characteristic	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	1.5	\$123.42	\$67.26	\$0.00	\$390.95	\$302.55	1.6	0.7
Worker characteristic								
Management, professional, and related	2.3	293.09	314.44	272.77	502.17	353.32	2.3	0.9
Management, business, and financial	2.3	293.01	364.55	437.98	565.12	1,026.76	2.4	0.6
Professional and related	3.3	203.20	318.05	387.37	811.86	594.34	3.3	1.1
Service	5.1	0.00	149.43	700.97	0.00	4,562.91	3.7	4.5
Sales and office	2.0	412.63	133.44	0.00	0.00	533.49	2.0	0.8
Sales and related	3.2	0.00	0.00	270.79	918.49	1,017.39	3.2	0.7
Office and administrative support	2.3	321.67	392.80	0.00	445.82	511.10	2.4	1.2
Natural resources, construction, and maintenance	3.4	606.68	373.71	188.70	0.00	374.35	3.3	1.3
Construction, extraction, farming, fishing, and forestry	5.5	100.05	540.12	104.29	464.43	491.71	5.6	1.0
Installation, maintenance, and repair	3.5	0.00	367.87	571.71	0.00	662.20	3.4	2.4
Production, transportation, and material moving	2.5	92.03	239.11	451.60	277.66	682.46	2.7	0.7
Production	3.3	312.87	174.63	320.17	89.92	0.00	3.5	1.0
Transportation and material moving	3.8	0.00	225.43	0.00	498.61	661.99	3.7	0.6
Full time	1.6	85.81	111.86	0.00	356.44	338.58	1.6	0.8
Part time	3.9	277.49	439.84	754.79	753.96	263.43	3.8	1.5
Union	4.1	265.80	292.71	208.12	380.35	1,065.13	3.9	1.8
Nonunion	1.6	19.62	120.16	0.00	113.14	380.35	1.6	0.7
Average wage within the following percentiles: ²								
Less than 10	6.9	751.53	0.00	872.93	592.72	484.61	7.0	–
10 to under 25	5.1	320.60	0.00	476.70	931.40	6,455.93	3.4	5.1
25 to under 50	2.2	179.10	252.04	0.00	88.30	226.29	2.1	1.0
50 to under 75	2.1	62.05	170.77	49.05	359.26	398.15	2.1	0.5
75 to under 90	2.4	315.17	241.96	238.91	262.33	317.75	2.4	0.8
90 or greater	3.2	354.14	241.66	507.79	440.50	858.93	3.2	1.1
Establishment characteristic								
Goods-producing industries	2.3	229.03	229.56	234.84	319.56	111.00	2.4	0.5
Construction	4.6	793.15	401.88	238.70	0.00	1,597.07	4.6	0.8
Manufacturing	3.1	152.30	145.50	309.47	245.07	0.00	3.2	0.6
Service-providing industries	1.8	184.65	323.16	0.00	0.00	277.32	1.8	1.0
Trade, transportation, and utilities	2.2	0.00	0.00	581.95	428.99	819.86	2.1	0.5
Wholesale trade	3.9	163.28	232.99	712.04	1,504.11	906.86	3.7	1.0
Retail trade	3.1	0.00	9.81	147.16	816.83	834.14	2.9	0.9
Transportation and warehousing	5.6	156.97	597.41	0.00	895.90	658.12	5.6	–
Utilities	10.9	0.00	124.10	619.86	488.27	339.85	–	–
Information	5.2	559.98	481.02	928.45	370.12	2,966.83	5.2	1.1
Financial activities	2.6	219.15	474.38	0.00	404.39	771.50	2.6	1.0
Finance and insurance	2.4	261.23	370.74	96.12	304.94	666.33	2.5	1.2
Credit intermediation and related activities	3.8	212.24	814.94	0.00	326.57	685.07	3.6	1.6
Insurance carriers and related activities	5.1	176.87	218.49	629.72	487.78	597.08	5.1	2.5
Real estate and rental and leasing	7.3	0.00	1,153.62	779.94	1,117.00	3,373.07	–	–
Professional and business services	4.5	274.70	248.19	327.01	88.30	2,963.08	4.6	3.1
Professional and technical services	7.3	474.58	138.74	1,147.64	1,872.56	770.62	–	–
Administrative and waste services	8.6	523.93	732.13	1,754.17	1,171.22	–	5.2	–

See footnotes at end of table.

Table 9. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	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		
Establishment characteristic								
Education and health services	4.8	\$410.09	\$280.42	\$122.14	\$595.87	\$1,101.82	4.6	2.4
Educational services	3.9	39.24	230.86	516.16	646.32	979.84	3.9	—
Junior colleges, colleges, and universities	5.0	103.83	321.03	417.04	504.47	612.68	5.0	—
Health care and social assistance	5.5	219.37	474.98	0.00	642.13	1,146.01	5.3	2.8
Leisure and hospitality	7.8	248.97	0.00	1,796.94	0.00	2,712.05	7.6	—
Accommodation and food services	10.0	291.03	156.97	2,747.21	372.94	2,012.85	9.7	—
Other services	10.8	325.38	0.00	1,004.10	1,501.71	0.00	—	—
1 to 99 workers	2.4	0.00	367.61	0.00	0.00	578.17	2.2	1.2
1 to 49 workers	2.7	105.66	541.99	326.57	58.86	979.01	2.4	1.6
50 to 99 workers	3.8	0.00	412.98	435.25	0.00	1,733.94	3.5	1.7
100 workers or more	2.0	298.42	131.26	147.81	279.56	39.24	2.1	0.9
100 to 499 workers	2.9	462.56	161.50	0.00	588.97	19.62	3.0	0.8
500 workers or more	2.6	260.35	134.87	309.78	84.96	331.54	2.7	1.7
Geographic area								
New England	4.8	0.00	0.00	1,255.92	0.00	0.00	4.4	0.6
Middle Atlantic	5.1	328.91	384.37	302.07	490.34	465.98	5.6	2.4
East North Central	2.6	142.85	179.75	440.88	56.36	1,014.50	2.0	3.1
West North Central	3.3	365.64	0.00	64.33	556.97	0.00	3.3	—
South Atlantic	3.9	0.00	0.00	0.00	58.86	417.39	3.8	1.3
East South Central	1.8	0.00	0.00	703.16	0.00	282.98	1.9	0.4
West South Central	4.1	289.68	33.99	785.51	147.16	1,284.08	3.8	—
Mountain	4.4	0.00	394.87	563.67	288.37	1,622.86	4.6	—
Pacific	5.4	389.35	386.48	351.55	124.87	438.64	5.3	—

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 The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 10. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2008

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers	2.5	2.5	(⁴)	1.6	1.6	–	3.1	3.1	(⁴)
Worker characteristic									
Management, professional, and related	2.8	2.8	(⁴)	2.2	2.2	–	5.1	5.1	(⁴)
Management, business, and financial	4.9	4.9	(⁴)	–	3.3	–	7.5	7.5	(⁴)
Professional and related	3.6	3.6	(⁴)	2.7	2.7	–	5.0	5.0	(⁴)
Service	–	10.6	–	–	2.3	–	7.8	7.8	–
Sales and office	3.1	3.1	(⁴)	1.7	1.7	–	5.8	5.7	0.4
Sales and related	–	4.9	–	–	3.3	–	8.7	8.8	1.5
Office and administrative support	3.7	3.7	(⁴)	2.1	2.1	–	6.2	6.2	(⁴)
Natural resources, construction, and maintenance	6.3	6.3	–	5.7	5.7	–	6.8	6.8	–
Construction, extraction, farming, fishing, and forestry	9.9	9.9	–	–	9.9	–	10.8	10.8	–
Installation, maintenance, and repair	7.5	7.5	–	–	6.1	–	7.4	7.4	–
Production, transportation, and material moving ...	4.7	4.7	–	3.7	3.7	–	5.1	5.1	–
Production	6.7	6.7	–	–	5.4	–	7.0	7.0	–
Transportation and material moving	–	5.8	–	–	5.7	–	5.7	5.7	–
Full time	2.6	2.6	(⁴)	1.7	1.7	–	3.3	3.3	(⁴)
Part time	–	3.7	–	–	1.3	–	3.6	3.6	–
Union	–	7.7	–	–	1.5	–	5.6	5.4	0.6
Nonunion	2.5	2.5	(⁴)	2.1	2.1	–	4.1	4.1	(⁴)
Average wage within the following percentiles: ⁵									
Less than 10	–	8.3	–	–	2.9	–	–	13.5	–
10 to under 25	–	3.8	–	–	2.8	–	7.4	7.4	–
25 to under 50	4.7	4.7	(⁴)	3.1	3.1	–	6.4	6.4	0.6
50 to under 75	3.9	3.9	(⁴)	2.9	2.9	–	4.6	4.6	(⁴)
75 to under 90	3.2	3.2	(⁴)	2.7	2.7	–	4.7	4.7	(⁴)
90 or greater	4.5	4.5	–	2.7	2.7	–	5.4	5.4	–
Establishment characteristic									
Goods-producing industries	4.1	4.1	–	3.9	3.9	–	5.2	5.2	–
Construction	6.9	6.9	–	–	7.7	–	–	11.4	–
Manufacturing	–	5.7	–	–	5.2	–	6.5	6.5	–
Service-providing industries	2.8	2.8	(⁴)	1.9	1.9	–	4.2	4.2	(⁴)
Trade, transportation, and utilities	6.4	6.4	–	–	3.3	–	6.8	6.6	0.6
Wholesale trade	–	16.0	–	–	4.5	–	11.2	11.2	–
Retail trade	–	6.9	–	–	6.0	–	8.1	8.2	1.3
Transportation and warehousing	–	11.6	–	–	6.6	–	15.2	–	–
Utilities	–	5.0	–	–	3.9	–	–	8.9	–
Information	–	7.0	–	–	9.3	–	13.0	13.0	–
Financial activities	4.0	4.0	(⁴)	–	4.0	–	6.5	6.6	(⁴)
Finance and insurance	4.6	4.6	(⁴)	–	5.3	–	6.9	7.0	(⁴)
Credit intermediation and related activities	7.2	7.1	0.8	–	7.0	–	7.2	7.4	0.8
Insurance carriers and related activities	–	5.3	–	–	3.6	–	9.9	9.8	(⁴)
Real estate and rental and leasing	–	7.9	–	–	3.6	–	15.1	–	–
Professional and business services	7.5	7.5	–	–	6.1	–	7.8	–	–
Professional and technical services	–	9.1	–	–	9.8	–	15.4	–	–
Administrative and waste services	–	–	–	–	11.4	–	4.5	–	–

See footnotes at end of table.

Table 10. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Establishment characteristic									
Education and health services	—	4.8	—	—	0.9	—	7.8	7.8	—
Educational services	3.2	3.2	—	—	2.4	—	9.6	9.6	—
Junior colleges, colleges, and universities	3.9	3.9	—	—	1.9	—	4.3	4.3	—
Health care and social assistance	—	6.1	—	—	0.8	—	9.4	9.4	—
Leisure and hospitality	—	10.0	—	—	7.0	—	—	12.6	—
Accommodation and food services	—	14.6	—	—	12.0	—	—	—	—
Other services	—	11.3	—	—	8.2	—	15.2	—	—
1 to 99 workers	4.7	4.7	(⁴)	3.2	3.2	—	5.8	5.8	(⁴)
1 to 49 workers	5.8	5.8	(⁴)	3.7	3.7	—	6.5	6.4	(⁴)
50 to 99 workers	—	7.5	—	—	5.6	—	8.2	8.2	0.4
100 workers or more	5.0	5.0	—	2.0	2.0	—	4.2	4.2	—
100 to 499 workers	6.0	6.0	—	3.1	3.1	—	5.6	5.6	—
500 workers or more	5.1	5.1	—	1.4	1.4	—	7.0	7.0	—
Geographic area									
New England	7.3	7.3	—	0.9	0.9	—	8.6	8.6	—
Middle Atlantic	4.5	4.5	—	—	4.7	—	3.0	3.0	—
East North Central	6.4	6.4	—	4.0	4.0	—	6.2	6.2	—
West North Central	—	14.9	—	—	13.6	—	—	—	—
South Atlantic	—	4.6	—	—	3.0	—	5.0	5.0	—
East South Central	—	—	—	—	12.5	—	16.2	—	—
West South Central	—	14.6	—	—	6.7	—	15.4	—	—
Mountain	—	7.6	—	—	12.4	—	14.5	—	—
Pacific	—	2.5	—	—	2.5	—	3.7	3.6	(⁴)

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

³ 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.

⁴ Less than 0.05.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 11. Standard errors for outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2008

Characteristic	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs ¹
All workers	0.1	0.3	1.3	1.6
Worker characteristic				
Management, professional, and related	0.2	0.1	1.7	2.5
Management, business, and financial	0.4	0.0	2.3	3.1
Professional and related	0.1	0.2	2.7	2.9
Service	0.2	0.3	4.3	4.0
Sales and office	0.1	0.4	1.7	1.7
Sales and related	0.4	0.4	2.7	2.5
Office and administrative support	0.1	0.6	1.9	2.0
Natural resources, construction, and maintenance	0.4	1.8	3.3	4.1
Construction, extraction, farming, fishing, and forestry	0.7	0.8	5.5	6.4
Installation, maintenance, and repair	0.1	3.4	4.0	3.8
Production, transportation, and material moving ...	0.2	0.1	2.5	2.9
Production	0.3	0.2	3.2	3.8
Transportation and material moving	0.2	0.1	3.7	3.3
Full time	0.2	0.2	1.4	1.6
Part time	0.0	3.5	5.2	4.3
Union	0.1	1.3	3.7	2.6
Nonunion	0.2	0.2	1.5	1.8
Average wage within the following percentiles: ²				
Less than 10	0.0	0.0	6.2	5.9
10 to under 25	0.1	0.3	5.0	5.3
25 to under 50	0.1	0.3	1.8	2.1
50 to under 75	0.2	0.4	1.7	2.0
75 to under 90	0.2	0.3	1.7	2.6
90 or greater	0.3	1.2	3.3	2.9
Establishment characteristic				
Goods-producing industries	0.5	0.3	2.0	2.9
Construction	1.2	1.0	5.0	5.3
Manufacturing	0.6	0.2	2.5	3.5
Service-providing industries	0.0	0.3	1.6	1.8
Trade, transportation, and utilities	0.1	0.3	2.9	2.2
Wholesale trade	0.4	0.8	6.6	6.0
Retail trade	0.1	0.3	3.2	2.4
Transportation and warehousing	0.0	0.0	5.1	6.1
Utilities	0.9	0.0	3.2	5.8
Information	0.0	0.4	2.6	2.4
Financial activities	0.1	0.8	2.1	2.7
Finance and insurance	0.2	1.1	2.4	2.4
Credit intermediation and related activities	0.0	0.0	4.3	3.7
Insurance carriers and related activities	0.5	2.9	4.0	4.6
Real estate and rental and leasing	0.0	0.0	2.5	9.9
Professional and business services	0.0	1.3	4.0	5.1
Professional and technical services	0.0	0.0	5.7	7.1
Administrative and waste services	0.0	3.6	6.9	9.4

See footnotes at end of table.

Table 11. Standard errors for outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs ¹
Establishment characteristic				
Education and health services	0.0	0.1	3.3	3.5
Educational services	0.0	0.3	3.7	3.7
Junior colleges, colleges, and universities	0.0	0.0	3.0	4.5
Health care and social assistance	0.0	0.1	3.9	4.3
Leisure and hospitality	0.0	1.8	10.3	9.1
Accommodation and food services	0.0	0.0	12.9	10.9
Other services	0.0	0.0	10.5	8.0
1 to 99 workers	0.1	0.6	2.2	2.5
1 to 49 workers	0.2	0.7	2.6	3.1
50 to 99 workers	0.0	0.8	4.2	3.9
100 workers or more	0.2	0.1	1.3	1.7
100 to 499 workers	0.4	0.2	2.1	2.3
500 workers or more	0.0	0.0	1.5	2.5
Geographic area				
New England	0.0	0.2	1.1	3.4
Middle Atlantic	0.2	0.7	3.6	3.3
East North Central	0.1	0.1	2.4	3.2
West North Central	1.6	0.1	4.7	7.0
South Atlantic	0.4	0.3	2.8	2.7
East South Central	0.0	0.3	4.7	4.9
West South Central	0.1	0.6	4.2	3.8
Mountain	0.0	1.0	7.2	7.0
Pacific	0.3	1.2	4.3	5.2

¹ Formulary drugs are a listing of prescription medications that are covered by the plan.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 12. Standard errors for outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2008

Characteristic	Generic drugs ¹				Brand-name drugs ²			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
All workers	1.2	1.2	0.3	\$0.00	1.1	1.1	0.3	\$0.00
Worker characteristic								
Management, professional, and related	1.8	1.8	0.6	0.00	1.8	1.7	0.7	0.00
Management, business, and financial	2.2	2.3	0.7	0.00	2.2	2.3	0.7	0.00
Professional and related	2.1	2.0	0.7	0.00	2.0	1.8	0.9	0.00
Service	2.8	2.8	0.2	0.00	3.0	3.0	(³)	0.00
Sales and office	1.2	1.1	0.4	0.00	1.3	1.1	0.3	0.00
Sales and related	1.6	1.5	0.4	0.00	1.8	1.6	0.6	0.78
Office and administrative support	1.5	1.3	0.5	0.00	1.4	1.3	0.4	0.00
Natural resources, construction, and maintenance	3.3	3.0	0.9	0.00	2.7	2.6	0.7	0.00
Construction, extraction, farming, fishing, and forestry	6.2	6.0	1.5	0.00	5.2	5.1	1.3	0.00
Installation, maintenance, and repair	3.3	3.3	0.8	0.00	2.6	2.5	0.6	0.00
Production, transportation, and material moving ...	1.9	1.8	0.3	0.00	1.9	1.9	0.3	0.00
Production	3.0	3.0	0.4	0.00	3.1	3.0	0.4	0.00
Transportation and material moving	1.8	1.8	0.5	0.00	2.5	2.4	0.5	0.00
Full time	1.1	1.1	0.3	0.00	1.1	1.1	0.3	0.00
Part time	4.5	–	–	0.00	3.8	–	–	0.00
Union	2.7	2.6	0.4	0.00	2.7	2.5	0.8	0.00
Nonunion	1.3	1.3	0.3	0.00	1.3	1.2	0.3	0.00
Average wage within the following percentiles: ⁴								
Less than 10	5.5	–	–	0.00	5.6	–	–	0.00
10 to under 25	3.1	3.1	0.4	0.00	3.1	3.1	0.4	0.00
25 to under 50	1.6	1.4	0.7	0.00	1.6	1.4	0.7	0.00
50 to under 75	1.4	1.3	0.5	0.00	1.4	1.3	0.4	0.00
75 to under 90	2.1	2.1	0.4	0.00	1.9	1.9	0.4	0.00
90 or greater	2.5	2.5	0.6	0.00	2.2	2.1	0.9	0.00
Establishment characteristic								
Goods-producing industries	2.3	2.2	0.6	0.00	2.2	2.1	0.5	0.00
Construction	4.4	3.9	2.0	0.00	4.1	3.6	1.8	0.00
Manufacturing	2.5	2.4	0.3	0.00	2.6	2.5	0.4	0.00
Service-providing industries	1.3	1.2	0.3	0.00	1.2	1.1	0.3	0.00
Trade, transportation, and utilities	1.9	1.8	0.3	0.00	1.7	1.7	0.2	0.00
Wholesale trade	3.7	3.7	0.8	0.00	3.5	3.5	(³)	0.00
Retail trade	1.8	1.7	0.3	0.00	1.9	1.9	0.4	4.15
Transportation and warehousing	3.6	–	–	0.00	4.8	4.8	0.3	0.00
Utilities	10.4	–	–	0.00	10.0	–	–	2.19
Information	4.4	4.1	1.8	0.00	3.0	2.4	1.8	0.00
Financial activities	3.1	2.8	1.4	0.00	3.2	2.9	1.4	0.00
Finance and insurance	2.2	1.8	1.2	0.00	2.2	1.7	1.2	0.00
Credit intermediation and related activities	3.3	2.0	2.6	0.00	3.3	2.0	2.6	0.00
Insurance carriers and related activities ...	3.8	3.6	1.4	0.00	3.7	3.4	1.4	0.00
Real estate and rental and leasing	10.8	–	–	0.00	10.8	–	–	4.91
Professional and business services	2.9	2.8	0.6	0.00	3.3	3.2	0.6	0.00
Professional and technical services	3.6	–	–	0.00	3.6	–	–	0.00
Administrative and waste services	5.4	5.4	–	0.00	7.5	–	–	0.00

See footnotes at end of table.

Table 12. Standard errors for outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Generic drugs ¹				Brand-name drugs ²			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Establishment characteristic								
Education and health services	2.6	2.3	0.8	\$0.00	2.5	2.2	1.0	\$0.00
Educational services	2.5	—	—	0.00	3.1	2.9	1.0	0.00
Junior colleges, colleges, and universities	2.3	—	—	0.00	2.2	2.2	(³)	4.29
Health care and social assistance	3.1	2.8	1.1	0.00	3.0	2.5	1.4	0.00
Leisure and hospitality	4.4	—	—	0.00	4.0	4.0	—	0.00
Accommodation and food services	5.4	—	—	0.00	5.5	—	—	0.00
Other services	7.0	—	—	0.00	7.0	—	—	0.00
1 to 99 workers	2.1	2.0	0.6	0.00	1.7	1.6	0.5	0.00
1 to 49 workers	2.3	2.2	0.6	0.00	1.9	1.8	0.6	0.00
50 to 99 workers	3.3	3.1	1.2	0.00	3.1	2.8	1.2	2.19
100 workers or more	1.3	1.3	0.2	0.00	1.2	1.3	0.3	0.00
100 to 499 workers	2.1	2.1	0.3	0.00	2.0	2.0	0.3	0.00
500 workers or more	1.5	1.6	0.4	0.00	1.5	1.4	0.6	2.30
Geographic area								
New England	1.5	1.1	0.4	0.00	1.2	1.2	0.6	0.00
Middle Atlantic	3.9	3.6	0.8	0.00	3.7	—	—	7.37
East North Central	2.1	1.9	1.0	0.00	1.7	1.3	1.0	6.33
West North Central	3.1	2.9	0.8	0.00	3.7	3.6	0.8	5.75
South Atlantic	2.9	3.0	0.4	0.00	2.1	2.2	(³)	0.00
East South Central	2.8	—	—	0.00	4.5	—	—	0.00
West South Central	4.7	4.6	(³)	0.00	4.8	4.7	(³)	0.39
Mountain	6.1	—	—	0.00	6.5	—	—	0.55
Pacific	3.0	3.3	0.6	0.00	3.2	3.2	0.8	0.00

¹ All workers participating in an outpatient prescription drug plan with a generic drug provision equals 100 percent.

² All workers participating in an outpatient prescription drug plan with a brand-name drug provision equals 100 percent.

³ Less than 0.05.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The

percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 13. Standard errors for medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008

Characteristic	With service requirement	Service requirement					Median service requirement (in months)
		1 month	2 months	3 months	Greater than 3 months	Not determinable	
All workers	1.4	1.2	0.8	1.5	0.7	(¹)	–
Worker characteristic							
Management, professional, and related	2.2	1.8	1.0	1.3	1.2	(¹)	0.0
Management, business, and financial	2.8	2.3	1.7	1.9	0.5	(¹)	0.0
Professional and related	3.4	2.3	–	1.6	–	(¹)	0.0
Service	3.8	3.8	–	5.7	1.2	–	0.0
Sales and office	2.4	2.4	1.1	1.9	1.3	(¹)	–
Sales and related	2.6	2.7	1.8	2.7	2.5	–	0.0
Office and administrative support	3.1	3.1	1.4	2.4	1.3	0.4	0.0
Natural resources, construction, and maintenance	2.9	2.5	2.7	3.7	2.5	0.4	0.0
Construction, extraction, farming, fishing, and forestry	4.8	–	–	4.8	4.1	–	0.0
Installation, maintenance, and repair	3.0	3.2	3.2	4.3	2.7	0.7	0.0
Production, transportation, and material moving ...	2.2	2.3	1.5	2.3	1.3	0.3	0.6
Production	3.4	2.9	2.1	3.0	1.7	0.4	–
Transportation and material moving	3.6	3.7	1.9	3.4	2.0	0.4	0.0
Full time	1.4	1.3	0.8	1.6	0.6	(¹)	0.6
Union	3.4	3.7	2.0	3.7	1.9	(¹)	0.3
Nonunion	1.5	1.4	0.8	1.5	0.8	(¹)	0.0
Average wage within the following percentiles: ²							
Less than 10	6.6	–	–	5.8	–	–	0.5
25 to under 50	2.1	1.8	1.6	2.1	1.5	(¹)	0.0
50 to under 75	2.1	2.2	1.0	2.1	0.8	(¹)	–
75 to under 90	2.5	2.1	1.1	2.3	1.3	(¹)	0.0
90 or greater	2.7	2.1	1.2	1.5	–	–	0.0
Establishment characteristic							
Goods-producing industries	2.5	2.1	1.7	1.8	1.5	(¹)	0.0
Construction	4.4	3.5	3.2	4.2	3.7	–	0.0
Manufacturing	3.2	2.8	1.8	2.3	1.2	(¹)	0.0
Service-providing industries	1.7	1.5	0.8	1.9	0.8	(¹)	–
Trade, transportation, and utilities	2.1	1.5	1.3	2.5	1.7	0.3	0.0
Wholesale trade	4.1	4.7	–	5.0	–	–	0.0
Retail trade	2.7	2.8	1.9	2.8	2.6	0.7	0.0
Transportation and warehousing	5.7	4.8	–	5.6	–	–	0.0
Utilities	9.3	–	–	–	–	–	–
Information	6.8	5.6	–	7.3	–	(¹)	–
Financial activities	3.0	3.3	2.7	3.2	–	–	0.4
Finance and insurance	2.6	3.0	1.1	2.2	–	–	0.0
Credit intermediation and related activities	4.4	4.1	–	2.9	–	–	0.2
Insurance carriers and related activities	4.2	3.9	–	3.8	–	–	0.0
Real estate and rental and leasing	7.7	–	–	9.8	–	–	–
Professional and business services	4.5	4.1	–	4.3	–	–	–
Professional and technical services	5.8	5.7	–	–	–	–	–
Education and health services	4.3	3.6	–	3.4	–	0.7	0.2
Educational services	5.1	4.6	–	–	(¹)	–	0.0
Junior colleges, colleges, and universities	4.7	3.8	–	–	0.1	–	0.0
Health care and social assistance	4.9	4.2	–	4.1	–	0.8	–

See footnotes at end of table.

Table 13. Standard errors for medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With service requirement	Service requirement					Median service requirement (in months)
		1 month	2 months	3 months	Greater than 3 months	Not determinable	
Establishment characteristic							
Leisure and hospitality	6.3	6.2	—	7.5	—	—	0.2
Accommodation and food services	9.1	—	—	10.2	—	—	0.0
Other services	9.5	—	—	—	—	—	—
1 to 99 workers	2.4	2.2	1.1	2.0	1.5	(¹)	0.0
1 to 49 workers	2.7	2.8	1.4	2.3	1.9	0.3	0.6
50 to 99 workers	3.6	3.6	—	3.0	2.4	—	0.0
100 workers or more	1.9	1.6	1.1	1.9	0.6	(¹)	0.0
100 to 499 workers	2.5	2.4	1.6	2.2	0.9	(¹)	0.2
500 workers or more	2.7	2.2	1.2	2.5	0.8	(¹)	0.4
Geographic area							
New England	4.3	2.8	1.6	2.6	—	—	0.4
Middle Atlantic	2.6	1.5	—	6.7	—	0.4	—
East North Central	3.2	2.1	1.6	2.8	1.2	(¹)	0.0
West North Central	4.2	4.8	1.6	5.1	—	—	0.2
South Atlantic	2.9	2.1	1.5	2.1	0.9	(¹)	0.0
East South Central	5.5	5.4	—	4.9	—	—	—
West South Central	3.4	5.1	—	2.8	—	(¹)	0.0
Mountain	8.7	6.6	—	3.4	3.5	—	—
Pacific	4.1	4.2	1.6	4.4	1.3	0.9	0.4

See footnotes at end of table.

**Table 13. Standard errors for medical care benefits:
Eligibility requirements, private industry workers, National
Compensation Survey, 2008—Continued**

Characteristic	With no service requirement	Not determinable
All workers	1.3	1.1
Worker characteristic		
Management, professional, and related	2.3	1.5
Management, business, and financial	2.5	1.9
Professional and related	3.4	2.1
Service	3.0	3.6
Sales and office	1.9	1.9
Sales and related	2.1	1.6
Office and administrative support	2.5	2.7
Natural resources, construction, and maintenance	2.6	1.7
Construction, extraction, farming, fishing, and forestry	4.8	2.9
Installation, maintenance, and repair	2.7	1.8
Production, transportation, and material moving ...	1.9	2.1
Production	1.9	3.0
Transportation and material moving	3.3	2.3
Full time	1.4	1.1
Union	2.7	3.7
Nonunion	1.4	1.1
Average wage within the following percentiles: ²		
Less than 10	—	—
25 to under 50	1.8	1.4
50 to under 75	1.6	1.5
75 to under 90	2.0	1.8
90 or greater	3.1	2.0
Establishment characteristic		
Goods-producing industries	1.9	2.1
Construction	4.5	1.7
Manufacturing	2.1	2.9
Service-providing industries	1.6	1.2
Trade, transportation, and utilities	1.7	1.5
Wholesale trade	3.9	3.4
Retail trade	2.3	1.7
Transportation and warehousing	4.9	2.9
Utilities	10.2	15.3
Information	4.5	5.8
Financial activities	2.8	1.3
Finance and insurance	2.7	1.2
Credit intermediation and related activities	4.4	1.4
Insurance carriers and related activities	4.2	2.7
Real estate and rental and leasing	—	—
Professional and business services	4.9	4.3
Professional and technical services	7.0	3.6
Education and health services	3.7	2.9
Educational services	5.1	1.8
Junior colleges, colleges, and universities	4.1	2.2
Health care and social assistance	4.2	3.4

See footnotes at end of table.

**Table 13. Standard errors for medical care benefits:
Eligibility requirements, private industry workers, National
Compensation Survey, 2008—Continued**

Characteristic	With no service requirement	Not determinable
Establishment characteristic		
Leisure and hospitality	7.7	3.5
Accommodation and food services	9.1	2.3
Other services	10.4	5.0
1 to 99 workers	2.2	1.2
1 to 49 workers	2.5	1.6
50 to 99 workers	3.5	2.0
100 workers or more	1.6	1.9
100 to 499 workers	2.2	1.8
500 workers or more	2.4	3.0
Geographic area		
New England	3.5	1.8
Middle Atlantic	2.3	1.9
East North Central	3.6	4.5
West North Central	4.2	2.4
South Atlantic	3.4	1.1
East South Central	6.1	4.2
West South Central	3.6	1.7
Mountain	6.5	6.4
Pacific	3.2	3.0

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 14. Standard errors for medical care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
All workers	0.2	0.3	0.4	0.1	1.4	1.3	1.4
Worker characteristic							
Management, professional, and related	0.4	0.6	0.7	0.2	2.2	2.3	2.5
Management, business, and financial	0.4	0.8	1.3	0.2	2.1	2.6	2.9
Professional and related	0.5	0.6	0.6	0.2	3.0	3.0	3.2
Service	0.2	0.1	0.2	0.1	4.0	4.6	4.6
Sales and office	0.3	0.5	0.5	0.1	2.0	2.0	2.1
Sales and related	0.3	0.7	0.4	0.2	2.7	2.7	3.3
Office and administrative support	0.4	0.7	0.7	0.1	2.5	2.5	2.5
Natural resources, construction, and maintenance	0.5	0.6	0.9	0.0	3.5	3.3	3.5
Construction, extraction, farming, fishing, and forestry	0.1	0.7	0.8	0.0	5.1	5.7	4.2
Installation, maintenance, and repair	1.0	1.0	1.5	0.1	4.3	4.1	4.7
Production, transportation, and material moving ...	0.0	0.1	0.6	0.2	2.9	2.6	2.5
Production	0.0	0.2	1.0	0.2	3.1	3.0	3.0
Transportation and material moving	0.0	0.2	0.3	0.3	4.2	4.0	3.9
Full time	0.2	0.3	0.4	0.1	1.4	1.3	1.4
Part time	0.9	1.0	1.1	0.0	5.9	5.9	5.8
Union	0.0	0.1	0.3	0.1	2.9	3.4	3.6
Nonunion	0.2	0.4	0.5	0.1	1.4	1.3	1.4
Average wage within the following percentiles: ³							
Less than 10	0.9	1.9	0.0	0.0	8.4	7.2	8.2
10 to under 25	0.2	0.3	0.4	0.0	5.2	5.7	5.5
25 to under 50	0.3	0.4	0.4	0.2	1.7	1.6	1.8
50 to under 75	0.2	0.4	0.4	0.1	1.9	1.7	2.0
75 to under 90	0.3	0.7	0.8	0.2	2.0	2.1	2.3
90 or greater	0.5	0.6	0.9	0.2	3.3	3.5	3.3
Establishment characteristic							
Goods-producing industries	0.0	0.3	0.7	0.3	2.6	2.4	2.2
Construction	0.1	0.5	0.6	0.0	5.8	6.0	5.4
Manufacturing	0.0	0.3	1.0	0.4	2.7	2.7	2.8
Service-providing industries	0.2	0.4	0.5	0.1	1.6	1.5	1.6
Trade, transportation, and utilities	0.1	0.4	1.3	0.2	2.5	2.3	2.5
Wholesale trade	0.0	0.0	4.6	0.0	4.1	4.0	3.9
Retail trade	0.3	0.7	0.5	0.4	2.8	2.8	3.0
Transportation and warehousing	0.0	1.0	1.1	0.3	4.9	5.0	5.2
Utilities	0.0	0.0	0.1	0.0	13.3	13.7	13.5
Information	0.0	0.6	0.6	0.0	6.8	6.2	6.7
Financial activities	0.1	1.2	1.6	0.1	2.7	2.9	3.2
Finance and insurance	0.0	1.6	1.8	0.1	2.7	2.5	2.6
Credit intermediation and related activities	0.0	0.6	1.8	0.0	3.9	3.6	3.8
Insurance carriers and related activities	0.0	4.2	4.2	0.4	4.7	4.9	4.5
Real estate and rental and leasing	0.5	0.5	4.4	0.0	8.9	9.0	11.2
Professional and business services	1.0	1.8	1.7	0.0	4.7	4.5	4.7
Professional and technical services	1.9	1.9	2.7	0.0	6.7	6.8	6.8
Administrative and waste services	0.0	0.6	0.0	0.0	8.1	8.3	8.7

See footnotes at end of table.

Table 14. Standard errors for medical care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
Establishment characteristic							
Education and health services	0.0	0.3	0.2	0.1	2.8	2.4	3.2
Educational services	0.0	0.4	0.4	0.4	3.4	3.1	3.6
Junior colleges, colleges, and universities	0.0	0.6	0.6	0.6	4.1	3.7	4.1
Health care and social assistance	0.0	0.3	0.2	0.0	3.3	2.8	3.7
Leisure and hospitality	1.7	0.0	0.0	0.0	7.2	8.4	6.6
Accommodation and food services	0.0	0.0	0.0	0.0	9.0	11.4	8.5
Other services	0.0	0.0	0.0	0.0	7.2	5.9	8.2
1 to 99 workers	0.2	0.4	0.5	0.1	2.1	2.1	2.4
1 to 49 workers	0.3	0.6	0.7	0.2	2.4	2.2	2.8
50 to 99 workers	0.1	0.2	0.7	0.1	4.0	3.9	3.9
100 workers or more	0.3	0.5	0.7	0.1	2.0	2.1	2.3
100 to 499 workers	0.6	0.5	1.1	0.1	2.4	2.4	2.6
500 workers or more	0.0	0.9	0.8	0.3	3.0	3.3	3.6
Geographic area							
New England	0.0	0.3	0.3	0.4	4.4	5.8	4.6
Middle Atlantic	0.2	0.4	1.7	0.2	2.4	1.9	2.5
East North Central	0.9	1.5	1.4	0.3	2.8	3.4	3.8
West North Central	0.3	0.5	0.4	0.4	4.4	7.3	6.2
South Atlantic	0.0	0.5	1.0	0.0	3.2	2.8	3.2
East South Central	0.0	1.9	1.9	0.0	7.7	6.1	7.7
West South Central	0.1	0.4	0.4	0.0	4.0	3.9	3.7
Mountain	1.0	0.7	0.7	0.7	3.3	3.3	4.9
Pacific	0.0	0.4	0.2	0.0	4.8	3.6	4.0

¹ Services incurred in the outpatient department of a hospital.

² Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 15. Standard errors for medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	Hospital room and board			Physician office visit			Outpatient surgery		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.77	–	\$12.98	\$20.32
Worker characteristic									
Management, professional, and related	0.00	17.33	0.00	0.00	0.00	0.00	–	–	–
Management, business, and financial	0.00	17.44	24.03	0.00	0.00	0.98	–	–	–
Professional and related	0.00	35.37	0.00	0.00	0.00	1.96	–	–	–
Service	0.00	29.43	0.00	0.00	0.00	0.00	–	–	–
Sales and office	0.00	21.94	0.00	0.00	0.00	1.96	–	–	16.27
Sales and related	0.00	13.87	38.00	0.00	0.00	0.00	\$16.99	–	37.36
Office and administrative support	0.00	56.36	16.99	0.00	0.00	–	–	–	–
Natural resources, construction, and maintenance	71.42	–	29.43	0.00	0.00	4.28	20.81	–	16.27
Construction, extraction, farming, fishing, and forestry	–	–	41.62	0.00	0.00	–	–	–	–
Installation, maintenance, and repair	–	–	55.50	0.00	0.00	–	–	–	–
Production, transportation, and material moving	0.00	53.74	13.87	0.00	0.00	–	13.42	–	19.94
Production	19.62	56.36	–	0.00	0.00	5.64	–	–	27.75
Transportation and material moving	0.00	–	0.00	0.00	0.00	0.00	–	–	–
Full time	0.00	0.00	0.00	0.00	0.00	3.67	–	12.02	20.88
Part time	0.00	27.75	–	0.00	0.00	1.39	–	–	–
Union	0.00	–	0.00	0.00	0.00	–	–	–	–
Nonunion	0.00	1.96	0.00	0.00	0.00	0.00	–	14.72	–
Average wage within the following percentiles: ¹									
Less than 10	–	0.00	–	0.00	1.70	0.00	–	–	–
10 to under 25	0.00	0.00	140.81	0.00	0.00	2.19	–	–	–
25 to under 50	0.00	0.00	0.00	0.00	0.00	0.00	12.06	–	–
50 to under 75	0.00	46.06	0.00	0.00	0.00	0.00	–	–	20.81
75 to under 90	0.00	10.00	0.00	0.00	0.00	0.00	–	21.38	–
90 or greater	0.00	55.95	16.99	0.00	0.00	1.96	–	–	–
Establishment characteristic									
Goods-producing industries	0.00	9.81	0.00	0.00	0.00	–	–	6.05	16.39
Construction	96.12	101.96	–	0.00	0.98	0.98	–	–	–
Manufacturing	9.81	59.68	0.00	0.00	0.00	–	0.98	4.91	–
Service-providing industries	0.00	9.81	0.00	0.00	0.00	2.77	–	–	–
Trade, transportation, and utilities	0.00	–	0.00	0.00	0.00	–	0.00	0.00	0.00
Wholesale trade	0.00	–	–	0.00	0.98	0.00	6.94	22.88	12.02
Retail trade	0.00	13.87	–	0.00	5.89	0.00	–	25.96	30.63
Transportation and warehousing	36.71	–	0.00	2.60	0.00	–	–	–	–
Utilities	0.00	0.00	54.62	0.98	–	–	0.98	0.00	4.81
Information	46.02	60.48	–	0.00	0.00	3.54	–	–	–
Financial activities	0.00	0.00	0.00	0.00	0.00	0.00	–	2.19	–
Finance and insurance	0.00	0.00	0.00	0.00	0.00	2.40	–	–	–
Credit intermediation and related activities	0.00	0.00	0.00	0.00	0.98	3.40	4.05	3.25	–
Insurance carriers and related activities	29.43	33.99	–	3.54	1.70	–	–	–	–
Real estate and rental and leasing	0.00	–	0.00	2.94	5.72	0.00	–	0.00	–
Professional and business services	0.00	9.81	–	0.00	0.00	–	0.00	–	–
Professional and technical services	0.00	–	72.76	0.00	1.39	2.40	–	–	42.20
Administrative and waste services	9.81	–	0.00	2.19	0.00	–	0.00	–	0.00

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Hospital room and board			Physician office visit			Outpatient surgery		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic									
Education and health services	\$17.88	—	\$0.00	\$1.39	\$0.00	\$0.00	\$5.10	—	—
Educational services	0.00	\$0.00	12.25	4.16	1.70	0.00	—	—	\$4.91
Junior colleges, colleges, and universities	50.26	11.77	0.00	0.00	—	0.00	—	—	—
Health care and social assistance	47.05	—	0.00	0.00	0.00	2.77	5.37	—	—
Leisure and hospitality	16.99	0.00	—	0.00	0.00	5.00	—	—	0.00
Accommodation and food services	0.00	0.00	—	0.00	0.00	—	—	—	—
Other services	—	—	—	2.19	2.60	5.37	—	—	—
1 to 99 workers	0.00	25.96	31.02	0.00	0.00	0.00	—	—	—
1 to 49 workers	0.00	40.45	32.54	0.00	0.00	0.00	—	—	—
50 to 99 workers	0.00	29.43	—	0.00	0.00	4.05	—	—	—
100 workers or more	0.00	10.00	0.00	0.00	0.00	0.00	—	\$5.28	—
100 to 499 workers	0.00	0.00	0.00	0.00	0.00	0.00	—	—	—
500 workers or more	0.00	—	0.00	0.00	1.68	0.00	0.00	0.00	—
Geographic area									
New England	0.00	43.87	0.00	4.39	—	2.19	—	—	—
Middle Atlantic	0.00	—	0.00	5.89	2.40	0.00	1.96	—	13.87
East North Central	31.02	0.00	0.00	0.00	0.00	0.00	9.46	14.72	—
West North Central	0.00	55.81	61.27	0.00	0.00	0.00	—	10.38	—
South Atlantic	0.00	0.00	0.00	0.00	0.00	0.00	—	12.79	—
East South Central	42.85	—	—	0.00	0.00	—	—	—	—
West South Central	0.00	19.62	0.00	0.00	0.00	0.00	—	—	—
Mountain	0.00	0.00	50.98	0.00	0.00	2.77	—	—	—
Pacific	0.00	—	0.00	—	0.00	0.00	—	—	—

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 16. Standard errors for medical care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	Skilled nursing facility			Home health care		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	6.8	3.9	0.0	4.8	9.6	0.0
Worker characteristic						
Management, professional, and related	9.4	16.1	0.0	10.0	12.3	0.0
Management, business, and financial	2.8	18.2	0.0	0.0	2.0	0.0
Professional and related	7.3	22.4	0.0	9.2	6.2	12.6
Service	—	8.3	0.0	2.8	0.0	0.0
Sales and office	10.7	3.4	0.0	14.8	12.3	11.3
Sales and related	13.0	20.3	0.0	—	15.1	0.0
Office and administrative support	10.9	8.8	2.0	0.0	0.0	—
Natural resources, construction, and maintenance	11.9	23.7	0.0	4.8	9.2	0.0
Construction, extraction, farming, fishing, and forestry	18.0	—	3.9	10.6	14.0	11.8
Installation, maintenance, and repair	13.2	16.2	0.0	3.9	4.4	17.5
Production, transportation, and material moving ...	13.2	2.0	0.0	10.4	12.9	13.0
Production	7.3	0.0	0.0	6.5	4.8	21.1
Transportation and material moving	—	0.0	0.0	9.4	19.3	4.4
Full time	4.4	3.9	0.0	0.0	5.2	0.0
Part time	2.0	13.7	0.0	—	—	—
Union	11.9	2.0	0.0	0.0	0.0	11.9
Nonunion	4.4	7.3	0.0	8.1	14.0	0.0
Average wage within the following percentiles: ¹						
Less than 10	—	0.0	—	—	—	—
10 to under 25	10.2	—	0.0	12.4	11.6	—
25 to under 50	0.0	—	0.0	6.5	2.8	17.5
50 to under 75	12.9	0.0	0.0	11.3	7.8	0.0
75 to under 90	0.0	9.8	0.0	0.0	0.0	0.0
90 or greater	—	—	0.0	23.6	18.3	—
Establishment characteristic						
Goods-producing industries	2.0	2.8	0.0	3.9	6.5	2.0
Construction	17.9	—	3.9	22.2	20.7	—
Manufacturing	0.0	13.7	0.0	6.2	6.2	6.5
Service-providing industries	2.0	25.5	0.0	8.1	12.1	0.0
Trade, transportation, and utilities	2.8	—	0.0	—	—	20.8
Wholesale trade	5.5	20.4	7.8	7.8	7.8	23.5
Retail trade	4.4	—	0.0	—	—	26.3
Transportation and warehousing	0.0	0.0	2.0	—	—	—
Utilities	3.9	28.0	0.0	11.1	—	0.0
Information	2.8	—	0.0	10.4	25.7	0.0
Financial activities	17.5	—	0.0	0.0	0.0	—
Finance and insurance	17.5	—	0.0	0.0	0.0	0.0
Credit intermediation and related activities	3.9	2.8	—	0.0	7.8	—
Insurance carriers and related activities	—	2.0	2.8	0.0	0.0	24.8
Real estate and rental and leasing	—	—	—	—	27.5	—
Professional and business services	9.0	14.1	23.5	2.0	2.0	29.1
Professional and technical services	—	—	0.0	4.4	5.5	0.0
Administrative and waste services	0.0	0.0	0.0	10.0	12.3	—

See footnotes at end of table.

Table 16. Standard errors for medical care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Skilled nursing facility			Home health care		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic						
Education and health services	9.2	—	0.0	8.6	6.2	26.0
Educational services	11.9	0.0	2.0	2.8	7.8	0.0
Junior colleges, colleges, and universities	9.6	12.3	2.0	4.4	0.0	—
Health care and social assistance	22.8	—	0.0	7.6	4.8	—
Leisure and hospitality	—	15.6	0.0	0.0	6.8	—
Accommodation and food services	17.7	17.7	—	0.0	24.0	—
Other services	13.2	—	0.0	12.7	10.0	—
1 to 99 workers	6.2	0.0	0.0	7.3	2.0	0.0
1 to 49 workers	9.4	0.0	0.0	4.4	2.0	2.8
50 to 99 workers	9.4	6.5	0.0	9.6	12.3	0.0
100 workers or more	5.5	—	0.0	0.0	0.0	14.9
100 to 499 workers	3.9	22.8	0.0	0.0	0.0	17.5
500 workers or more	—	—	2.8	0.0	0.0	26.5
Geographic area						
New England	0.0	0.0	0.0	17.5	20.0	11.4
Middle Atlantic	5.5	12.6	28.3	0.0	0.0	27.5
East North Central	—	26.5	—	13.9	3.9	15.7
West North Central	0.0	—	—	28.2	8.3	15.0
South Atlantic	26.0	16.8	0.0	0.0	2.0	0.0
East South Central	13.7	14.3	—	—	18.6	—
West South Central	0.0	0.0	7.1	13.5	—	10.4
Mountain	14.7	25.7	0.0	—	—	2.0
Pacific	0.0	8.3	0.0	0.0	0.0	0.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 17. Standard errors for fee-for-service plans: Coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
All workers	0.2	0.4	0.4	0.1	1.6	1.5	1.6
Worker characteristic							
Management, professional, and related	0.5	0.8	0.9	0.2	2.5	2.6	2.8
Management, business, and financial	0.5	1.0	1.5	0.3	2.4	2.8	3.0
Professional and related	0.6	0.8	0.8	0.2	3.5	3.4	3.6
Service	0.3	0.2	0.1	0.1	5.5	5.8	5.8
Sales and office	0.4	0.7	0.6	0.1	2.4	2.2	2.4
Sales and related	0.4	0.8	0.3	0.3	3.0	2.9	3.8
Office and administrative support	0.5	0.9	0.8	0.2	3.1	2.9	2.9
Natural resources, construction, and maintenance	0.7	0.8	0.9	0.1	3.6	3.0	3.3
Construction, extraction, farming, fishing, and forestry	0.2	0.9	1.0	0.0	5.6	5.8	4.5
Installation, maintenance, and repair	1.3	1.4	1.4	0.1	3.6	3.3	4.2
Production, transportation, and material moving ...	0.0	0.2	0.5	0.2	3.1	2.7	2.8
Production	0.0	0.2	0.6	0.2	3.4	3.2	3.3
Transportation and material moving	0.0	0.2	0.4	0.4	4.4	4.4	4.3
Full time	0.2	0.4	0.4	0.1	1.7	1.6	1.7
Part time	1.2	1.4	1.4	0.0	6.9	6.9	7.0
Union	0.0	0.1	0.4	0.1	3.1	4.0	3.8
Nonunion	0.3	0.5	0.5	0.1	1.8	1.6	1.7
Average wage within the following percentiles: ³							
Less than 10	1.0	2.2	0.0	0.0	9.2	7.8	8.6
10 to under 25	0.2	0.4	0.3	0.1	6.4	6.1	5.8
25 to under 50	0.3	0.4	0.5	0.2	2.0	1.8	2.1
50 to under 75	0.3	0.5	0.6	0.1	2.2	1.9	2.1
75 to under 90	0.4	0.9	0.9	0.2	2.4	2.6	2.9
90 or greater	0.7	0.8	0.9	0.2	3.2	3.3	3.3
Establishment characteristic							
Goods-producing industries	0.0	0.3	0.8	0.3	3.0	2.8	2.5
Construction	0.1	0.7	0.7	0.0	6.9	6.3	5.8
Manufacturing	0.0	0.3	1.1	0.4	2.9	2.9	2.9
Service-providing industries	0.3	0.5	0.5	0.1	2.0	1.7	1.9
Trade, transportation, and utilities	0.2	0.5	0.4	0.3	2.8	2.5	2.7
Wholesale trade	0.0	0.0	0.0	0.0	4.6	4.5	4.6
Retail trade	0.4	0.8	0.5	0.5	2.9	2.9	3.2
Transportation and warehousing	0.0	1.3	1.4	0.3	6.3	4.4	5.2
Utilities	0.0	0.0	0.1	0.0	14.5	14.8	14.7
Information	0.0	0.7	0.7	0.0	6.3	6.4	6.7
Financial activities	0.1	1.6	1.9	0.1	3.1	3.1	3.5
Finance and insurance	0.0	2.0	2.0	0.2	2.8	2.6	2.9
Credit intermediation and related activities	0.1	0.7	1.3	0.0	4.2	3.8	4.4
Insurance carriers and related activities	0.0	5.1	5.0	0.5	4.9	4.9	4.6
Real estate and rental and leasing	0.6	0.6	4.8	0.0	10.9	11.0	11.8
Professional and business services	1.3	2.2	2.1	0.0	6.1	5.5	5.6
Professional and technical services	2.3	2.4	2.9	0.0	8.0	7.9	7.8
Administrative and waste services	0.0	0.9	0.0	0.0	10.7	10.5	10.1

See footnotes at end of table.

Table 17. Standard errors for fee-for-service plans: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
Establishment characteristic							
Education and health services	0.0	0.4	0.2	0.1	3.0	2.7	3.8
Educational services	0.0	0.6	0.6	0.5	4.7	4.4	4.9
Junior colleges, colleges, and universities	0.0	1.0	1.0	0.8	4.8	4.6	5.2
Health care and social assistance	0.0	0.5	0.3	0.1	3.5	3.0	4.2
Leisure and hospitality	2.4	0.0	0.0	0.0	9.1	10.3	9.0
Accommodation and food services	0.0	0.0	0.0	0.0	11.5	12.4	10.9
Other services	0.0	0.0	0.0	0.0	3.9	2.7	7.9
1 to 99 workers	0.2	0.5	0.6	0.2	2.3	2.3	2.5
1 to 49 workers	0.3	0.8	0.7	0.2	2.6	2.5	2.9
50 to 99 workers	0.1	0.3	0.7	0.1	4.4	4.2	4.3
100 workers or more	0.4	0.6	0.7	0.1	2.1	2.3	2.3
100 to 499 workers	0.7	0.7	0.8	0.1	2.8	2.9	2.8
500 workers or more	0.0	1.2	1.1	0.3	3.1	3.6	3.7
Geographic area							
New England	0.0	0.0	0.5	0.6	5.7	6.8	6.2
Middle Atlantic	0.3	0.5	1.3	0.2	2.8	3.0	3.7
East North Central	1.1	1.8	1.7	0.4	3.7	3.5	3.8
West North Central	0.3	0.5	0.4	0.2	4.7	7.4	6.5
South Atlantic	0.1	0.6	1.1	0.0	4.0	3.6	3.7
East South Central	0.0	2.1	2.2	0.0	7.4	5.9	7.0
West South Central	0.1	0.4	0.4	0.0	4.7	4.5	4.4
Mountain	1.3	0.9	0.9	0.9	4.8	5.1	6.7
Pacific	0.0	0.7	0.3	0.1	5.8	3.7	4.8

¹ Services incurred in the outpatient department of a hospital.

² Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 18. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification	Inpatient alcohol rehabilitation	Outpatient alcohol rehabilitation	Inpatient drug detoxification
All workers	0.3	1.2	0.5	1.4	1.3	0.5
Worker characteristic						
Management, professional, and related	0.3	2.1	0.2	2.4	2.3	0.2
Management, business, and financial	0.4	1.9	0.5	2.2	1.9	0.5
Professional and related	0.5	3.1	0.3	3.3	3.3	0.3
Service	0.6	3.9	2.8	4.7	4.7	2.8
Sales and office	0.9	2.0	0.9	2.1	2.1	0.9
Sales and related	0.3	2.4	0.8	2.6	2.7	0.8
Office and administrative support	1.3	2.7	1.3	2.7	2.7	1.3
Natural resources, construction, and maintenance	0.1	2.2	1.0	2.5	2.8	1.0
Construction, extraction, farming, fishing, and forestry	0.0	3.3	2.0	5.0	4.9	2.0
Installation, maintenance, and repair	0.1	2.5	0.1	2.5	2.7	0.2
Production, transportation, and material moving ...	0.2	2.2	0.9	3.0	2.7	1.0
Production	0.4	3.0	1.2	3.7	3.5	1.3
Transportation and material moving	0.1	2.4	1.3	3.5	3.0	1.3
Full time	0.2	1.2	0.4	1.4	1.3	0.4
Part time	3.9	7.6	3.9	7.5	7.6	3.9
Union	0.5	2.3	2.1	3.2	3.2	2.2
Nonunion	0.3	1.4	0.4	1.6	1.5	0.5
Average wage within the following percentiles: ¹						
Less than 10	5.5	7.8	5.6	8.1	8.1	5.6
10 to under 25	2.0	5.6	3.7	6.3	5.9	3.7
25 to under 50	0.3	1.8	0.6	2.1	2.0	0.6
50 to under 75	0.2	1.4	0.3	1.8	1.5	0.3
75 to under 90	0.2	1.3	0.2	1.5	1.4	0.3
90 or greater	0.6	3.3	0.5	3.6	3.6	0.5
Establishment characteristic						
Goods-producing industries	0.4	1.9	0.8	2.5	2.4	0.9
Construction	0.4	2.2	0.4	4.0	4.0	0.4
Manufacturing	0.4	2.6	1.0	3.5	3.3	1.0
Service-providing industries	0.4	1.4	0.5	1.7	1.6	0.5
Trade, transportation, and utilities	0.2	2.1	0.5	2.0	2.1	0.5
Wholesale trade	0.1	4.0	0.1	3.8	4.0	0.1
Retail trade	0.3	2.7	1.0	2.6	2.6	0.9
Transportation and warehousing	0.0	4.9	0.0	5.0	4.9	0.0
Utilities	2.2	11.7	2.2	10.7	10.7	3.0
Information	1.8	2.7	0.0	3.7	4.3	0.0
Financial activities	0.2	2.6	0.1	2.8	2.8	0.2
Finance and insurance	0.1	2.5	0.0	2.6	2.7	0.1
Credit intermediation and related activities	0.2	3.7	0.1	3.8	3.8	0.1
Insurance carriers and related activities	0.0	5.7	0.0	5.7	6.4	0.0
Real estate and rental and leasing	0.6	8.3	0.6	8.7	8.3	0.6
Professional and business services	1.5	5.1	2.3	5.7	5.3	2.3
Professional and technical services	0.3	7.6	0.3	7.6	7.6	0.3
Administrative and waste services	4.5	8.9	6.8	10.2	8.9	6.8

See footnotes at end of table.

Table 18. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification	Inpatient alcohol rehabilitation	Outpatient alcohol rehabilitation	Inpatient drug detoxification
Establishment characteristic						
Education and health services	0.2	2.6	0.1	3.1	3.2	0.1
Educational services	0.4	5.0	0.4	4.8	5.0	0.4
Junior colleges, colleges, and universities	0.7	3.2	0.7	3.5	3.1	0.7
Health care and social assistance	0.2	2.9	0.1	3.5	3.7	0.1
Leisure and hospitality	1.2	3.9	0.6	4.7	4.7	0.6
Accommodation and food services	1.6	2.6	0.0	2.6	2.6	0.0
Other services	0.3	1.6	0.0	4.6	1.8	0.0
1 to 99 workers	0.2	1.8	0.8	2.1	2.1	0.8
1 to 49 workers	0.2	2.2	0.4	2.4	2.4	0.4
50 to 99 workers	0.1	2.8	2.3	4.0	4.1	2.3
100 workers or more	0.5	1.8	0.6	1.9	1.7	0.6
100 to 499 workers	0.4	2.3	0.5	2.5	2.3	0.6
500 workers or more	0.9	2.8	1.1	2.6	2.5	1.1
Geographic area						
New England	0.1	4.6	0.1	4.3	2.0	0.1
Middle Atlantic	0.2	3.2	0.3	2.6	2.8	0.3
East North Central	0.2	2.5	0.6	3.4	3.1	0.6
West North Central	0.5	3.5	0.2	3.4	3.4	0.2
South Atlantic	0.4	3.5	0.7	3.6	3.6	0.6
East South Central	0.6	5.1	1.3	6.2	5.9	1.3
West South Central	0.8	3.3	3.0	4.1	3.8	3.0
Mountain	3.2	6.2	3.1	7.3	7.4	3.1
Pacific	0.2	2.0	0.6	2.8	2.7	0.6

See footnotes at end of table.

Table 18. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient drug rehabilitation	Outpatient drug rehabilitation
All workers	1.4	1.3
Worker characteristic		
Management, professional, and related	2.4	2.3
Management, business, and financial	2.2	1.9
Professional and related	3.3	3.3
Service	4.7	4.7
Sales and office	2.1	2.1
Sales and related	2.6	2.7
Office and administrative support	2.7	2.7
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry	5.0	5.0
Installation, maintenance, and repair	2.5	2.7
Production, transportation, and material moving ...		
Production	3.7	3.5
Transportation and material moving	3.5	3.0
Full time	1.4	1.3
Part time	7.5	7.6
Union	3.2	3.2
Nonunion	1.6	1.4
Average wage within the following percentiles: ¹		
Less than 10	8.1	8.1
10 to under 25	6.3	5.9
25 to under 50	2.1	2.0
50 to under 75	1.8	1.4
75 to under 90	1.5	1.4
90 or greater	3.6	3.6
Establishment characteristic		
Goods-producing industries	2.5	2.4
Construction	4.0	4.0
Manufacturing	3.5	3.3
Service-providing industries	1.7	1.6
Trade, transportation, and utilities	2.0	2.1
Wholesale trade	3.8	4.0
Retail trade	2.6	2.6
Transportation and warehousing	5.0	4.9
Utilities	10.4	10.7
Information	3.7	4.3
Financial activities	2.8	2.8
Finance and insurance	2.6	2.7
Credit intermediation and related activities		
Insurance carriers and related activities	3.8	3.8
Real estate and rental and leasing	5.7	6.4
Professional and business services	8.7	8.3
Professional and technical services	5.7	5.3
Administrative and waste services	7.6	7.6
	10.2	8.9

See footnotes at end of table.

Table 18. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient drug rehabilitation	Outpatient drug rehabilitation
Establishment characteristic		
Education and health services	3.1	3.2
Educational services	4.8	5.0
Junior colleges, colleges, and universities	3.5	3.1
Health care and social assistance	3.5	3.7
Leisure and hospitality	4.7	4.7
Accommodation and food services	2.6	2.6
Other services	4.6	1.8
1 to 99 workers	2.1	2.1
1 to 49 workers	2.4	2.4
50 to 99 workers	4.0	4.1
100 workers or more	1.9	1.7
100 to 499 workers	2.5	2.3
500 workers or more	2.6	2.5
Geographic area		
New England	4.3	2.0
Middle Atlantic	2.6	2.8
East North Central	3.4	3.1
West North Central	3.4	3.4
South Atlantic	3.6	3.6
East South Central	6.2	5.4
West South Central	4.1	3.8
Mountain	7.3	7.4
Pacific	2.8	2.7

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 19. Standard errors for health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
All workers	0.0	0.1	0.8	0.1	2.2	2.0	2.3
Worker characteristic							
Management, professional, and related	0.0	0.3	0.8	0.2	3.4	3.0	3.5
Management, business, and financial	0.0	0.6	3.4	0.1	3.5	4.0	4.7
Professional and related	0.0	0.4	1.1	0.3	4.5	4.3	4.9
Service	0.0	0.1	0.5	0.3	7.4	5.1	6.3
Sales and office	0.0	0.1	1.0	0.0	4.0	4.1	4.5
Sales and related	0.0	0.0	1.6	0.0	5.9	4.6	4.8
Office and administrative support	0.0	0.2	1.2	0.0	4.6	5.0	5.8
Natural resources, construction, and maintenance	0.0	0.0	2.3	0.0	7.1	7.1	9.0
Construction, extraction, farming, fishing, and forestry	0.0	0.0	0.5	0.0	10.2	9.8	12.5
Installation, maintenance, and repair	0.0	0.0	4.4	0.0	10.7	10.4	10.7
Production, transportation, and material moving ...	0.0	0.2	2.1	0.2	5.3	5.2	5.2
Production	0.0	0.0	3.4	0.4	6.2	6.5	6.7
Transportation and material moving	0.0	0.4	0.0	0.0	9.2	8.4	8.3
Full time	0.0	0.1	0.8	0.1	2.1	1.9	2.2
Part time	0.0	0.0	0.9	0.0	10.7	10.6	10.4
Union	0.0	0.0	0.1	0.1	4.9	4.6	5.7
Nonunion	0.0	0.2	1.0	0.1	2.2	2.0	2.3
Average wage within the following percentiles: ³							
Less than 10	0.0	0.0	0.0	0.0	11.6	11.6	12.1
10 to under 25	0.0	0.0	1.0	0.0	11.2	8.2	7.6
25 to under 50	0.0	0.1	0.4	0.1	4.2	4.0	4.7
50 to under 75	0.0	0.2	0.6	0.1	2.7	3.0	3.5
75 to under 90	0.0	0.1	1.8	0.2	3.0	2.4	3.0
90 or greater	0.0	0.5	2.3	0.2	7.0	7.1	7.0
Establishment characteristic							
Goods-producing industries	0.0	0.1	0.7	0.3	3.9	3.9	5.6
Construction	0.0	0.0	0.0	0.0	8.0	10.6	13.5
Manufacturing	0.0	0.2	1.0	0.4	5.8	5.9	6.8
Service-providing industries	0.0	0.2	1.0	0.0	2.6	2.4	2.7
Trade, transportation, and utilities	0.0	0.0	5.9	0.0	4.3	4.2	4.3
Wholesale trade	0.0	0.0	15.5	0.0	6.7	6.8	6.7
Retail trade	0.0	0.0	1.4	0.0	7.5	7.3	7.5
Transportation and warehousing	0.0	0.0	0.8	0.0	16.1	—	14.7
Utilities	0.0	0.0	0.0	0.0	9.4	6.4	9.4
Information	0.0	0.0	0.0	0.0	11.2	9.3	12.0
Financial activities	0.0	1.1	2.7	0.0	5.0	4.9	5.6
Finance and insurance	0.0	1.5	3.2	0.0	4.7	4.9	4.6
Credit intermediation and related activities	0.0	0.8	5.0	0.0	5.7	6.5	6.6
Insurance carriers and related activities	0.0	3.8	5.3	0.0	8.9	9.5	9.3
Real estate and rental and leasing	0.0	0.0	4.9	0.0	—	—	—
Professional and business services	0.0	0.5	3.4	0.0	7.0	6.7	9.3
Professional and technical services	0.0	1.4	7.7	0.0	9.9	12.1	9.8
Administrative and waste services	0.0	0.0	0.0	0.0	12.1	12.0	13.3

See footnotes at end of table.

Table 19. Standard errors for health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
Establishment characteristic							
Education and health services	0.0	0.0	0.1	0.0	6.9	5.8	6.5
Educational services	0.0	0.1	0.3	0.1	4.7	3.0	3.5
Junior colleges, colleges, and universities	0.0	0.2	0.4	0.2	3.6	3.4	3.9
Health care and social assistance	0.0	0.0	0.0	0.0	8.6	7.0	8.0
Leisure and hospitality	0.0	0.0	0.0	0.0	14.5	11.2	10.0
Accommodation and food services	0.0	0.0	0.0	0.0	—	18.9	—
Other services	0.0	0.0	0.0	0.0	15.0	14.8	14.7
1 to 99 workers	0.0	0.2	1.2	0.0	4.2	3.9	5.0
1 to 49 workers	0.0	0.3	1.6	0.0	5.0	4.8	5.7
50 to 99 workers	0.0	0.0	0.7	0.0	7.2	5.8	6.4
100 workers or more	0.0	0.1	2.3	0.1	3.8	3.2	3.8
100 to 499 workers	0.0	0.2	4.0	0.0	5.2	4.8	5.5
500 workers or more	0.0	0.1	0.9	0.3	5.0	4.4	5.6
Geographic area							
New England	0.0	0.6	0.2	0.1	6.6	5.4	4.2
Middle Atlantic	0.0	0.4	2.9	0.0	3.2	2.4	3.8
East North Central	0.0	0.0	2.0	0.0	8.4	4.9	6.8
West North Central	0.0	1.9	2.1	2.3	9.7	10.1	6.6
South Atlantic	0.0	0.0	1.2	0.0	4.0	4.2	5.9
East South Central	0.0	0.0	4.8	0.0	17.9	16.4	17.9
West South Central	0.0	0.0	0.0	0.0	12.8	11.9	—
Mountain	0.0	0.0	0.0	0.0	8.6	9.4	9.5
Pacific	0.0	0.1	0.0	0.0	4.0	4.8	4.8

¹ Services incurred in the outpatient department of a hospital.

² Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 20. Standard errors for health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
All workers	1.0	1.6	0.7	2.2	1.9	0.8
Worker characteristic						
Management, professional, and related	1.6	1.5	1.7	3.2	3.0	2.0
Management, business, and financial	2.9	3.8	2.9	4.4	4.1	3.7
Professional and related	0.7	2.2	1.1	4.7	4.7	1.1
Service	1.9	2.6	0.6	5.7	4.3	0.6
Sales and office	0.6	3.4	0.6	3.7	3.8	0.6
Sales and related	0.2	7.1	0.2	7.0	7.0	0.2
Office and administrative support	0.8	3.0	0.8	4.2	3.8	0.8
Natural resources, construction, and maintenance	0.5	4.7	0.3	5.9	5.9	0.3
Construction, extraction, farming, fishing, and forestry	0.0	8.4	0.0	8.8	10.2	0.2
Installation, maintenance, and repair	0.9	3.8	0.5	8.8	5.7	0.5
Production, transportation, and material moving ...	1.2	3.1	0.9	4.7	3.1	0.9
Production	1.3	5.1	1.2	6.9	6.2	1.2
Transportation and material moving	2.0	2.8	1.0	10.1	5.2	1.2
Full time	1.0	1.7	0.7	2.3	2.0	0.8
Part time	1.6	8.4	1.3	11.4	5.1	1.3
Union	1.5	2.0	0.1	3.4	3.0	0.1
Nonunion	0.9	2.0	0.8	2.7	2.4	1.0
Average wage within the following percentiles: ³						
Less than 10	0.0	5.1	0.0	6.4	8.3	0.0
10 to under 25	2.8	2.3	1.5	7.0	3.5	1.5
25 to under 50	0.7	4.2	0.4	4.4	4.2	0.4
50 to under 75	1.5	1.9	0.7	2.9	2.5	0.7
75 to under 90	0.2	2.4	0.9	3.8	3.3	1.0
90 or greater	2.2	2.5	2.2	3.3	3.9	2.3
Establishment characteristic						
Goods-producing industries	0.8	3.5	0.9	5.1	5.5	0.9
Construction	0.0	0.3	0.0	7.4	9.1	0.0
Manufacturing	1.1	5.2	1.3	6.1	5.9	1.3
Service-providing industries	1.2	1.8	0.8	2.8	2.2	1.0
Trade, transportation, and utilities	0.5	3.8	0.5	6.2	4.3	0.5
Wholesale trade	0.0	5.3	0.0	5.4	6.1	0.0
Retail trade	1.4	8.2	1.4	8.1	8.1	1.4
Transportation and warehousing	0.5	5.3	0.5	—	5.4	0.5
Utilities	2.9	2.9	2.9	—	13.6	2.9
Information	0.1	4.7	0.0	5.0	7.0	0.0
Financial activities	2.4	4.6	0.0	4.9	4.8	1.2
Finance and insurance	0.0	3.0	0.0	4.3	4.3	1.6
Credit intermediation and related activities	0.0	4.7	0.0	6.5	6.3	0.1
Insurance carriers and related activities	0.0	5.4	0.0	7.9	7.9	0.0
Real estate and rental and leasing	9.7	14.7	0.0	—	12.4	0.0
Professional and business services	0.0	5.6	1.0	7.0	5.6	1.0
Professional and technical services	0.1	8.1	2.6	8.1	8.0	2.6
Administrative and waste services	0.0	11.4	0.0	16.1	11.4	0.0

See footnotes at end of table.

Table 20. Standard errors for health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
Establishment characteristic						
Education and health services	0.3	1.9	0.3	6.7	6.0	0.6
Educational services	0.0	3.3	0.0	5.8	4.1	0.0
Junior colleges, colleges, and universities	0.0	2.4	0.0	3.6	3.8	0.0
Health care and social assistance	0.4	2.4	0.5	8.6	7.7	0.7
Leisure and hospitality	5.6	5.6	0.0	9.1	7.8	0.0
Accommodation and food services	0.0	0.4	0.0	6.2	6.2	0.0
Other services	14.8	14.8	14.8	—	15.5	14.8
1 to 99 workers	2.1	3.2	1.4	4.3	4.1	1.4
1 to 49 workers	2.0	3.3	1.9	5.3	4.6	1.9
50 to 99 workers	2.6	6.8	1.4	6.2	6.7	1.4
100 workers or more	0.4	1.9	0.4	2.8	2.9	0.5
100 to 499 workers	0.3	2.6	0.3	4.4	4.4	0.5
500 workers or more	0.7	1.8	0.7	4.1	3.2	0.8
Geographic area						
New England	0.0	7.7	0.0	9.0	9.5	0.0
Middle Atlantic	4.3	3.4	2.8	5.1	4.1	3.2
East North Central	0.6	4.2	1.3	5.1	5.0	1.3
West North Central	0.0	10.3	0.1	10.3	10.3	0.1
South Atlantic	0.5	1.7	0.3	5.1	2.4	0.8
East South Central	0.8	6.0	0.0	6.7	6.0	0.0
West South Central	0.0	11.2	0.0	14.0	14.3	0.0
Mountain	0.8	8.5	0.8	9.3	2.6	0.8
Pacific	1.0	2.0	0.3	2.5	1.7	0.3

See footnotes at end of table.

Table 20. Standard errors for health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
All workers	2.2	1.9
Worker characteristic		
Management, professional, and related	3.3	3.0
Management, business, and financial	4.4	4.1
Professional and related	4.8	4.8
Service	5.7	4.3
Sales and office	3.7	3.8
Sales and related	7.0	7.0
Office and administrative support	4.2	3.8
Natural resources, construction, and maintenance	5.9	6.0
Construction, extraction, farming, fishing, and forestry	8.8	10.2
Installation, maintenance, and repair	8.9	5.8
Production, transportation, and material moving ...	4.7	3.1
Production	6.9	6.2
Transportation and material moving	10.1	5.2
Full time	2.3	2.0
Part time	11.4	5.1
Union	3.4	3.0
Nonunion	2.7	2.4
Average wage within the following percentiles: ³		
Less than 10	6.4	8.3
10 to under 25	7.0	3.5
25 to under 50	4.4	4.3
50 to under 75	3.0	2.5
75 to under 90	3.8	3.3
90 or greater	3.3	3.9
Establishment characteristic		
Goods-producing industries	5.1	5.5
Construction	7.4	9.1
Manufacturing	6.1	5.9
Service-providing industries	2.8	2.2
Trade, transportation, and utilities	6.2	4.3
Wholesale trade	5.6	6.3
Retail trade	8.1	8.1
Transportation and warehousing	—	5.4
Utilities	—	13.6
Information	5.0	7.0
Financial activities	4.9	4.8
Finance and insurance	4.3	4.3
Credit intermediation and related activities	6.5	6.3
Insurance carriers and related activities	7.9	7.9
Real estate and rental and leasing	—	12.4
Professional and business services	7.0	5.6
Professional and technical services	8.1	8.0
Administrative and waste services	16.1	11.4

See footnotes at end of table.

Table 20. Standard errors for health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
Establishment characteristic		
Education and health services	6.8	6.0
Educational services	5.6	3.3
Junior colleges, colleges, and universities	3.8	3.2
Health care and social assistance	8.6	7.7
Leisure and hospitality	9.1	7.8
Accommodation and food services	6.2	6.2
Other services	—	15.5
1 to 99 workers	4.3	4.1
1 to 49 workers	5.3	4.7
50 to 99 workers	6.2	6.7
100 workers or more	2.8	3.0
100 to 499 workers	4.5	4.5
500 workers or more	4.1	3.2
Geographic area		
New England	9.0	9.5
Middle Atlantic	5.1	4.1
East North Central	5.1	5.0
West North Central	10.3	10.3
South Atlantic	5.1	2.4
East South Central	6.7	6.0
West South Central	14.0	14.3
Mountain	10.5	2.6
Pacific	2.6	1.6

¹ Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

² Rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 21. Standard errors for medical care benefits: Coverage for selected services by type of plan, all private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
All workers	1.4	1.1	1.3	1.5
Worker characteristic				
Management, professional, and related	1.9	2.2	2.3	2.7
Management, business, and financial	2.4	2.3	2.4	3.0
Professional and related	2.4	3.1	3.1	3.4
Service	3.6	3.6	3.7	4.1
Sales and office	2.1	1.8	1.9	2.0
Sales and related	3.3	2.5	3.2	2.8
Office and administrative support	2.6	2.3	2.3	2.6
Natural resources, construction, and maintenance	3.4	1.9	2.4	3.6
Construction, extraction, farming, fishing, and forestry	5.6	3.5	4.2	6.2
Installation, maintenance, and repair	3.9	1.8	2.6	4.2
Production, transportation, and material moving ...	2.5	2.0	2.4	2.6
Production	3.8	2.3	2.5	3.1
Transportation and material moving	3.2	3.3	3.8	3.8
Full time	1.4	1.2	1.3	1.5
Part time	4.0	6.1	6.0	5.5
Union	3.0	2.2	2.5	3.4
Nonunion	1.5	1.2	1.4	1.6
Average wage within the following percentiles: ²				
Less than 10	9.1	5.3	6.7	8.0
10 to under 25	3.9	5.1	5.3	4.4
25 to under 50	2.4	1.9	1.9	2.4
50 to under 75	2.6	1.3	1.7	2.0
75 to under 90	2.0	1.7	2.4	2.2
90 or greater	2.1	3.3	3.0	3.7
Establishment characteristic				
Goods-producing industries	2.4	1.8	2.1	2.4
Construction	4.8	4.0	4.3	4.7
Manufacturing	2.9	2.2	2.2	3.1
Service-providing industries	1.7	1.4	1.5	1.7
Trade, transportation, and utilities	2.1	1.8	2.1	2.4
Wholesale trade	4.8	2.9	3.3	5.7
Retail trade	3.4	2.4	2.7	2.8
Transportation and warehousing	4.4	4.5	4.8	6.0
Utilities	—	5.3	5.1	8.8
Information	4.0	3.4	3.3	6.8
Financial activities	2.5	2.8	2.8	3.1
Finance and insurance	1.7	2.4	2.0	2.5
Credit intermediation and related activities	2.9	3.3	3.3	3.8
Insurance carriers and related activities ...	3.2	4.5	3.3	4.5
Real estate and rental and leasing	9.6	9.1	9.0	8.7
Professional and business services	4.4	4.5	4.6	4.7
Professional and technical services	6.7	6.5	7.3	7.0
Administrative and waste services	5.5	7.9	7.8	7.6

See footnotes at end of table.

Table 21. Standard errors for medical care benefits: Coverage for selected services by type of plan, all private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
Establishment characteristic				
Education and health services	3.4	3.6	3.2	4.1
Educational services	5.4	2.8	3.4	4.8
Junior colleges, colleges, and universities	3.4	3.0	3.6	3.5
Health care and social assistance	3.9	4.2	3.8	4.7
Leisure and hospitality	5.8	5.8	5.3	7.5
Accommodation and food services	—	6.4	6.0	9.5
Other services	8.4	6.7	6.6	7.0
1 to 99 workers	2.4	1.9	2.3	2.1
1 to 49 workers	2.9	2.3	2.8	2.9
50 to 99 workers	4.0	3.1	3.4	4.0
100 workers or more	1.8	1.7	1.7	2.1
100 to 499 workers	2.1	2.7	2.4	2.7
500 workers or more	3.0	2.2	2.4	3.0
Geographic area				
New England	10.3	4.7	5.3	11.2
Middle Atlantic	2.4	2.7	2.6	4.4
East North Central	2.3	3.1	3.3	3.5
West North Central	3.8	4.1	5.0	5.6
South Atlantic	3.5	3.5	3.8	3.0
East South Central	4.5	3.9	3.4	4.1
West South Central	3.8	2.2	2.2	3.8
Mountain	4.4	4.2	3.8	6.5
Pacific	3.7	2.3	2.9	3.6

See footnotes at end of table.

Table 21. Standard errors for medical care benefits: Coverage for selected services by type of plan, all private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
All workers	1.2	1.3	1.5	1.6	2.8	2.6	2.5	3.0
Worker characteristic								
Management, professional, and related	2.0	2.6	2.8	2.9	4.2	3.3	2.8	5.3
Management, business, and financial	2.4	2.3	2.6	2.8	4.8	4.6	3.8	6.3
Professional and related	2.8	3.6	3.8	3.8	6.1	4.5	3.5	6.6
Service	3.6	3.8	4.3	4.5	10.3	7.6	7.2	8.4
Sales and office	1.8	2.2	2.2	2.1	5.8	3.5	3.5	5.2
Sales and related	3.3	2.7	3.3	3.4	6.4	4.4	5.3	5.3
Office and administrative support	2.3	2.8	2.8	2.7	7.5	4.3	3.9	6.8
Natural resources, construction, and maintenance	3.9	1.9	3.1	3.9	5.7	5.3	5.5	7.9
Construction, extraction, farming, fishing, and forestry	6.3	3.0	5.4	6.9	8.0	10.5	10.6	9.5
Installation, maintenance, and repair	4.4	2.7	3.5	4.0	9.6	4.2	4.2	11.4
Production, transportation, and material moving ...	2.6	2.3	2.6	2.9	5.0	4.1	4.5	5.8
Production	3.4	2.3	2.6	3.3	8.1	6.5	6.7	7.3
Transportation and material moving	3.8	4.1	4.4	4.1	6.0	4.4	4.7	9.7
Full time	1.3	1.3	1.5	1.6	2.8	2.7	2.5	3.1
Part time	4.6	7.9	7.5	6.4	8.3	5.8	5.8	8.5
Union	3.1	1.8	3.0	4.1	5.8	6.1	5.2	5.4
Nonunion	1.4	1.5	1.7	1.8	3.2	2.6	2.5	3.5
Average wage within the following percentiles: ²								
Less than 10	9.2	5.7	7.3	8.2	—	13.3	11.3	16.1
10 to under 25	3.3	5.6	5.9	4.9	6.2	10.6	9.8	8.1
25 to under 50	2.1	2.0	2.2	2.6	6.5	4.2	3.9	5.6
50 to under 75	2.1	1.5	1.9	2.1	4.8	3.6	3.5	3.7
75 to under 90	2.1	2.0	3.0	2.6	4.0	3.6	3.9	4.9
90 or greater	2.6	3.7	3.7	3.6	5.1	4.9	3.9	6.8
Establishment characteristic								
Goods-producing industries	2.7	2.1	2.3	2.7	5.1	4.8	4.9	5.3
Construction	5.6	4.6	5.4	5.2	5.1	6.4	6.4	10.0
Manufacturing	2.9	2.4	2.3	3.2	6.6	6.2	6.3	7.1
Service-providing industries	1.6	1.7	1.7	1.8	3.0	2.6	2.7	3.5
Trade, transportation, and utilities	2.4	2.2	2.5	2.6	3.9	2.6	2.4	4.5
Wholesale trade	5.1	3.3	4.2	5.7	8.5	4.4	5.2	6.5
Retail trade	3.2	2.9	3.1	3.7	8.5	3.8	4.8	5.2
Transportation and warehousing	5.3	5.5	5.7	5.5	—	3.8	3.9	17.0
Utilities	—	6.2	6.2	10.0	—	4.5	0.5	8.3
Information	4.6	3.2	3.2	6.4	6.7	4.2	4.0	12.2
Financial activities	3.2	3.1	2.9	3.1	5.6	5.9	5.6	6.3
Finance and insurance	1.7	2.8	2.4	2.9	4.9	3.5	3.9	5.1
Credit intermediation and related activities	3.1	3.7	3.8	4.3	6.6	5.3	6.0	6.8
Insurance carriers and related activities	2.6	5.0	3.5	5.4	—	6.0	7.5	9.1
Real estate and rental and leasing	11.4	10.6	9.9	9.0	—	—	—	—
Professional and business services	4.6	5.6	5.6	5.4	10.1	7.7	5.8	9.0
Professional and technical services	7.2	7.7	8.3	8.0	15.7	11.1	8.9	7.1
Administrative and waste services	8.1	10.3	9.8	7.9	15.7	11.4	11.4	—

See footnotes at end of table.

Table 21. Standard errors for medical care benefits: Coverage for selected services by type of plan, all private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
Establishment characteristic								
Education and health services	3.0	3.9	3.9	4.7	8.4	6.6	5.5	7.8
Educational services	5.2	4.1	4.7	4.9	—	2.5	3.1	9.1
Junior colleges, colleges, and universities	5.1	3.3	3.6	5.1	2.5	3.0	4.2	2.9
Health care and social assistance	3.3	4.5	4.5	5.3	10.3	8.5	6.9	9.3
Leisure and hospitality	—	3.7	4.6	7.8	—	15.0	14.8	—
Accommodation and food services	—	3.3	5.4	9.1	—	18.9	18.9	—
Other services	—	3.2	2.4	7.3	—	14.4	13.8	—
1 to 99 workers	2.2	2.2	2.8	2.4	5.6	3.4	3.4	4.6
1 to 49 workers	2.7	2.8	3.4	3.2	6.8	3.7	4.0	5.5
50 to 99 workers	4.4	3.4	4.0	4.6	6.8	7.8	7.0	7.5
100 workers or more	1.5	1.7	1.9	2.1	4.8	3.5	3.3	4.1
100 to 499 workers	2.2	2.8	2.7	3.1	6.0	5.3	4.0	5.4
500 workers or more	2.4	2.4	2.7	3.1	7.2	3.8	4.5	5.9
Geographic area								
New England	—	3.2	5.3	11.0	12.1	11.5	7.9	13.4
Middle Atlantic	3.2	4.5	4.6	5.6	5.4	3.0	3.9	3.5
East North Central	2.8	3.3	3.6	4.2	6.3	4.3	4.3	5.4
West North Central	4.2	3.5	5.7	5.7	—	15.8	7.4	—
South Atlantic	3.2	4.0	4.4	3.3	8.4	6.2	6.5	8.9
East South Central	4.6	4.6	4.0	4.3	—	—	—	—
West South Central	3.3	2.0	2.2	3.5	—	7.7	7.0	13.6
Mountain	4.7	4.9	6.0	7.1	7.8	13.3	14.9	9.5
Pacific	3.3	1.7	2.1	2.9	4.1	5.7	5.1	6.5

¹ Provides preventive pediatric care, routine pediatric care, and routine pediatric immunization for children two years and younger.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2007." 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/glossary20082009.htm.

Table 22. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.9	0.9	—	—
Worker characteristic				
Management, professional, and related	1.3	1.4	—	—
Management, business, and financial	1.6	1.6	—	—
Professional and related	1.7	1.8	—	—
Service	3.4	3.4	—	—
Sales and office	1.5	1.6	—	—
Sales and related	2.1	2.1	—	—
Office and administrative support	1.9	1.9	—	—
Natural resources, construction, and maintenance	2.0	2.1	—	—
Construction, extraction, farming, fishing, and forestry	1.8	1.8	—	—
Installation, maintenance, and repair	3.4	3.5	—	—
Production, transportation, and material moving	1.5	1.5	—	—
Production	2.1	2.1	—	—
Transportation and material moving	1.5	1.5	—	—
Full time	0.9	0.9	—	—
Part time	3.3	3.4	—	—
Union	2.8	2.8	—	—
Nonunion	1.0	1.0	—	—
Average wage within the following percentiles: ³				
Less than 10	—	1.6	—	0.9
10 to under 25	3.4	3.4	—	—
25 to under 50	1.7	1.7	—	—
50 to under 75	1.4	1.4	—	—
75 to under 90	1.2	1.3	—	—
90 or greater	1.5	1.6	—	—
Establishment characteristic				
Goods-producing industries	1.4	1.4	—	—
Construction	1.7	1.7	—	—
Manufacturing	1.9	1.9	—	—
Service-providing industries	1.1	1.1	—	—
Trade, transportation, and utilities	1.4	1.4	—	—
Wholesale trade	3.1	3.1	—	—
Retail trade	1.9	2.0	—	—
Transportation and warehousing	—	1.4	—	—
Utilities	—	6.0	—	—
Information	—	3.3	—	—
Financial activities	1.3	1.3	—	—
Finance and insurance	1.6	1.6	—	—
Credit intermediation and related activities	1.8	1.8	—	—
Insurance carriers and related activities	3.6	3.6	—	—
Real estate and rental and leasing	—	1.4	—	—
Professional and business services	—	2.1	—	1.0
Professional and technical services	—	3.3	—	1.9
Administrative and waste services	—	3.5	—	(²)

See footnotes at end of table.

Table 22. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Establishment characteristic				
Education and health services	3.9	3.9	—	—
Educational services	6.4	6.4	—	—
Junior colleges, colleges, and universities	4.9	4.9	—	—
Health care and social assistance	4.2	4.2	—	—
Leisure and hospitality	—	3.9	—	—
Accommodation and food services	—	2.8	—	—
Other services	—	9.2	—	—
1 to 99 workers	1.6	1.6	—	—
1 to 49 workers	2.1	2.1	—	—
50 to 99 workers	2.3	2.3	—	—
100 workers or more	0.9	0.9	—	—
100 to 499 workers	1.3	1.4	—	—
500 workers or more	1.5	1.5	—	—
Geographic area				
New England	4.6	4.6	—	—
Middle Atlantic	3.1	3.1	—	—
East North Central	1.0	1.3	—	—
West North Central	—	1.7	—	(²)
South Atlantic	3.1	3.1	—	—
East South Central	—	3.3	—	—
West South Central	—	2.8	—	—
Mountain	—	2.0	—	(²)
Pacific	1.9	1.8	—	—

See footnotes at end of table.

Table 22. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.7	0.7	—	—	2.5	2.5	—	—
Worker characteristic								
Management, professional, and related	1.1	1.2	—	—	4.1	4.1	—	—
Management, business, and financial	1.0	1.0	—	—	5.4	5.4	—	—
Professional and related	1.5	1.6	—	—	4.5	4.5	—	—
Service	3.3	3.3	—	—	—	9.3	—	—
Sales and office	0.7	0.8	—	—	5.4	5.4	—	—
Sales and related	1.3	1.3	—	—	8.1	8.1	—	—
Office and administrative support	0.7	0.9	—	—	6.5	6.5	—	—
Natural resources, construction, and maintenance	1.9	2.0	—	—	4.7	4.7	—	—
Construction, extraction, farming, fishing, and forestry	—	2.9	—	(²)	—	6.7	—	—
Installation, maintenance, and repair	—	2.6	—	1.3	7.7	7.7	—	—
Production, transportation, and material moving	1.0	1.0	—	—	5.4	5.4	—	—
Production	1.2	1.2	—	—	6.7	6.7	—	—
Transportation and material moving	—	1.5	—	(²)	—	3.8	—	—
Full time	0.7	0.7	—	—	2.7	2.7	—	—
Part time	3.1	3.3	—	—	8.6	8.6	—	—
Union	—	2.9	—	(²)	6.5	6.5	—	—
Nonunion	0.6	0.7	—	—	3.1	3.1	—	—
Average wage within the following percentiles: ³								
Less than 10	—	1.8	—	1.0	—	3.2	—	—
10 to under 25	—	2.6	—	(²)	9.6	9.6	—	—
25 to under 50	0.9	0.9	—	—	7.1	7.1	—	—
50 to under 75	1.3	1.3	—	—	2.9	2.9	—	—
75 to under 90	1.3	1.3	—	—	2.8	2.8	—	—
90 or greater	1.4	1.5	—	—	5.7	5.7	—	—
Establishment characteristic								
Goods-producing industries	0.9	0.9	—	—	4.8	4.8	—	—
Construction	—	1.3	—	(²)	5.8	5.8	—	—
Manufacturing	1.3	1.3	—	—	6.2	6.2	—	—
Service-providing industries	0.8	0.9	—	—	3.1	3.1	—	—
Trade, transportation, and utilities	1.1	1.1	—	—	4.3	4.3	—	—
Wholesale trade	3.5	3.5	—	—	—	5.0	—	—
Retail trade	0.8	0.9	—	—	8.6	8.6	—	—
Transportation and warehousing	—	1.1	—	—	—	7.5	—	—
Utilities	—	3.1	—	—	14.9	—	—	—
Information	0.6	0.6	—	—	14.1	14.1	—	—
Financial activities	0.9	1.0	—	—	4.1	4.1	—	—
Finance and insurance	1.3	1.3	—	—	5.2	5.2	—	—
Credit intermediation and related activities	—	2.0	—	—	—	5.4	—	—
Insurance carriers and related activities	—	2.3	—	—	—	11.6	—	—
Real estate and rental and leasing	—	1.3	—	—	—	1.9	—	—
Professional and business services	—	2.0	—	1.3	—	5.4	—	—
Professional and technical services	—	3.3	—	2.3	—	7.5	—	—
Administrative and waste services	—	2.9	—	(²)	—	9.7	—	—

See footnotes at end of table.

Table 22. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Establishment characteristic								
Education and health services	3.4	3.4	—	—	7.1	7.1	—	—
Educational services	4.7	4.7	—	—	10.4	10.4	—	—
Junior colleges, colleges, and universities	5.1	5.1	—	—	5.5	5.5	—	—
Health care and social assistance	3.5	3.5	—	—	9.0	9.0	—	—
Leisure and hospitality	—	4.3	—	—	—	9.2	—	—
Accommodation and food services	—	3.8	—	—	—	0.0	—	—
Other services	—	12.7	—	—	—	15.7	—	—
1 to 99 workers	1.3	1.3	—	—	4.8	4.8	—	—
1 to 49 workers	1.4	1.4	—	—	5.9	5.9	—	—
50 to 99 workers	—	2.2	—	(²)	5.9	5.9	—	—
100 workers or more	0.7	0.8	—	—	3.0	3.0	—	—
100 to 499 workers	1.1	1.3	—	—	4.1	4.1	—	—
500 workers or more	1.0	1.0	—	—	5.1	5.1	—	—
Geographic area								
New England	—	4.0	—	—	4.6	4.6	—	—
Middle Atlantic	3.0	2.9	—	—	6.0	6.0	—	—
East North Central	0.9	1.3	—	—	5.1	5.1	—	—
West North Central	—	1.5	—	(²)	—	10.9	—	—
South Atlantic	1.3	1.4	—	—	—	11.8	—	—
East South Central	—	1.5	—	—	—	—	—	—
West South Central	—	2.5	—	—	—	14.5	—	—
Mountain	—	1.7	—	(²)	—	3.0	—	—
Pacific	—	1.6	—	(²)	2.8	2.8	—	—

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 23. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	1.1	1.1	—	—
Worker characteristic				
Management, professional, and related	1.6	1.7	—	—
Management, business, and financial	1.7	1.8	—	—
Professional and related	2.2	2.3	—	—
Service	3.1	3.1	—	—
Sales and office	1.8	1.8	—	—
Sales and related	2.0	2.1	—	—
Office and administrative support	2.2	2.3	—	—
Natural resources, construction, and maintenance	2.4	2.4	—	—
Construction, extraction, farming, fishing, and forestry	2.9	2.9	—	—
Installation, maintenance, and repair	3.6	3.6	—	—
Production, transportation, and material moving	1.8	1.7	—	—
Production	2.2	2.2	—	—
Transportation and material moving	2.4	2.4	—	—
Full time	1.2	1.2	—	—
Part time	3.5	3.6	—	—
Union	2.7	2.7	—	—
Nonunion	1.3	1.3	—	—
Average wage within the following percentiles: ²				
Less than 10	—	4.6	—	—
10 to under 25	2.7	2.7	—	—
25 to under 50	1.7	1.7	—	—
50 to under 75	2.0	2.0	—	—
75 to under 90	1.6	1.7	—	—
90 or greater	1.9	1.9	—	—
Establishment characteristic				
Goods-producing industries	1.6	1.6	—	—
Construction	1.8	1.9	—	—
Manufacturing	2.2	2.2	—	—
Service-providing industries	1.3	1.4	—	—
Trade, transportation, and utilities	1.8	1.8	—	—
Wholesale trade	3.9	3.9	—	—
Retail trade	2.1	2.2	—	—
Transportation and warehousing	2.5	2.8	—	—
Utilities	—	6.3	—	—
Information	5.0	5.1	—	—
Financial activities	1.9	1.9	—	—
Finance and insurance	2.2	2.4	—	—
Credit intermediation and related activities	2.8	2.8	—	—
Insurance carriers and related activities	4.1	4.8	—	—
Real estate and rental and leasing	—	4.8	—	—
Professional and business services	3.8	4.1	—	—
Professional and technical services	—	4.1	—	1.9
Administrative and waste services	—	9.8	—	(¹)

See footnotes at end of table.

Table 23. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	4.5	4.6	—	—
Educational services	6.4	6.4	—	—
Junior colleges, colleges, and universities	4.8	4.7	—	—
Health care and social assistance	5.0	5.1	—	—
Leisure and hospitality	—	6.0	—	(¹)
Accommodation and food services	—	6.7	—	—
Other services	10.2	10.2	—	—
1 to 99 workers	1.6	1.7	—	—
1 to 49 workers	2.2	2.3	—	—
50 to 99 workers	2.0	2.0	—	—
100 workers or more	1.5	1.6	—	—
100 to 499 workers	2.1	2.1	—	—
500 workers or more	2.2	2.3	—	—
Geographic area				
New England	—	10.5	—	(¹)
Middle Atlantic	2.3	2.2	—	—
East North Central	1.6	1.9	—	—
West North Central	1.3	1.1	—	—
South Atlantic	2.9	3.0	—	—
East South Central	3.9	3.3	—	—
West South Central	2.8	2.9	—	—
Mountain	—	3.8	—	0.7
Pacific	2.8	2.9	—	—

See footnotes at end of table.

Table 23. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	1.0	1.0	—	—	2.7	2.7	—	—
Worker characteristic								
Management, professional, and related	1.2	1.4	—	—	3.2	3.3	—	—
Management, business, and financial	1.2	1.4	—	—	4.6	4.8	—	—
Professional and related	1.8	1.9	—	—	4.6	4.6	—	—
Service	3.3	3.3	—	—	6.4	6.3	—	—
Sales and office	1.4	1.5	—	—	5.6	5.6	—	—
Sales and related	1.5	1.6	—	—	4.4	4.4	—	—
Office and administrative support	1.8	2.0	—	—	7.3	7.3	—	—
Natural resources, construction, and maintenance	2.3	2.4	—	—	5.0	5.0	—	—
Construction, extraction, farming, fishing, and forestry	—	3.2	—	0.9	8.8	8.8	—	—
Installation, maintenance, and repair	3.1	3.2	—	—	7.1	7.1	—	—
Production, transportation, and material moving	1.3	1.3	—	—	5.8	5.8	—	—
Production	1.1	1.1	—	—	7.0	7.0	—	—
Transportation and material moving	—	2.2	—	(1)	8.6	8.8	—	—
Full time	1.0	1.0	—	—	2.8	2.8	—	—
Part time	3.1	3.4	—	—	9.0	—	—	—
Union	2.9	2.9	—	—	6.9	6.9	—	—
Nonunion	1.1	1.1	—	—	3.2	3.2	—	—
Average wage within the following percentiles: ²								
Less than 10	—	5.1	—	—	—	17.1	—	—
10 to under 25	2.2	2.3	—	—	6.8	6.8	—	—
25 to under 50	1.1	1.1	—	—	5.2	5.2	—	—
50 to under 75	1.8	1.8	—	—	4.0	4.0	—	—
75 to under 90	1.4	1.6	—	—	3.4	3.4	—	—
90 or greater	1.6	1.7	—	—	5.3	5.4	—	—
Establishment characteristic								
Goods-producing industries	1.1	1.1	—	—	5.0	5.0	—	—
Construction	—	1.6	—	0.7	7.8	7.8	—	—
Manufacturing	1.5	1.5	—	—	6.3	6.3	—	—
Service-providing industries	1.3	1.4	—	—	3.1	3.1	—	—
Trade, transportation, and utilities	1.4	1.4	—	—	5.5	5.5	—	—
Wholesale trade	3.2	3.2	—	—	—	13.7	—	—
Retail trade	1.4	1.6	—	—	7.4	7.4	—	—
Transportation and warehousing	—	2.8	—	1.3	—	15.3	—	—
Utilities	—	3.6	—	—	16.0	—	—	—
Information	—	3.9	—	0.7	12.5	12.5	—	—
Financial activities	1.5	1.8	—	—	5.3	5.1	—	—
Finance and insurance	2.0	2.3	—	—	6.0	5.6	—	—
Credit intermediation and related activities	3.6	3.5	—	—	7.9	7.9	—	—
Insurance carriers and related activities	3.2	4.8	—	—	11.1	10.1	—	—
Real estate and rental and leasing	—	1.3	—	—	11.6	—	—	—
Professional and business services	—	2.7	—	2.2	11.8	11.8	—	—
Professional and technical services	—	3.4	—	2.4	8.5	8.3	—	—
Administrative and waste services	—	3.0	—	(1)	13.3	—	—	—

See footnotes at end of table.

Table 23. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic								
Education and health services	4.7	4.7	—	—	6.0	6.0	—	—
Educational services	5.3	5.3	—	—	8.8	—	—	0.1
Junior colleges, colleges, and universities	5.8	5.9	—	—	2.6	2.5	—	—
Health care and social assistance	5.2	5.2	—	—	7.5	7.5	—	—
Leisure and hospitality	—	3.7	—	(¹)	14.9	14.9	—	—
Accommodation and food services	—	3.8	—	—	—	—	—	—
Other services	—	12.4	—	—	12.9	—	—	—
1 to 99 workers	1.6	1.6	—	—	4.4	4.3	—	—
1 to 49 workers	1.9	1.9	—	—	5.7	5.6	—	—
50 to 99 workers	—	1.8	—	(¹)	7.2	7.2	—	—
100 workers or more	1.3	1.4	—	—	4.0	4.0	—	—
100 to 499 workers	1.3	1.4	—	—	6.6	6.6	—	—
500 workers or more	2.4	2.6	—	—	5.8	5.8	—	—
Geographic area								
New England	—	5.4	—	—	13.1	13.7	—	—
Middle Atlantic	3.2	3.0	—	—	3.5	3.4	—	—
East North Central	1.0	2.0	—	—	4.6	4.6	—	—
West North Central	—	0.6	—	0.5	—	12.2	—	1.9
South Atlantic	1.7	1.5	—	—	6.0	6.0	—	—
East South Central	—	1.0	—	2.1	7.9	—	—	—
West South Central	—	2.8	—	0.4	—	14.4	—	—
Mountain	—	1.8	—	0.8	9.8	9.8	—	—
Pacific	—	5.0	—	0.7	5.3	5.4	—	—

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 24. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	0.9	0.9	—	—
Worker characteristic				
Management, professional, and related	1.2	1.4	—	—
Management, business, and financial	1.2	1.6	—	—
Professional and related	1.7	1.9	—	—
Service	2.3	2.4	—	—
Sales and office	1.3	1.3	—	—
Sales and related	1.8	1.8	—	—
Office and administrative support	1.5	1.5	—	—
Natural resources, construction, and maintenance	1.9	1.9	—	—
Construction, extraction, farming, fishing, and forestry	2.8	3.0	—	—
Installation, maintenance, and repair	3.4	3.8	—	—
Production, transportation, and material moving	1.5	1.6	—	—
Production	2.1	2.2	—	—
Transportation and material moving	1.9	2.0	—	—
Full time	0.9	0.9	—	—
Part time	3.4	3.5	—	—
Union	3.3	3.3	—	—
Nonunion	0.9	0.9	—	—
Average wage within the following percentiles: ²				
Less than 10	—	1.7	—	—
10 to under 25	2.5	2.6	—	—
25 to under 50	1.0	1.0	—	—
50 to under 75	1.5	1.6	—	—
75 to under 90	1.3	1.4	—	—
90 or greater	1.8	1.8	—	—
Establishment characteristic				
Goods-producing industries	1.4	1.6	—	—
Construction	1.5	1.6	—	—
Manufacturing	1.9	2.3	—	—
Service-providing industries	1.1	1.1	—	—
Trade, transportation, and utilities	1.3	1.6	—	—
Wholesale trade	3.3	4.5	—	—
Retail trade	2.1	2.1	—	—
Transportation and warehousing	—	2.0	—	1.1
Utilities	—	5.2	—	(¹)
Information	2.7	2.7	—	—
Financial activities	1.2	1.7	—	—
Finance and insurance	1.3	1.9	—	—
Credit intermediation and related activities	2.1	2.4	—	—
Insurance carriers and related activities	2.2	4.2	—	—
Real estate and rental and leasing	—	5.5	—	4.4
Professional and business services	—	3.5	—	1.7
Professional and technical services	—	3.3	—	2.7
Administrative and waste services	—	10.1	—	(¹)

See footnotes at end of table.

Table 24. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	3.8	3.8	—	—
Educational services	6.0	6.0	—	—
Junior colleges, colleges, and universities	5.8	5.7	—	—
Health care and social assistance	4.1	4.0	—	—
Leisure and hospitality	—	5.3	—	(¹)
Accommodation and food services	—	6.7	—	—
Other services	8.6	8.6	—	—
1 to 99 workers	1.3	1.3	—	—
1 to 49 workers	1.9	1.9	—	—
50 to 99 workers	1.8	1.9	—	—
100 workers or more	1.1	1.3	—	—
100 to 499 workers	1.1	1.4	—	—
500 workers or more	2.2	2.3	—	—
Geographic area				
New England	3.0	3.0	—	—
Middle Atlantic	2.4	2.6	—	—
East North Central	1.1	1.8	—	—
West North Central	—	1.6	—	0.4
South Atlantic	1.9	1.5	—	—
East South Central	3.3	3.0	—	—
West South Central	—	2.5	—	0.4
Mountain	1.3	1.6	—	—
Pacific	3.4	3.4	—	—

See footnotes at end of table.

Table 24. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	1.0	1.0	—	—	3.2	3.5	—	—
Worker characteristic								
Management, professional, and related	1.3	1.6	—	—	4.4	4.7	—	—
Management, business, and financial	0.9	1.7	—	—	5.2	6.2	—	—
Professional and related	1.9	2.0	—	—	5.0	4.9	—	—
Service	2.6	2.6	—	—	7.8	8.2	—	—
Sales and office	1.3	1.4	—	—	4.0	4.3	—	—
Sales and related	1.3	1.2	—	—	6.8	6.8	—	—
Office and administrative support	1.7	1.8	—	—	4.1	4.4	—	—
Natural resources, construction, and maintenance	1.9	2.1	—	—	5.5	6.1	—	—
Construction, extraction, farming, fishing, and forestry	—	3.3	—	1.0	—	5.5	—	(¹)
Installation, maintenance, and repair	2.2	2.7	—	—	8.8	10.7	—	—
Production, transportation, and material moving	1.3	1.4	—	—	5.9	6.1	—	—
Production	1.7	1.9	—	—	6.4	6.1	—	—
Transportation and material moving	1.4	1.5	—	—	—	7.4	—	—
Full time	1.0	1.0	—	—	3.1	3.4	—	—
Part time	2.3	2.6	—	—	11.9	11.9	—	—
Union	—	2.9	—	0.4	10.3	10.2	—	—
Nonunion	1.0	1.0	—	—	2.9	3.1	—	—
Average wage within the following percentiles: ²								
Less than 10	—	1.5	—	—	—	10.5	—	—
10 to under 25	—	2.4	—	(¹)	9.1	9.1	—	—
25 to under 50	0.9	0.9	—	—	4.8	4.8	—	—
50 to under 75	1.8	1.8	—	—	5.0	5.2	—	—
75 to under 90	1.4	1.7	—	—	3.3	3.5	—	—
90 or greater	1.6	1.8	—	—	6.3	6.3	—	—
Establishment characteristic								
Goods-producing industries	1.2	1.5	—	—	4.5	4.5	—	—
Construction	—	1.6	—	0.7	—	5.1	—	—
Manufacturing	1.7	2.0	—	—	6.0	6.0	—	—
Service-providing industries	1.2	1.3	—	—	4.1	4.5	—	—
Trade, transportation, and utilities	1.0	1.1	—	—	4.4	5.5	—	—
Wholesale trade	3.0	3.0	—	—	8.1	10.9	—	—
Retail trade	1.1	1.2	—	—	7.1	7.1	—	—
Transportation and warehousing	—	1.8	—	1.4	—	9.6	—	—
Utilities	—	2.8	—	(¹)	—	—	—	—
Information	—	1.1	—	0.7	11.1	11.1	—	—
Financial activities	0.8	1.8	—	—	4.2	4.6	—	—
Finance and insurance	1.0	1.9	—	—	3.7	4.7	—	—
Credit intermediation and related activities	—	2.6	—	1.3	—	5.6	—	5.0
Insurance carriers and related activities	1.9	4.4	—	—	—	9.6	—	5.3
Real estate and rental and leasing	—	4.8	—	4.8	—	11.2	—	4.9
Professional and business services	—	2.2	—	2.0	—	12.5	—	3.4
Professional and technical services	—	3.0	—	2.9	—	10.4	—	7.7
Administrative and waste services	—	2.9	—	(¹)	—	—	—	—

See footnotes at end of table.

Table 24. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic								
Education and health services	4.5	4.5	—	—	6.9	6.9	—	—
Educational services	—	5.1	—	0.6	6.3	6.3	—	—
Junior colleges, colleges, and universities	5.5	5.6	—	—	6.4	6.2	—	—
Health care and social assistance	4.9	4.9	—	—	8.0	8.0	—	—
Leisure and hospitality	—	3.7	—	(¹)	—	11.1	—	—
Accommodation and food services	—	3.8	—	—	—	—	—	—
Other services	—	12.4	—	—	14.2	—	—	—
1 to 99 workers	1.2	1.3	—	—	5.1	5.0	—	—
1 to 49 workers	1.3	1.5	—	—	7.2	7.0	—	—
50 to 99 workers	—	1.9	—	0.7	6.8	6.9	—	—
100 workers or more	1.3	1.4	—	—	3.2	4.2	—	—
100 to 499 workers	1.0	1.2	—	—	3.9	4.3	—	—
500 workers or more	2.5	2.6	—	—	6.0	6.0	—	—
Geographic area								
New England	—	5.4	—	0.5	4.1	4.0	—	—
Middle Atlantic	3.9	3.2	—	—	5.2	7.5	—	—
East North Central	1.0	1.9	—	—	5.0	4.8	—	—
West North Central	—	1.2	—	0.4	—	12.7	—	2.1
South Atlantic	1.4	1.7	—	—	8.0	7.9	—	—
East South Central	—	1.1	—	2.1	16.4	—	—	4.8
West South Central	—	1.4	—	0.4	—	15.0	—	—
Mountain	—	1.9	—	0.9	—	7.0	—	—
Pacific	—	5.0	—	0.3	8.5	8.5	—	—

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 25. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	0.4	0.4	—	—
Worker characteristic				
Management, professional, and related	0.9	0.9	—	—
Management, business, and financial	0.5	0.6	—	—
Professional and related	1.4	1.4	—	—
Service	—	0.9	—	(¹)
Sales and office	0.5	0.5	—	—
Sales and related	—	0.9	—	(¹)
Office and administrative support	0.5	0.5	—	—
Natural resources, construction, and maintenance	—	0.9	—	(¹)
Construction, extraction, farming, fishing, and forestry	—	1.6	—	(¹)
Installation, maintenance, and repair	—	0.6	—	(¹)
Production, transportation, and material moving	—	0.7	—	0.2
Production	—	1.0	—	(¹)
Transportation and material moving	—	0.7	—	0.3
Full time	0.3	0.4	—	—
Part time	—	3.7	—	(¹)
Union	0.7	0.7	—	—
Nonunion	0.4	0.4	—	—
Average wage within the following percentiles: ²				
Less than 10	—	0.4	—	—
10 to under 25	—	0.4	—	(¹)
25 to under 50	0.5	0.5	—	—
50 to under 75	0.4	0.5	—	—
75 to under 90	—	1.2	—	0.2
90 or greater	1.1	1.1	—	—
Establishment characteristic				
Goods-producing industries	0.7	0.7	—	—
Construction	—	1.6	—	—
Manufacturing	0.7	0.8	—	—
Service-providing industries	0.5	0.6	—	—
Trade, transportation, and utilities	—	0.6	—	0.2
Wholesale trade	—	1.9	—	—
Retail trade	—	0.4	—	0.4
Transportation and warehousing	—	0.6	—	0.3
Utilities	—	2.5	—	—
Information	—	0.0	—	—
Financial activities	0.5	0.5	—	—
Finance and insurance	0.6	0.6	—	—
Credit intermediation and related activities	—	1.0	—	—
Insurance carriers and related activities	—	0.8	—	(¹)
Real estate and rental and leasing	—	0.0	—	—
Professional and business services	—	1.7	—	—
Professional and technical services	—	2.4	—	—
Administrative and waste services	—	3.7	—	—

See footnotes at end of table.

Table 25. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	1.1	1.1	—	—
Educational services	—	0.9	—	(¹)
Junior colleges, colleges, and universities	—	1.3	—	0.6
Health care and social assistance	1.2	1.2	—	—
Leisure and hospitality	—	0.0	—	—
Accommodation and food services	—	0.0	—	—
Other services	—	0.0	—	—
1 to 99 workers	1.1	1.1	—	—
1 to 49 workers	0.9	1.0	—	—
50 to 99 workers	—	2.2	—	(¹)
100 workers or more	0.3	0.3	—	—
100 to 499 workers	0.4	0.4	—	—
500 workers or more	0.5	0.5	—	—
Geographic area				
New England	0.5	0.9	—	—
Middle Atlantic	1.9	2.0	—	—
East North Central	—	0.6	—	0.3
West North Central	—	0.8	—	0.4
South Atlantic	—	0.7	—	(¹)
East South Central	—	0.7	—	—
West South Central	—	0.4	—	(¹)
Mountain	—	2.8	—	0.7
Pacific	—	0.4	—	(¹)

See footnotes at end of table.

Table 25. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	0.6	0.6	—	—	—	0.7	—	(¹)
Worker characteristic								
Management, professional, and related	—	1.3	—	0.2	—	1.2	—	(¹)
Management, business, and financial	—	0.6	—	0.3	—	1.6	—	(¹)
Professional and related	—	2.0	—	(¹)	—	1.7	—	(¹)
Service	—	1.0	—	(¹)	—	0.3	—	(¹)
Sales and office	0.6	0.7	—	—	—	0.6	—	(¹)
Sales and related	—	1.2	—	0.3	—	0.0	—	—
Office and administrative support	0.5	0.6	—	—	—	0.8	—	(¹)
Natural resources, construction, and maintenance	—	0.4	—	(¹)	—	3.1	—	(¹)
Construction, extraction, farming, fishing, and forestry	—	0.0	—	—	—	6.4	—	(¹)
Installation, maintenance, and repair	—	0.7	—	(¹)	—	0.8	—	—
Production, transportation, and material moving	—	0.8	—	0.2	—	1.1	—	(¹)
Production	—	1.1	—	0.2	—	1.8	—	(¹)
Transportation and material moving	—	0.8	—	0.4	—	0.7	—	—
Full time	0.4	0.5	—	—	—	0.7	—	(¹)
Part time	—	4.8	—	(¹)	—	1.8	—	(¹)
Union	—	1.4	—	0.1	—	1.5	—	(¹)
Nonunion	0.5	0.6	—	—	—	0.6	—	(¹)
Average wage within the following percentiles: ²								
Less than 10	—	0.4	—	—	—	0.0	—	—
10 to under 25	—	0.6	—	(¹)	—	0.0	—	—
25 to under 50	0.6	0.6	—	—	—	1.0	—	(¹)
50 to under 75	0.7	0.7	—	—	—	0.9	—	(¹)
75 to under 90	—	1.4	—	0.2	—	0.7	—	(¹)
90 or greater	—	1.4	—	(¹)	—	2.4	—	(¹)
Establishment characteristic								
Goods-producing industries	—	0.8	—	0.3	—	2.4	—	0.3
Construction	—	0.8	—	—	—	7.6	—	—
Manufacturing	—	1.0	—	0.4	—	2.1	—	0.4
Service-providing industries	0.8	0.8	—	—	—	0.4	—	(¹)
Trade, transportation, and utilities	—	0.8	—	0.3	—	0.6	—	—
Wholesale trade	—	2.5	—	—	—	0.0	—	—
Retail trade	—	0.5	—	0.5	—	0.0	—	—
Transportation and warehousing	—	0.3	—	0.3	—	3.5	—	—
Utilities	—	3.0	—	—	—	0.0	—	—
Information	—	0.1	—	—	—	0.0	—	—
Financial activities	0.6	0.6	—	—	—	0.4	—	—
Finance and insurance	0.7	0.8	—	—	—	0.6	—	—
Credit intermediation and related activities	—	1.3	—	—	—	0.5	—	—
Insurance carriers and related activities	—	1.1	—	(¹)	—	0.1	—	—
Real estate and rental and leasing	—	0.0	—	—	—	0.0	—	—
Professional and business services	—	2.1	—	—	—	0.0	—	—
Professional and technical services	—	2.9	—	—	—	0.0	—	—
Administrative and waste services	—	4.5	—	—	—	0.0	—	—

See footnotes at end of table.

Table 25. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic								
Education and health services	—	1.7	—	(¹)	—	1.4	—	(¹)
Educational services	—	1.0	—	(¹)	—	1.3	—	(¹)
Junior colleges, colleges, and universities	—	1.6	—	0.8	0.8	0.8	—	—
Health care and social assistance	—	1.9	—	(¹)	—	1.8	—	—
Leisure and hospitality	—	0.0	—	—	—	0.0	—	—
Accommodation and food services	—	0.0	—	—	—	0.0	—	—
Other services	—	0.0	—	—	—	0.0	—	—
1 to 99 workers	—	1.5	—	(¹)	—	0.8	—	—
1 to 49 workers	—	1.4	—	0.2	—	0.9	—	—
50 to 99 workers	—	2.6	—	(¹)	—	1.4	—	—
100 workers or more	0.3	0.3	—	—	—	0.9	—	(¹)
100 to 499 workers	0.3	0.3	—	—	—	1.3	—	—
500 workers or more	0.5	0.5	—	—	—	1.2	—	0.3
Geographic area								
New England	—	2.6	—	0.6	—	2.0	—	(¹)
Middle Atlantic	—	3.2	—	(¹)	—	2.9	—	—
East North Central	—	0.7	—	0.4	—	0.1	—	—
West North Central	—	0.8	—	0.2	—	5.1	—	2.3
South Atlantic	—	0.9	—	(¹)	—	1.4	—	—
East South Central	—	0.7	—	—	—	0.7	—	—
West South Central	—	0.5	—	(¹)	—	0.0	—	—
Mountain	—	3.2	—	0.9	—	0.0	—	—
Pacific	—	0.5	—	(¹)	—	0.7	—	—

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 26. Standard errors for mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
All workers	0.3	0.9	0.4	1.2	1.1	0.4
Worker characteristic						
Management, professional, and related	0.4	1.7	0.4	1.9	1.9	0.5
Management, business, and financial	0.8	1.5	0.8	1.8	1.6	1.0
Professional and related	0.4	2.5	0.4	2.8	2.8	0.4
Service	0.8	3.1	2.2	3.9	3.9	2.2
Sales and office	0.7	1.7	0.8	1.8	1.8	0.7
Sales and related	0.2	2.4	0.6	2.4	2.5	0.6
Office and administrative support	1.0	2.2	1.0	2.2	2.1	1.0
Natural resources, construction, and maintenance	0.1	2.1	0.8	2.9	3.1	0.8
Construction, extraction, farming, fishing, and forestry	0.0	3.3	1.6	5.1	5.5	1.6
Installation, maintenance, and repair	0.3	2.4	0.2	3.1	2.8	0.2
Production, transportation, and material moving ...	0.3	1.8	0.8	2.6	2.2	0.8
Production	0.4	2.6	1.0	3.3	3.0	1.1
Transportation and material moving	0.4	2.0	1.0	3.9	2.8	1.1
Full time	0.3	1.0	0.4	1.2	1.1	0.4
Part time	3.0	6.1	3.0	6.2	5.9	3.0
Union	0.6	1.8	1.6	2.7	2.6	1.6
Nonunion	0.3	1.1	0.4	1.4	1.3	0.4
Average wage within the following percentiles: ³						
Less than 10	4.8	7.1	5.0	7.4	7.5	5.0
10 to under 25	1.7	4.7	3.0	5.3	4.9	3.0
25 to under 50	0.3	1.6	0.5	1.8	1.9	0.5
50 to under 75	0.4	1.2	0.3	1.6	1.3	0.3
75 to under 90	0.2	1.1	0.3	1.4	1.2	0.4
90 or greater	0.7	2.5	0.7	3.0	3.1	0.7
Establishment characteristic						
Goods-producing industries	0.3	1.8	0.7	2.2	2.3	0.8
Construction	0.4	1.8	0.4	4.3	4.4	0.4
Manufacturing	0.4	2.4	0.8	2.9	2.8	0.9
Service-providing industries	0.4	1.1	0.5	1.5	1.3	0.5
Trade, transportation, and utilities	0.2	2.0	0.4	2.3	2.2	0.4
Wholesale trade	0.1	3.5	0.1	3.4	3.7	0.1
Retail trade	0.3	3.0	0.8	2.9	2.9	0.8
Transportation and warehousing	0.1	4.1	0.1	6.1	4.1	0.1
Utilities	2.1	10.2	2.1	10.0	9.6	2.7
Information	1.4	2.6	0.0	3.6	4.5	0.0
Financial activities	0.6	2.3	0.1	2.5	2.6	0.4
Finance and insurance	0.1	2.1	0.0	2.3	2.4	0.4
Credit intermediation and related activities	0.2	3.4	0.0	3.7	3.7	0.1
Insurance carriers and related activities	0.0	5.0	0.0	5.2	5.7	0.0
Real estate and rental and leasing	2.6	8.0	0.5	7.8	7.8	0.5
Professional and business services	1.2	4.2	1.8	4.7	4.4	1.8
Professional and technical services	0.2	6.5	0.5	6.5	6.5	0.5
Administrative and waste services	3.5	7.9	5.3	8.8	8.3	5.3

See footnotes at end of table.

Table 26. Standard errors for mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
Establishment characteristic						
Education and health services	0.2	1.9	0.1	2.7	2.6	0.2
Educational services	0.2	3.8	0.2	4.5	4.2	0.2
Junior colleges, colleges, and universities	0.4	2.1	0.4	3.1	3.2	0.4
Health care and social assistance	0.2	2.2	0.1	3.2	3.1	0.2
Leisure and hospitality	1.9	3.3	0.4	4.5	4.2	0.4
Accommodation and food services	1.1	1.9	0.0	2.6	2.6	0.0
Other services	5.6	5.7	5.6	8.7	6.1	5.6
1 to 99 workers	0.5	1.5	0.7	2.0	1.9	0.7
1 to 49 workers	0.5	1.9	0.6	2.5	2.2	0.6
50 to 99 workers	0.6	2.6	1.8	3.4	3.4	1.8
100 workers or more	0.4	1.5	0.5	1.7	1.5	0.5
100 to 499 workers	0.4	1.9	0.4	2.2	2.1	0.5
500 workers or more	0.7	2.4	0.8	2.5	2.2	0.8
Geographic area						
New England	0.0	3.8	0.0	4.3	4.4	0.0
Middle Atlantic	1.6	1.8	1.1	2.5	1.9	1.3
East North Central	0.2	2.2	0.6	3.2	2.9	0.6
West North Central	0.4	3.6	0.2	3.1	3.4	0.2
South Atlantic	0.3	2.9	0.6	3.3	2.9	0.5
East South Central	0.6	4.7	1.2	5.6	5.4	1.2
West South Central	0.7	3.2	2.6	3.3	3.6	2.7
Mountain	2.7	4.1	2.6	6.6	6.0	2.6
Pacific	0.3	1.3	0.3	2.9	2.0	0.4

See footnotes at end of table.

Table 26. Standard errors for mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
All workers	1.3	1.1
Worker characteristic		
Management, professional, and related	1.9	1.9
Management, business, and financial	1.8	1.6
Professional and related	2.8	2.8
Service	3.9	3.9
Sales and office	1.8	1.8
Sales and related	2.4	2.5
Office and administrative support	2.2	2.1
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry	2.9	3.1
Installation, maintenance, and repair	5.1	5.6
Production, transportation, and material moving ...	3.1	2.8
Production	2.6	2.2
Transportation and material moving	3.3	3.0
Transportation and material moving	3.9	2.8
Full time	1.2	1.1
Part time	6.2	5.9
Union	2.7	2.6
Nonunion	1.4	1.3
Average wage within the following percentiles: ³		
Less than 10	7.4	7.5
10 to under 25	5.3	4.9
25 to under 50	1.8	1.9
50 to under 75	1.6	1.3
75 to under 90	1.4	1.2
90 or greater	3.0	3.1
Establishment characteristic		
Goods-producing industries	2.2	2.3
Construction	4.3	4.4
Manufacturing	2.9	2.9
Service-providing industries	1.5	1.3
Trade, transportation, and utilities	2.3	2.2
Wholesale trade	3.4	3.7
Retail trade	2.9	2.9
Transportation and warehousing	6.1	4.1
Utilities	9.7	9.6
Information	3.6	4.5
Financial activities	2.5	2.6
Finance and insurance	2.3	2.4
Credit intermediation and related activities		
Insurance carriers and related activities	3.7	3.7
Insurance carriers and related activities	5.2	5.7
Real estate and rental and leasing	7.8	7.8
Professional and business services	4.7	4.4
Professional and technical services	6.5	6.5
Administrative and waste services	8.8	8.3

See footnotes at end of table.

Table 26. Standard errors for mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
Establishment characteristic		
Education and health services	2.7	2.6
Educational services	4.4	4.0
Junior colleges, colleges, and universities	3.1	3.0
Health care and social assistance	3.2	3.1
Leisure and hospitality	4.5	4.2
Accommodation and food services	2.6	2.6
Other services	8.7	6.1
1 to 99 workers	2.0	1.9
1 to 49 workers	2.6	2.2
50 to 99 workers	3.4	3.4
100 workers or more	1.7	1.5
100 to 499 workers	2.2	2.1
500 workers or more	2.5	2.2
Geographic area		
New England	4.3	4.4
Middle Atlantic	2.6	2.0
East North Central	3.2	2.9
West North Central	3.1	3.4
South Atlantic	3.3	2.9
East South Central	5.6	5.0
West South Central	3.3	3.6
Mountain	6.7	6.0
Pacific	2.9	2.0

¹ Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

² Rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The

percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 27. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	0.7	0.7	0.2	(¹)
Worker characteristic				
Management, professional, and related	0.5	0.7	–	–
Management, business, and financial	0.4	0.9	–	–
Professional and related	–	0.9	–	(¹)
Service	–	2.5	–	(¹)
Sales and office	–	1.4	–	(¹)
Sales and related	–	1.5	0.2	–
Office and administrative support	–	1.9	–	(¹)
Natural resources, construction, and maintenance	–	0.7	–	(¹)
Construction, extraction, farming, fishing, and forestry	–	0.2	–	–
Installation, maintenance, and repair	–	1.4	–	(¹)
Production, transportation, and material moving	–	0.7	0.3	–
Production	–	0.8	–	(¹)
Transportation and material moving	–	0.9	–	(¹)
Full time	0.7	0.7	0.1	(¹)
Part time	–	4.1	–	0.4
Union	–	1.0	–	(¹)
Nonunion	0.8	0.8	0.3	(¹)
Average wage within the following percentiles: ²				
Less than 10	–	4.8	–	–
10 to under 25	–	2.6	–	(¹)
25 to under 50	–	1.7	0.3	–
50 to under 75	–	0.8	(¹)	–
75 to under 90	0.4	0.4	–	–
90 or greater	0.7	1.0	–	–
Establishment characteristic				
Goods-producing industries	–	0.7	–	(¹)
Construction	–	0.6	–	–
Manufacturing	–	1.0	–	(¹)
Service-providing industries	0.8	0.9	0.3	(¹)
Trade, transportation, and utilities	0.7	0.7	0.2	(¹)
Wholesale trade	–	0.3	–	–
Retail trade	–	1.2	0.3	–
Transportation and warehousing	–	0.6	–	–
Utilities	–	5.6	–	–
Information	–	1.5	–	–
Financial activities	–	0.8	–	–
Finance and insurance	–	0.7	–	–
Credit intermediation and related activities	–	0.9	–	–
Insurance carriers and related activities	–	1.4	–	–
Real estate and rental and leasing	–	2.6	–	–
Professional and business services	–	1.2	–	–
Professional and technical services	–	0.2	–	–
Administrative and waste services	–	3.5	–	–

See footnotes at end of table.

Table 27. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	—	3.0	—	(¹)
Educational services	—	3.9	—	—
Junior colleges, colleges, and universities	0.7	0.9	—	—
Health care and social assistance	—	3.4	—	(¹)
Leisure and hospitality	—	2.9	—	1.7
Accommodation and food services	—	1.1	—	—
Other services	—	6.2	—	5.6
1 to 99 workers	—	1.4	(¹)	—
1 to 49 workers	—	1.8	(¹)	—
50 to 99 workers	—	1.1	—	0.5
100 workers or more	0.5	0.6	0.4	(¹)
100 to 499 workers	—	0.8	—	(¹)
500 workers or more	—	0.9	—	(¹)
Geographic area				
New England	—	4.3	—	—
Middle Atlantic	0.3	1.4	—	—
East North Central	—	0.3	—	(¹)
West North Central	—	1.0	—	0.6
South Atlantic	—	3.0	—	(¹)
East South Central	—	0.7	—	—
West South Central	—	1.7	—	—
Mountain	—	2.8	—	(¹)
Pacific	—	1.5	0.2	—

See footnotes at end of table.

Table 27. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	—	0.5	0.3	—	2.4	2.5	—	—
Worker characteristic								
Management, professional, and related	—	0.5	—	(¹)	1.5	2.3	—	—
Management, business, and financial	—	0.5	—	(¹)	—	3.4	—	2.9
Professional and related	—	0.7	—	—	2.4	2.5	—	—
Service	—	2.3	—	—	—	6.7	—	1.8
Sales and office	0.2	0.9	—	—	—	5.2	—	0.6
Sales and related	—	0.4	0.3	—	—	7.0	—	(¹)
Office and administrative support	—	1.3	—	(¹)	—	6.7	—	0.8
Natural resources, construction, and maintenance	—	0.7	—	—	—	2.3	—	(¹)
Construction, extraction, farming, fishing, and forestry	—	0.2	—	—	—	0.3	—	—
Installation, maintenance, and repair	—	1.3	—	—	—	4.2	—	0.8
Production, transportation, and material moving	—	0.8	—	(¹)	—	1.7	—	0.4
Production	—	0.7	—	(¹)	—	2.4	—	(¹)
Transportation and material moving	—	0.9	—	—	—	2.3	—	0.9
Full time	—	0.4	0.1	—	—	2.6	—	0.9
Part time	—	4.0	—	—	—	8.0	—	1.6
Union	—	0.8	—	—	1.3	1.9	—	—
Nonunion	—	0.5	—	(¹)	—	3.0	—	0.8
Average wage within the following percentiles: ²								
Less than 10	—	5.5	—	—	—	0.0	—	—
10 to under 25	—	2.2	—	—	—	9.9	—	1.3
25 to under 50	—	0.7	0.3	—	—	7.4	—	(¹)
50 to under 75	—	0.7	(¹)	—	1.2	1.8	—	—
75 to under 90	—	0.3	—	(¹)	1.3	1.3	—	—
90 or greater	—	0.8	—	(¹)	1.9	3.1	—	—
Establishment characteristic								
Goods-producing industries	—	0.9	—	(¹)	—	1.6	—	—
Construction	—	0.7	—	—	—	0.3	—	—
Manufacturing	—	1.1	—	(¹)	—	2.4	—	—
Service-providing industries	—	0.5	—	—	—	3.1	—	1.2
Trade, transportation, and utilities	—	0.3	0.2	—	—	2.9	—	0.5
Wholesale trade	—	0.2	—	—	—	0.9	—	—
Retail trade	—	0.4	0.3	—	—	6.4	—	1.4
Transportation and warehousing	—	0.0	—	—	—	3.6	—	—
Utilities	—	4.9	—	—	—	8.6	—	—
Information	—	1.8	—	—	—	3.6	—	—
Financial activities	—	0.4	—	—	—	2.9	—	—
Finance and insurance	—	0.5	—	—	—	2.1	—	—
Credit intermediation and related activities	—	1.0	—	—	—	1.8	—	—
Insurance carriers and related activities	—	0.7	—	—	—	5.3	—	—
Real estate and rental and leasing	—	0.6	—	—	—	9.7	—	—
Professional and business services	—	1.5	—	—	—	0.8	—	—
Professional and technical services	—	0.3	—	—	—	0.1	—	—
Administrative and waste services	—	4.5	—	—	—	1.1	—	—

See footnotes at end of table.

Table 27. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic								
Education and health services	—	1.5	—	—	—	9.0	—	(¹)
Educational services	—	0.5	—	—	—	10.4	—	—
Junior colleges, colleges, and universities	—	0.8	—	—	1.4	1.4	—	—
Health care and social assistance	—	1.8	—	—	—	10.9	—	(¹)
Leisure and hospitality	—	2.7	—	—	—	7.0	—	5.6
Accommodation and food services	—	1.6	—	—	—	0.0	—	—
Other services	—	0.3	—	—	—	15.7	—	14.8
1 to 99 workers	—	0.6	—	—	—	4.9	—	2.0
1 to 49 workers	—	0.9	—	—	—	6.1	—	1.8
50 to 99 workers	—	0.2	—	—	—	5.1	—	2.6
100 workers or more	—	0.6	—	(¹)	1.0	1.1	—	—
100 to 499 workers	—	0.8	—	(¹)	1.4	1.5	—	—
500 workers or more	—	1.0	—	—	1.6	1.8	—	—
Geographic area								
New England	—	4.8	—	—	—	3.5	—	—
Middle Atlantic	—	0.2	—	—	—	3.4	—	4.4
East North Central	—	0.2	—	—	—	1.7	—	0.6
West North Central	—	0.7	—	0.7	—	10.7	—	—
South Atlantic	—	0.4	—	—	—	12.4	—	(¹)
East South Central	—	0.6	—	—	—	1.3	—	—
West South Central	—	2.2	—	—	—	3.6	—	—
Mountain	—	3.5	—	—	—	1.3	—	0.8
Pacific	—	1.2	0.2	—	—	2.6	—	(¹)

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

**Table 28. Standard errors for outpatient mental health care benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	–	1.1	–	0.9
Worker characteristic				
Management, professional, and related	0.2	1.7	–	–
Management, business, and financial	–	1.5	–	1.5
Professional and related	–	2.5	–	2.5
Service	–	3.3	–	3.1
Sales and office	–	1.7	–	1.4
Office and administrative support	–	2.2	–	1.3
Natural resources, construction, and maintenance	–	2.3	–	2.1
Construction, extraction, farming, fishing, and forestry	–	3.3	–	3.3
Installation, maintenance, and repair	–	2.7	–	2.3
Production, transportation, and material moving ...	–	1.9	–	1.8
Production	–	2.6	–	2.6
Transportation and material moving	–	2.0	–	2.0
Full time	–	1.1	0.1	–
Union	–	2.7	–	1.8
Nonunion	(¹)	1.1	–	–
Average wage within the following percentiles: ²				
25 to under 50	–	1.6	0.3	–
50 to under 75	–	1.6	(¹)	–
75 to under 90	–	1.2	–	1.1
90 or greater	–	2.6	–	2.6
Establishment characteristic				
Goods-producing industries	–	1.8	–	1.7
Construction	–	1.8	–	1.8
Manufacturing	–	2.4	–	2.3
Service-providing industries	–	1.2	–	1.0
Transportation and warehousing	–	4.1	–	4.0
Utilities	–	10.2	–	10.8
Information	–	2.6	–	2.3
Finance and insurance	–	2.1	–	–
Education and health services	–	2.4	–	1.9
Educational services	–	3.8	–	3.8
Junior colleges, colleges, and universities	–	2.0	–	2.1
Health care and social assistance	–	2.7	–	2.2
Leisure and hospitality	–	3.7	–	3.2
Accommodation and food services	–	1.9	–	1.5
Other services	–	6.1	–	5.7
1 to 99 workers	–	1.6	–	1.5
1 to 49 workers	–	1.9	–	1.8
50 to 99 workers	–	2.7	–	2.6
100 workers or more	0.1	1.5	–	–
100 to 499 workers	–	1.9	–	1.9
500 workers or more	(¹)	2.4	–	–

See footnotes at end of table.

**Table 28. Standard errors for outpatient mental health care benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008—Continued**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Geographic area				
New England	—	4.3	—	3.8
Middle Atlantic	—	3.1	—	1.7
East North Central	—	2.3	—	2.2
West North Central	—	3.6	—	3.6
East South Central	—	4.7	—	4.5
West South Central	—	3.1	—	3.0
Mountain	—	4.0	—	2.5
Pacific	—	1.3	0.2	—

See footnotes at end of table.

Table 28. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	—	1.4	—	1.1	0.2	1.7	—	—
Worker characteristic								
Management, professional, and related	—	2.2	—	2.2	—	1.8	—	1.5
Management, business, and financial	—	1.9	—	1.9	—	4.0	—	3.8
Professional and related	—	3.2	—	3.2	—	2.1	—	2.0
Service	—	4.1	—	3.9	—	2.6	—	2.5
Sales and office	—	2.0	—	1.5	—	3.4	—	3.4
Office and administrative support	—	2.7	—	1.6	—	3.0	—	3.0
Natural resources, construction, and maintenance	—	2.2	—	2.2	—	5.1	—	4.7
Construction, extraction, farming, fishing, and forestry	—	3.3	—	3.2	—	8.4	—	8.4
Installation, maintenance, and repair	—	2.5	—	2.5	—	5.4	—	3.7
Production, transportation, and material moving	—	2.3	—	2.2	—	3.3	—	3.0
Production	—	3.0	(¹)	—	—	5.3	—	4.9
Transportation and material moving	—	2.4	—	2.3	—	2.9	—	2.7
Full time	—	1.4	0.1	—	0.2	1.8	—	—
Union	—	3.7	—	2.3	—	2.0	—	2.0
Nonunion	—	1.4	—	1.2	0.3	2.1	—	—
Average wage within the following percentiles: ²								
25 to under 50	—	1.8	—	1.8	—	4.2	—	4.2
50 to under 75	—	1.9	(¹)	—	—	2.2	—	1.9
75 to under 90	—	1.6	(¹)	—	—	2.6	—	2.3
90 or greater	—	3.3	—	3.4	—	2.8	—	2.5
Establishment characteristic								
Goods-producing industries	—	1.9	—	1.9	—	3.6	—	3.5
Construction	—	2.2	—	2.2	—	0.3	—	(¹)
Manufacturing	—	2.6	—	2.6	—	5.3	—	5.1
Service-providing industries	—	1.6	—	1.3	—	1.9	—	1.8
Transportation and warehousing	—	4.9	—	4.9	—	5.3	—	5.3
Utilities	—	11.7	—	12.5	—	2.9	—	—
Information	—	2.7	—	2.2	—	4.7	—	4.7
Finance and insurance	—	2.4	—	2.4	—	3.2	—	3.0
Education and health services	—	3.2	—	2.6	—	1.9	—	1.9
Educational services	—	4.9	—	5.0	—	3.4	—	3.3
Junior colleges, colleges, and universities	—	3.2	—	3.3	—	2.8	—	2.4
Health care and social assistance	—	3.4	—	2.9	—	2.4	—	2.3
Leisure and hospitality	—	4.6	—	3.7	—	5.6	—	5.6
Accommodation and food services	—	2.6	—	2.0	—	0.4	—	(¹)
Other services	—	1.6	—	1.5	—	15.5	—	14.8
1 to 99 workers	—	2.1	—	1.8	—	3.3	—	3.1
1 to 49 workers	—	2.3	—	2.2	—	3.6	—	3.3
50 to 99 workers	—	3.4	—	2.8	—	6.8	—	6.8
100 workers or more	0.2	1.8	—	—	—	1.9	—	1.8
100 to 499 workers	—	2.3	—	2.3	—	2.6	—	2.6
500 workers or more	—	2.9	—	2.3	—	1.8	—	1.7

See footnotes at end of table.

Table 28. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
Geographic area								
New England	—	4.8	—	4.6	—	8.8	—	7.7
Middle Atlantic	—	5.1	—	3.2	—	3.4	—	3.5
East North Central	—	2.5	—	2.4	—	4.9	—	4.3
West North Central	—	3.6	—	3.6	—	10.3	—	10.3
East South Central	—	5.1	—	4.9	—	6.7	—	5.6
West South Central	—	3.3	—	3.1	—	11.3	—	11.2
Mountain	—	6.3	—	2.4	—	8.5	—	8.5
Pacific	—	2.0	0.3	—	—	2.0	—	2.0

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

**Table 29. Standard errors for inpatient alcohol detoxification benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	0.8	0.9	0.4	(¹)
Worker characteristic				
Management, professional, and related	0.7	0.9	—	—
Management, business, and financial	0.6	1.0	—	—
Professional and related	1.1	1.2	—	—
Service	—	3.1	—	—
Sales and office	—	1.5	—	(¹)
Sales and related	—	1.6	—	(¹)
Office and administrative support	—	2.0	—	(¹)
Natural resources, construction, and maintenance	0.8	1.1	—	—
Construction, extraction, farming, fishing, and forestry	—	1.6	—	—
Installation, maintenance, and repair	—	1.6	—	—
Production, transportation, and material moving	—	1.3	—	(¹)
Production	—	1.7	—	—
Transportation and material moving	—	1.5	—	(¹)
Full time	0.8	0.9	0.3	(¹)
Part time	1.7	3.2	—	—
Union	0.7	1.7	—	—
Nonunion	0.9	0.9	0.4	(¹)
Average wage within the following percentiles: ²				
Less than 10	—	5.0	—	—
10 to under 25	—	3.4	—	(¹)
25 to under 50	—	1.7	0.5	—
50 to under 75	1.0	1.1	—	—
75 to under 90	0.8	0.9	—	—
90 or greater	0.6	1.0	—	—
Establishment characteristic				
Goods-producing industries	—	1.1	—	—
Construction	—	0.6	—	—
Manufacturing	—	1.5	—	(¹)
Service-providing industries	0.9	1.0	—	—
Trade, transportation, and utilities	0.7	0.7	0.4	(¹)
Wholesale trade	—	1.5	—	—
Retail trade	—	1.5	0.8	—
Transportation and warehousing	—	1.0	—	—
Utilities	—	5.5	—	—
Information	—	2.5	—	—
Financial activities	—	0.9	—	—
Finance and insurance	—	1.2	—	—
Credit intermediation and related activities	—	0.5	—	—
Insurance carriers and related activities	—	3.0	—	—
Real estate and rental and leasing	—	0.7	—	—
Professional and business services	—	2.5	—	—
Professional and technical services	—	1.3	—	—
Administrative and waste services	—	5.4	—	—

See footnotes at end of table.

**Table 29. Standard errors for inpatient alcohol detoxification benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008—Continued**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	—	3.0	—	—
Educational services	—	4.2	—	—
Junior colleges, colleges, and universities	1.9	1.9	—	—
Health care and social assistance	—	3.4	—	—
Leisure and hospitality	—	1.4	—	—
Accommodation and food services	—	0.0	—	—
Other services	—	5.6	—	5.6
1 to 99 workers	1.5	1.6	—	—
1 to 49 workers	—	2.1	—	0.5
50 to 99 workers	—	2.1	—	—
100 workers or more	0.6	0.7	0.5	(¹)
100 to 499 workers	0.9	0.9	—	—
500 workers or more	0.5	0.9	—	—
Geographic area				
New England	—	4.8	—	—
Middle Atlantic	0.4	1.2	—	—
East North Central	—	2.3	—	(¹)
West North Central	—	1.2	—	(¹)
South Atlantic	—	3.1	—	(¹)
East South Central	—	1.2	—	—
West South Central	—	2.9	—	—
Mountain	—	2.5	—	(¹)
Pacific	1.4	1.6	0.3	(¹)

See footnotes at end of table.

Table 29. Standard errors for inpatient alcohol detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	—	0.8	0.5	—	2.5	2.5	—	—
Worker characteristic								
Management, professional, and related	—	0.8	—	—	2.1	2.8	—	—
Management, business, and financial	0.3	0.6	—	—	—	3.5	—	2.9
Professional and related	—	1.1	—	—	2.8	3.2	—	—
Service	—	3.5	—	—	—	7.2	—	—
Sales and office	—	1.1	—	—	—	5.2	—	0.6
Sales and related	—	0.9	—	—	—	7.0	—	(¹)
Office and administrative support	—	1.5	—	—	—	6.7	—	0.8
Natural resources, construction, and maintenance	—	1.2	—	—	—	2.6	—	—
Construction, extraction, farming, fishing, and forestry	—	2.1	—	—	—	1.0	—	—
Installation, maintenance, and repair	—	1.3	—	—	—	5.0	—	—
Production, transportation, and material moving	—	1.4	—	—	—	3.3	—	0.3
Production	—	1.8	—	—	—	4.7	—	—
Transportation and material moving	—	1.6	—	—	—	3.6	—	0.9
Full time	—	0.8	0.4	—	2.6	2.7	—	—
Part time	—	3.9	—	—	—	6.3	—	1.3
Union	—	2.2	—	—	2.2	2.2	—	—
Nonunion	—	0.8	—	—	3.0	3.0	—	—
Average wage within the following percentiles: ²								
Less than 10	—	5.6	—	—	—	3.2	—	—
10 to under 25	—	3.7	—	—	—	8.2	—	1.3
25 to under 50	—	0.9	0.6	—	—	7.5	—	—
50 to under 75	—	1.2	—	—	2.0	2.1	—	—
75 to under 90	—	0.8	—	—	2.4	2.6	—	—
90 or greater	—	0.7	—	—	2.8	3.5	—	—
Establishment characteristic								
Goods-producing industries	—	1.2	—	—	—	3.0	—	0.5
Construction	—	0.8	—	—	—	0.3	—	—
Manufacturing	—	1.6	—	—	—	4.1	—	0.7
Service-providing industries	—	0.8	—	—	3.1	3.1	—	—
Trade, transportation, and utilities	—	0.7	0.5	—	2.7	2.8	—	—
Wholesale trade	—	1.8	—	—	—	3.1	—	—
Retail trade	—	1.0	1.0	—	—	6.6	—	1.4
Transportation and warehousing	—	0.0	—	—	—	7.8	—	—
Utilities	—	4.3	—	—	—	10.6	—	—
Information	—	0.1	—	—	—	11.7	—	—
Financial activities	—	0.3	—	—	—	3.6	—	—
Finance and insurance	—	0.3	—	—	—	4.7	—	—
Credit intermediation and related activities	—	0.3	—	—	—	1.7	—	—
Insurance carriers and related activities	—	0.7	—	—	—	12.1	—	—
Real estate and rental and leasing	—	0.6	—	—	—	1.9	—	—
Professional and business services	—	3.0	—	—	—	3.4	—	—
Professional and technical services	—	0.3	—	—	—	8.2	—	—
Administrative and waste services	—	7.0	—	—	—	1.1	—	—

See footnotes at end of table.

Table 29. Standard errors for inpatient alcohol detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic								
Education and health services	—	1.4	—	—	—	9.1	—	—
Educational services	0.8	0.8	—	—	—	11.0	—	—
Junior colleges, colleges, and universities	1.1	1.0	—	—	4.1	4.1	—	—
Health care and social assistance	—	1.6	—	—	—	11.1	—	—
Leisure and hospitality	—	0.6	—	—	—	4.8	—	—
Accommodation and food services	—	0.0	—	—	—	0.0	—	—
Other services	—	0.0	—	—	—	14.8	—	14.8
1 to 99 workers	—	1.3	—	—	—	4.6	—	1.4
1 to 49 workers	—	1.7	—	—	—	6.0	—	1.9
50 to 99 workers	—	2.3	—	—	—	5.3	—	—
100 workers or more	—	0.7	—	—	1.9	1.9	—	—
100 to 499 workers	—	0.8	—	—	3.0	3.0	—	—
500 workers or more	—	1.2	—	—	1.5	1.6	—	—
Geographic area								
New England	—	4.9	—	—	—	4.5	—	—
Middle Atlantic	0.2	0.3	—	—	1.3	2.6	—	—
East North Central	—	2.6	—	—	—	4.5	—	0.5
West North Central	—	0.7	—	—	—	13.3	—	(¹)
South Atlantic	—	0.9	—	—	—	12.7	—	(¹)
East South Central	—	1.3	—	—	—	0.5	—	—
West South Central	—	3.5	—	—	—	3.6	—	—
Mountain	—	3.1	—	—	—	2.1	—	0.8
Pacific	—	1.3	0.6	—	3.4	3.3	—	—

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

**Table 30. Standard errors for inpatient alcohol rehabilitation benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	–	1.3	0.8	–
Worker characteristic				
Management, professional, and related	0.2	2.0	0.7	1.8
Management, business, and financial	–	1.8	1.1	–
Service	–	4.1	–	2.9
Office and administrative support	–	2.5	–	1.4
Installation, maintenance, and repair	–	3.1	–	2.3
Production, transportation, and material moving ...	–	2.6	1.8	–
Production	–	3.3	2.2	–
Transportation and material moving	–	3.8	–	2.8
Full time	–	1.3	0.7	–
Union	–	2.7	–	1.5
Nonunion	–	1.5	0.8	–
Average wage within the following percentiles: ²				
10 to under 25	–	5.2	–	3.3
50 to under 75	–	1.6	1.0	–
75 to under 90	0.2	1.4	0.7	1.1
Establishment characteristic				
Goods-producing industries	–	2.2	1.5	–
Construction	–	4.3	–	2.1
Manufacturing	–	3.0	1.7	–
Service-providing industries	–	1.6	0.9	–
Information	–	3.6	–	2.3
Real estate and rental and leasing	–	7.8	–	7.2
Professional and business services	–	4.7	–	3.9
Administrative and waste services	–	8.8	–	4.9
Education and health services	–	3.5	0.8	–
Educational services	0.6	4.6	1.4	4.5
Junior colleges, colleges, and universities	0.6	3.5	2.3	3.3
Health care and social assistance	–	4.1	–	3.0
Leisure and hospitality	–	4.6	–	3.8
Accommodation and food services	–	2.6	–	2.4
50 to 99 workers	–	3.5	2.1	–
100 workers or more	(¹)	1.7	1.0	1.5
100 to 499 workers	–	2.2	1.1	–
500 workers or more	0.2	2.5	1.7	2.0
Geographic area				
New England	–	4.8	0.1	–
West North Central	–	3.3	–	3.4
East South Central	–	5.6	–	4.5
Mountain	–	6.6	–	4.7

See footnotes at end of table.

Table 30. Standard errors for inpatient alcohol rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	(¹)	1.4	0.8	1.2	—	2.8	1.4	—
Worker characteristic								
Management, professional, and related	(¹)	2.4	0.6	2.2	—	3.6	1.7	—
Management, business, and financial	0.2	2.3	—	—	—	4.8	—	4.0
Service	—	4.7	—	3.8	—	7.4	—	3.8
Office and administrative support	(¹)	2.7	—	—	—	6.4	—	3.1
Installation, maintenance, and repair	—	2.5	—	2.4	—	8.9	—	4.1
Production, transportation, and material moving ...	—	3.0	1.7	—	—	4.7	—	4.2
Production	—	3.7	2.0	—	—	7.0	—	5.0
Transportation and material moving	—	3.5	—	2.5	—	10.1	—	7.6
Full time	(¹)	1.4	0.6	1.3	—	3.0	1.4	—
Union	—	3.2	—	1.8	—	3.4	—	3.4
Nonunion	(¹)	1.6	0.9	1.3	—	3.4	1.7	—
Average wage within the following percentiles: ²								
10 to under 25	—	6.3	—	3.7	—	7.5	—	4.7
50 to under 75	—	1.8	1.0	—	—	3.1	2.3	—
75 to under 90	—	1.5	0.6	—	—	3.9	2.0	—
Establishment characteristic								
Goods-producing industries	—	2.5	1.6	—	—	5.1	3.3	—
Construction	—	4.0	—	2.1	—	7.4	—	5.9
Manufacturing	—	3.6	2.1	—	—	6.2	—	5.3
Service-providing industries	(¹)	1.7	0.9	1.4	—	3.5	1.8	—
Information	—	3.6	—	2.2	—	5.6	—	4.9
Real estate and rental and leasing	—	8.7	—	8.3	—	—	—	7.6
Professional and business services	—	5.7	—	4.8	—	7.2	—	5.4
Administrative and waste services	—	10.2	—	5.7	—	16.3	—	11.4
Education and health services	—	3.1	0.3	—	—	9.3	—	5.7
Educational services	—	5.1	—	4.7	—	5.6	—	5.9
Junior colleges, colleges, and universities	—	4.1	—	3.1	—	3.6	—	3.9
Health care and social assistance	—	3.5	—	3.5	—	11.6	—	6.9
Leisure and hospitality	—	4.7	—	3.8	—	9.6	—	7.9
Accommodation and food services	—	2.6	—	2.0	—	6.2	—	6.2
50 to 99 workers	—	4.1	—	3.5	—	6.3	4.2	—
100 workers or more	(¹)	1.9	1.2	1.7	—	3.0	1.6	—
100 to 499 workers	—	2.5	1.2	—	—	4.6	—	—
500 workers or more	0.1	2.6	—	—	—	4.3	—	2.6
Geographic area								
New England	—	4.2	—	4.3	—	11.2	—	8.5
West North Central	—	3.4	—	3.3	—	13.2	—	10.3
East South Central	—	6.2	—	5.1	—	6.7	—	5.6
Mountain	—	7.3	—	5.8	—	9.3	—	3.7

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

**Table 31. Standard errors for outpatient alcohol rehabilitation benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	–	1.2	0.6	–
Worker characteristic				
Management, professional, and related	–	1.9	0.5	–
Management, business, and financial	–	1.6	–	1.6
Professional and related	–	2.8	0.7	–
Service	–	3.9	–	3.3
Office and administrative support	–	2.1	–	1.4
Natural resources, construction, and maintenance	–	3.1	–	2.3
Installation, maintenance, and repair	–	2.8	–	2.4
Production, transportation, and material moving ...	–	2.3	1.1	–
Production	–	3.0	1.5	–
Transportation and material moving	–	2.8	–	2.2
Full time	–	1.2	0.4	–
Union	–	3.2	–	1.9
Nonunion	(¹)	1.3	0.6	1.1
Average wage within the following percentiles: ²				
50 to under 75	–	1.6	0.5	–
75 to under 90	–	1.4	0.5	–
Establishment characteristic				
Goods-producing industries	–	2.3	1.3	–
Construction	–	4.4	–	2.4
Manufacturing	–	2.8	1.4	–
Service-providing industries	–	1.4	0.7	–
Transportation and warehousing	–	4.1	–	4.1
Information	–	4.5	–	3.4
Real estate and rental and leasing	–	7.8	–	7.2
Education and health services	–	2.8	–	2.6
Educational services	–	4.1	–	–
Health care and social assistance	–	3.2	–	3.0
Leisure and hospitality	–	4.2	–	3.8
Accommodation and food services	–	2.6	–	2.4
Other services	–	6.1	–	5.8
1 to 99 workers	–	1.9	0.8	–
1 to 49 workers	–	2.2	–	–
50 to 99 workers	–	3.5	–	3.1
100 workers or more	(¹)	1.5	0.8	1.5
500 workers or more	–	2.2	–	2.2
Geographic area				
New England	–	4.5	–	4.1
Middle Atlantic	–	3.3	–	1.8
West North Central	–	3.4	–	3.4
East South Central	–	5.4	–	4.3
Mountain	–	5.9	–	4.8

See footnotes at end of table.

Table 31. Standard errors for outpatient alcohol rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	—	1.4	0.7	—	—	1.9	0.8	—
Worker characteristic								
Management, professional, and related	—	2.3	0.5	—	—	3.1	—	2.7
Management, business, and financial	—	1.9	—	1.8	—	4.1	—	4.0
Professional and related	—	3.3	—	3.3	—	4.7	—	4.2
Service	—	4.7	—	4.0	—	4.3	—	3.8
Office and administrative support	—	2.7	—	1.7	—	3.8	—	3.4
Natural resources, construction, and maintenance	—	2.8	—	2.2	—	6.0	—	5.8
Installation, maintenance, and repair	—	2.7	—	2.6	—	5.8	—	4.0
Production, transportation, and material moving ...	—	2.8	1.3	—	—	3.1	—	3.3
Production	—	3.5	1.7	—	—	6.2	—	5.0
Transportation and material moving	—	3.1	—	2.4	—	5.2	—	3.6
Full time	—	1.4	0.5	—	—	2.0	0.8	—
Union	—	4.1	—	2.3	—	2.8	—	2.9
Nonunion	(¹)	1.4	0.8	1.3	—	2.4	0.9	—
Average wage within the following percentiles: ²								
50 to under 75	—	1.8	0.6	—	—	2.5	—	2.0
75 to under 90	—	1.5	0.6	—	—	3.2	—	2.8
Establishment characteristic								
Goods-producing industries	—	2.4	1.4	—	—	5.5	—	3.9
Construction	—	4.0	—	2.0	—	9.1	—	9.0
Manufacturing	—	3.3	1.6	—	—	5.9	—	5.1
Service-providing industries	—	1.6	0.9	—	—	2.2	—	1.8
Transportation and warehousing	—	4.9	—	4.9	—	5.4	—	5.3
Information	—	4.4	—	3.2	—	8.2	—	6.9
Real estate and rental and leasing	—	8.3	—	8.3	—	12.4	—	7.6
Education and health services	—	3.2	—	3.1	—	6.0	—	5.4
Educational services	—	5.0	—	4.9	—	4.0	—	3.1
Health care and social assistance	—	3.6	—	3.5	—	7.7	—	6.9
Leisure and hospitality	—	4.7	—	3.8	—	7.8	—	7.8
Accommodation and food services	—	2.6	—	2.0	—	6.2	—	6.2
Other services	—	1.8	—	1.7	—	15.5	—	14.8
1 to 99 workers	—	2.2	—	1.9	—	4.1	1.0	—
1 to 49 workers	—	2.4	—	2.2	—	4.7	0.8	—
50 to 99 workers	—	4.5	—	3.6	—	6.8	—	6.0
100 workers or more	(¹)	1.7	1.0	1.6	—	2.8	—	2.8
500 workers or more	—	2.5	—	2.4	—	3.1	—	3.0
Geographic area								
New England	—	2.0	—	4.2	—	9.6	—	8.3
Middle Atlantic	—	4.6	—	2.7	—	4.1	—	3.8
West North Central	—	3.4	—	3.4	—	10.3	—	10.3
East South Central	—	5.9	—	4.7	—	6.0	—	5.6
Mountain	—	7.3	—	5.9	—	2.6	—	3.6

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 32. Standard errors for inpatient drug detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	0.8	0.9	0.4	(¹)
Worker characteristic				
Management, professional, and related	0.7	1.0	0.2	–
Management, business, and financial	0.6	1.1	–	–
Professional and related	1.1	1.2	–	–
Service	–	3.1	–	–
Sales and office	–	1.5	–	(¹)
Sales and related	–	1.6	–	(¹)
Office and administrative support	–	2.0	–	(¹)
Natural resources, construction, and maintenance	0.8	1.1	–	–
Construction, extraction, farming, fishing, and forestry	–	1.6	–	–
Installation, maintenance, and repair	–	1.6	–	–
Production, transportation, and material moving	–	1.3	–	(¹)
Production	–	1.7	–	–
Transportation and material moving	–	1.5	–	(¹)
Full time	0.8	0.9	0.3	(¹)
Part time	1.7	3.2	–	–
Union	0.7	1.7	–	–
Nonunion	0.9	0.9	0.4	(¹)
Average wage within the following percentiles: ²				
Less than 10	–	5.0	–	–
10 to under 25	–	3.4	–	(¹)
25 to under 50	–	1.7	0.5	–
50 to under 75	1.0	1.1	–	–
75 to under 90	0.8	0.9	0.4	–
90 or greater	0.6	1.0	–	–
Establishment characteristic				
Goods-producing industries	–	1.1	0.8	–
Construction	–	0.6	–	–
Manufacturing	–	1.5	–	(¹)
Service-providing industries	0.9	1.0	–	–
Trade, transportation, and utilities	0.7	0.7	0.4	(¹)
Wholesale trade	–	1.5	–	–
Retail trade	–	1.4	0.7	–
Transportation and warehousing	–	1.0	–	–
Utilities	–	6.3	–	–
Information	–	2.5	–	–
Financial activities	–	0.9	–	–
Finance and insurance	–	1.2	–	–
Credit intermediation and related activities	–	0.5	–	–
Insurance carriers and related activities	–	3.0	–	–
Real estate and rental and leasing	–	0.7	–	–
Professional and business services	–	2.5	–	–
Professional and technical services	–	1.3	–	–
Administrative and waste services	–	5.4	–	–

See footnotes at end of table.

Table 32. Standard errors for inpatient drug detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	—	3.0	—	—
Educational services	—	4.2	—	—
Junior colleges, colleges, and universities	1.9	1.9	—	—
Health care and social assistance	—	3.4	—	—
Leisure and hospitality	—	1.4	—	—
Accommodation and food services	—	0.0	—	—
Other services	—	5.6	—	5.6
1 to 99 workers	1.5	1.6	—	—
1 to 49 workers	—	2.1	—	0.5
50 to 99 workers	—	2.1	—	—
100 workers or more	0.6	0.7	0.5	(¹)
100 to 499 workers	0.9	1.0	0.5	—
500 workers or more	0.5	0.9	—	—
Geographic area				
New England	—	4.8	—	—
Middle Atlantic	0.4	1.4	—	—
East North Central	—	2.3	—	(¹)
West North Central	—	1.2	—	(¹)
South Atlantic	—	3.1	—	(¹)
East South Central	—	1.2	—	—
West South Central	—	3.0	—	—
Mountain	—	2.5	—	(¹)
Pacific	1.4	1.6	0.4	(¹)

See footnotes at end of table.

Table 32. Standard errors for inpatient drug detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	—	0.8	0.5	—	2.5	2.5	0.2	—
Worker characteristic								
Management, professional, and related	—	0.8	0.2	—	2.1	3.1	—	—
Management, business, and financial	0.3	0.7	—	—	—	4.2	—	2.9
Professional and related	—	1.1	—	—	2.8	3.3	—	—
Service	—	3.5	—	—	—	7.2	—	—
Sales and office	—	1.0	—	—	—	5.2	—	0.6
Sales and related	—	0.8	—	—	—	7.0	—	(¹)
Office and administrative support	—	1.5	—	—	—	6.7	—	0.8
Natural resources, construction, and maintenance	—	1.2	—	—	—	2.6	—	—
Construction, extraction, farming, fishing, and forestry	—	2.1	—	—	—	1.0	—	—
Installation, maintenance, and repair	—	1.3	—	—	—	5.0	—	—
Production, transportation, and material moving	—	1.5	—	—	—	3.3	—	0.3
Production	—	1.9	—	—	—	4.7	—	—
Transportation and material moving	—	1.6	—	—	—	3.8	—	0.9
Full time	—	0.8	0.4	—	2.6	2.7	0.3	—
Part time	—	3.9	—	—	—	6.3	—	1.3
Union	—	2.2	—	—	2.2	2.2	—	—
Nonunion	—	0.8	0.5	—	3.0	3.0	—	—
Average wage within the following percentiles: ²								
Less than 10	—	5.6	—	—	—	3.2	—	—
10 to under 25	—	3.7	—	—	—	8.2	—	1.3
25 to under 50	—	0.9	0.6	—	—	7.5	0.3	—
50 to under 75	—	1.2	—	—	2.0	2.1	—	—
75 to under 90	—	0.8	—	—	2.4	2.8	—	—
90 or greater	—	0.7	—	—	2.8	3.7	—	—
Establishment characteristic								
Goods-producing industries	—	1.3	0.9	—	—	3.0	—	0.5
Construction	—	0.8	—	—	—	0.3	—	—
Manufacturing	—	1.6	—	—	—	4.0	—	0.7
Service-providing industries	—	0.8	—	—	3.1	3.1	—	—
Trade, transportation, and utilities	—	0.7	0.5	—	2.7	2.8	—	—
Wholesale trade	—	1.8	—	—	—	3.1	—	—
Retail trade	—	0.9	0.9	—	—	6.6	—	1.4
Transportation and warehousing	—	0.0	—	—	—	7.8	—	—
Utilities	—	5.5	—	—	—	10.6	—	—
Information	—	0.1	—	—	—	11.7	—	—
Financial activities	—	0.2	—	—	—	3.8	—	—
Finance and insurance	—	0.2	—	—	—	4.9	—	—
Credit intermediation and related activities	—	0.4	—	—	—	1.7	—	—
Insurance carriers and related activities	—	0.7	—	—	—	12.1	—	—
Real estate and rental and leasing	—	0.6	—	—	—	1.9	—	—
Professional and business services	—	3.0	—	—	—	3.4	—	—
Professional and technical services	—	0.3	—	—	—	8.2	—	—
Administrative and waste services	—	7.0	—	—	—	1.1	—	—

See footnotes at end of table.

Table 32. Standard errors for inpatient drug detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic								
Education and health services	—	1.4	—	—	—	9.0	—	—
Educational services	0.8	0.8	—	—	—	11.0	—	—
Junior colleges, colleges, and universities	1.1	1.0	—	—	4.1	4.1	—	—
Health care and social assistance	—	1.6	—	—	—	11.1	—	—
Leisure and hospitality	—	0.6	—	—	—	4.8	—	—
Accommodation and food services	—	0.0	—	—	—	0.0	—	—
Other services	—	0.0	—	—	—	14.8	—	14.8
1 to 99 workers	—	1.3	—	—	—	4.6	—	1.4
1 to 49 workers	—	1.7	—	—	—	6.0	—	1.9
50 to 99 workers	—	2.3	—	—	—	5.3	—	—
100 workers or more	—	0.7	0.6	—	1.9	2.0	—	—
100 to 499 workers	—	0.8	—	—	3.0	2.9	—	—
500 workers or more	—	1.2	—	—	1.5	1.8	—	—
Geographic area								
New England	—	4.9	—	—	—	4.5	—	—
Middle Atlantic	0.2	0.3	—	—	1.3	3.0	—	—
East North Central	—	2.6	—	—	—	4.5	—	0.5
West North Central	—	0.7	—	—	—	13.3	—	(¹)
South Atlantic	—	0.8	—	—	—	12.6	—	(¹)
East South Central	—	1.3	—	—	—	0.5	—	—
West South Central	—	3.6	—	—	—	3.6	—	—
Mountain	—	3.1	—	—	—	2.1	—	0.8
Pacific	—	1.4	0.6	—	3.4	3.3	—	—

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 33. Standard errors for inpatient drug rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	—	1.3	0.8	—
Worker characteristic				
Management, professional, and related	0.2	2.0	0.7	1.8
Management, business, and financial	—	1.8	1.1	—
Service	—	4.1	—	2.9
Office and administrative support	—	2.5	—	1.4
Installation, maintenance, and repair	—	3.1	—	2.3
Production, transportation, and material moving ...	—	2.6	1.8	—
Production	—	3.3	2.2	—
Transportation and material moving	—	3.9	—	2.8
Full time	—	1.3	0.7	—
Union	—	2.7	—	1.5
Nonunion	—	1.5	0.9	—
Average wage within the following percentiles: ³				
10 to under 25	—	5.2	—	3.3
50 to under 75	—	1.6	1.1	—
75 to under 90	0.2	1.4	0.7	1.1
Establishment characteristic				
Goods-producing industries	—	2.2	1.5	—
Construction	—	4.3	—	2.1
Manufacturing	—	3.0	1.7	—
Service-providing industries	—	1.6	0.9	—
Information	—	3.6	—	2.3
Real estate and rental and leasing	—	7.8	—	7.2
Professional and business services	—	4.7	—	3.9
Administrative and waste services	—	8.8	—	4.9
Education and health services	—	3.5	0.8	—
Educational services	0.6	4.5	1.3	4.5
Junior colleges, colleges, and universities	0.6	3.4	2.1	3.3
Health care and social assistance	—	4.1	—	3.0
Leisure and hospitality	—	4.6	—	3.8
Accommodation and food services	—	2.6	—	2.4
50 to 99 workers	—	3.5	2.1	—
100 workers or more	(²)	1.7	1.0	1.5
500 workers or more	0.2	2.5	1.7	2.0
Geographic area				
New England	—	4.8	0.1	—
West North Central	—	3.3	—	3.4
East South Central	—	5.6	—	4.5
Mountain	—	6.7	—	4.7

See footnotes at end of table.

Table 33. Standard errors for inpatient drug rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	(²)	1.4	0.8	1.2	—	2.8	1.4	—
Worker characteristic								
Management, professional, and related	(²)	2.4	0.6	2.2	—	3.7	1.8	—
Management, business, and financial	0.2	2.3	—	—	—	4.8	—	4.0
Service	—	4.7	—	3.8	—	7.4	—	3.8
Office and administrative support	(²)	2.7	—	—	—	6.4	—	3.1
Installation, maintenance, and repair	—	2.5	—	2.4	—	9.0	—	4.1
Production, transportation, and material moving ...	—	3.0	1.8	—	—	4.7	—	4.2
Production	—	3.7	2.0	—	—	7.0	—	5.0
Transportation and material moving	—	3.5	—	2.5	—	10.1	—	7.6
Full time	(²)	1.4	0.6	1.3	—	3.0	1.5	—
Union	—	3.2	—	1.8	—	3.4	—	3.4
Nonunion	(²)	1.6	0.9	1.3	—	3.4	1.7	—
Average wage within the following percentiles: ³								
10 to under 25	—	6.3	—	3.7	—	7.5	—	4.7
50 to under 75	—	1.8	1.0	—	—	3.1	2.3	—
75 to under 90	—	1.5	0.6	—	—	4.0	2.0	—
Establishment characteristic								
Goods-producing industries	—	2.5	1.6	—	—	5.1	3.3	—
Construction	—	4.0	—	2.1	—	7.4	—	5.9
Manufacturing	—	3.6	2.1	—	—	6.2	—	5.3
Service-providing industries	(²)	1.7	0.9	1.4	—	3.5	1.9	—
Information	—	3.6	—	2.2	—	5.6	—	4.9
Real estate and rental and leasing	—	8.7	—	8.3	—	—	—	7.6
Professional and business services	—	5.7	—	4.8	—	7.2	—	5.4
Administrative and waste services	—	10.2	—	5.7	—	16.3	—	11.4
Education and health services	—	3.1	0.3	—	—	9.4	—	5.7
Educational services	—	5.1	—	4.7	—	5.3	—	5.9
Junior colleges, colleges, and universities	—	4.1	—	3.1	—	3.6	—	3.9
Health care and social assistance	—	3.5	—	3.5	—	11.6	—	6.9
Leisure and hospitality	—	4.7	—	3.8	—	9.6	—	7.9
Accommodation and food services	—	2.6	—	2.0	—	6.2	—	6.2
50 to 99 workers	—	4.1	—	3.5	—	6.3	4.2	—
100 workers or more	(²)	1.9	1.2	1.7	—	3.0	1.6	—
500 workers or more	0.1	2.6	—	—	—	4.3	—	2.6
Geographic area								
New England	—	4.2	—	4.3	—	11.2	—	8.5
West North Central	—	3.4	—	3.3	—	13.2	—	10.3
East South Central	—	6.2	—	5.1	—	6.7	—	5.6
Mountain	—	7.3	—	5.8	—	10.5	—	3.7

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

**Table 34. Standard errors for outpatient drug rehabilitation benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	–	1.2	0.6	–
Worker characteristic				
Management, professional, and related	–	1.9	0.5	–
Management, business, and financial	–	1.6	–	1.6
Professional and related	–	2.8	0.7	–
Service	–	3.9	–	3.3
Office and administrative support	–	2.1	–	1.4
Natural resources, construction, and maintenance	–	3.1	–	2.3
Installation, maintenance, and repair	–	2.8	–	2.4
Production, transportation, and material moving ...	–	2.3	1.1	–
Production	–	3.0	1.6	–
Transportation and material moving	–	2.8	–	2.2
Full time	–	1.2	0.4	–
Union	–	3.2	–	1.9
Nonunion	(¹)	1.3	0.6	1.1
Average wage within the following percentiles: ²				
50 to under 75	–	1.6	0.5	–
75 to under 90	–	1.4	0.5	–
Establishment characteristic				
Goods-producing industries	–	2.3	1.3	–
Construction	–	4.4	–	2.4
Manufacturing	–	2.9	1.4	–
Service-providing industries	–	1.4	0.7	–
Transportation and warehousing	–	4.1	–	4.1
Information	–	4.5	–	3.4
Real estate and rental and leasing	–	7.8	–	7.2
Education and health services	–	2.8	–	2.6
Educational services	–	3.9	0.4	–
Health care and social assistance	–	3.2	–	3.0
Leisure and hospitality	–	4.2	–	3.8
Accommodation and food services	–	2.6	–	2.4
Other services	–	6.1	–	5.8
1 to 99 workers	–	1.9	0.8	–
1 to 49 workers	–	2.2	0.8	–
50 to 99 workers	–	3.5	–	3.1
100 workers or more	(¹)	1.5	0.8	1.5
500 workers or more	–	2.2	–	2.2
Geographic area				
New England	–	4.5	–	4.1
Middle Atlantic	–	3.3	–	1.8
West North Central	–	3.4	–	3.4
East South Central	–	5.0	–	4.3
Mountain	–	6.0	–	4.8

See footnotes at end of table.

Table 34. Standard errors for outpatient drug rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	—	1.4	0.7	—	—	1.9	0.8	—
Worker characteristic								
Management, professional, and related	—	2.3	0.5	—	—	3.1	—	2.7
Management, business, and financial	—	1.9	—	1.8	—	4.1	—	4.0
Professional and related	—	3.3	—	3.3	—	4.8	—	4.2
Service	—	4.7	—	4.0	—	4.3	—	3.8
Office and administrative support	—	2.7	—	1.7	—	3.8	—	3.4
Natural resources, construction, and maintenance	—	2.9	—	2.2	—	6.0	—	5.8
Installation, maintenance, and repair	—	2.7	—	2.6	—	5.9	—	4.0
Production, transportation, and material moving ...	—	2.8	1.4	—	—	3.1	—	3.3
Production	—	3.5	1.7	—	—	6.2	—	5.0
Transportation and material moving	—	3.1	—	2.4	—	5.2	—	3.6
Full time	—	1.4	0.5	—	—	2.0	0.8	—
Union	—	4.2	—	2.3	—	2.8	—	2.9
Nonunion	(¹)	1.4	0.8	1.3	—	2.4	0.9	—
Average wage within the following percentiles: ²								
50 to under 75	—	1.8	0.6	—	—	2.5	—	2.0
75 to under 90	—	1.5	0.5	—	—	3.2	—	2.8
Establishment characteristic								
Goods-producing industries	—	2.4	1.4	—	—	5.5	—	3.9
Construction	—	4.0	—	2.0	—	9.1	—	9.0
Manufacturing	—	3.3	1.6	—	—	5.9	—	5.1
Service-providing industries	—	1.6	0.9	—	—	2.3	—	1.8
Transportation and warehousing	—	4.9	—	4.9	—	5.4	—	5.3
Information	—	4.4	—	3.2	—	8.2	—	6.9
Real estate and rental and leasing	—	8.3	—	8.3	—	12.4	—	7.6
Education and health services	—	3.2	—	3.1	—	6.0	—	5.4
Educational services	—	5.0	—	4.9	—	3.2	—	3.1
Health care and social assistance	—	3.6	—	3.5	—	7.7	—	6.9
Leisure and hospitality	—	4.7	—	3.8	—	7.8	—	7.8
Accommodation and food services	—	2.6	—	2.0	—	6.2	—	6.2
Other services	—	1.8	—	1.7	—	15.5	—	14.8
1 to 99 workers	—	2.2	—	1.9	—	4.1	1.0	—
1 to 49 workers	—	2.4	—	2.2	—	4.7	1.0	—
50 to 99 workers	—	4.5	—	3.6	—	6.8	—	6.0
100 workers or more	(¹)	1.7	1.0	1.6	—	2.9	—	2.8
500 workers or more	—	2.5	—	2.4	—	3.1	—	3.0
Geographic area								
New England	—	2.0	—	4.2	—	9.6	—	8.3
Middle Atlantic	—	4.7	—	2.7	—	4.1	—	3.8
West North Central	—	3.4	—	3.4	—	10.3	—	10.3
East South Central	—	5.5	—	4.7	—	6.0	—	5.6
Mountain	—	7.3	—	5.9	—	2.6	—	3.6

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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Table 35. Standard errors for mental health care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient care			Outpatient care		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	0.0	0.0	0.0	0.0	0.0	0.0
Worker characteristic						
Management, professional, and related	0.0	0.0	0.0	0.0	0.0	0.0
Management, business, and financial	0.0	0.0	0.0	0.0	0.0	5.8
Professional and related	0.0	0.0	0.0	6.7	0.0	0.0
Service	0.0	0.0	0.0	3.6	1.4	0.0
Sales and office	0.0	0.0	0.0	0.0	0.0	4.4
Sales and related	0.0	0.0	0.0	0.0	0.0	–
Office and administrative support	0.0	0.0	0.0	0.0	0.0	4.4
Natural resources, construction, and maintenance	0.0	0.0	0.0	0.5	4.9	5.0
Construction, extraction, farming, fishing, and forestry	0.0	0.0	0.0	6.3	4.4	0.6
Installation, maintenance, and repair	0.0	0.0	0.0	0.2	2.1	2.5
Production, transportation, and material moving	0.0	0.0	0.0	0.8	0.0	0.0
Production	0.0	0.0	0.0	2.2	0.0	0.0
Transportation and material moving	0.0	0.0	0.0	0.0	0.0	0.0
Full time	0.0	0.0	0.0	0.0	0.0	0.0
Part time	0.0	0.0	0.0	6.0	0.0	0.0
Union	0.0	0.0	0.0	2.6	0.0	0.0
Nonunion	0.0	0.0	0.0	0.0	0.0	0.0
Average wage within the following percentiles: ¹						
Less than 10	0.0	0.0	0.0	0.0	1.4	0.0
10 to under 25	0.0	0.0	0.0	4.6	0.0	0.0
25 to under 50	0.0	0.0	0.0	0.8	0.0	0.0
50 to under 75	0.0	0.0	0.0	1.9	0.0	1.4
75 to under 90	0.0	0.0	0.0	0.0	0.0	4.5
90 or greater	0.0	0.0	0.0	0.0	0.0	0.8
Establishment characteristic						
Goods-producing industries	0.0	0.0	0.0	2.5	0.0	2.0
Construction	0.0	0.0	0.0	5.0	6.9	6.1
Manufacturing	0.0	0.0	0.0	1.1	0.0	0.0
Service-providing industries	0.0	0.0	0.0	0.0	0.0	0.0
Trade, transportation, and utilities	0.0	0.0	0.0	0.0	0.0	1.4
Wholesale trade	0.0	0.0	0.0	0.0	6.7	1.9
Retail trade	0.0	0.0	0.0	0.0	0.0	4.3
Transportation and warehousing	0.0	0.0	–	–	2.8	1.7
Utilities	0.0	0.0	0.0	0.0	5.2	1.7
Information	0.0	1.0	0.0	0.0	0.0	11.4
Financial activities	0.0	0.0	0.0	0.0	0.0	6.7
Finance and insurance	0.0	0.0	0.0	0.0	0.0	–
Credit intermediation and related activities	0.0	0.0	0.0	0.0	3.9	–
Insurance carriers and related activities	0.0	0.0	–	3.7	0.9	5.6
Real estate and rental and leasing	0.0	0.0	–	0.0	0.0	–
Professional and business services	0.0	0.0	4.2	4.8	2.9	0.0
Professional and technical services	0.0	0.0	–	4.6	6.3	3.6
Administrative and waste services	0.0	0.0	9.8	3.1	5.6	0.0

See footnotes at end of table.

Table 35. Standard errors for mental health care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient care			Outpatient care		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic						
Education and health services	0.0	0.0	2.0	5.2	0.0	3.1
Educational services	0.0	0.0	0.0	2.4	0.0	0.0
Junior colleges, colleges, and universities	0.0	0.0	0.0	0.0	0.0	1.2
Health care and social assistance	0.0	0.0	7.7	6.1	2.4	2.1
Leisure and hospitality	0.0	0.0	0.0	3.3	2.5	0.0
Accommodation and food services	0.0	0.0	0.0	4.3	4.7	0.0
Other services	0.0	0.0	0.0	6.3	5.9	0.0
1 to 99 workers	0.0	0.0	0.0	4.2	0.0	1.0
1 to 49 workers	0.0	0.0	0.0	5.7	0.0	2.2
50 to 99 workers	0.0	0.0	0.0	1.6	0.0	2.1
100 workers or more	0.0	0.0	0.0	0.0	0.0	0.0
100 to 499 workers	0.0	0.0	0.0	0.0	0.0	0.0
500 workers or more	0.0	0.0	0.0	0.0	0.0	0.0
Geographic area						
New England	—	0.0	0.0	3.1	0.0	0.0
Middle Atlantic	0.0	0.0	0.0	0.0	0.0	6.7
East North Central	0.0	0.0	0.0	0.0	0.0	0.0
West North Central	0.0	0.0	0.0	0.0	1.4	5.8
South Atlantic	0.0	0.0	0.0	0.0	0.0	6.4
East South Central	0.0	0.0	0.0	3.2	2.1	0.0
West South Central	0.0	0.0	0.0	0.0	0.0	—
Mountain	0.0	0.0	—	3.2	3.7	0.0
Pacific	0.0	0.0	0.0	3.3	3.9	0.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 36. Standard errors for substance abuse treatment benefits:¹ Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient detoxification ²			Inpatient rehabilitation ³			Outpatient rehabilitation ⁴		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Worker characteristic									
Management, professional, and related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Management, business, and financial	0.0	0.0	0.0	0.0	0.0	0.0	1.6	2.2	1.4
Professional and related	0.0	0.0	5.2	0.0	0.0	0.0	0.0	0.0	2.9
Service	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
Sales and office	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sales and related	0.0	0.0	2.3	0.0	0.0	0.0	0.0	0.0	0.0
Office and administrative support	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Natural resources, construction, and maintenance	0.0	0.0	4.0	0.0	0.0	4.2	0.0	3.4	2.2
Construction, extraction, farming, fishing, and forestry	0.0	0.0	2.9	0.0	0.0	7.8	4.1	6.9	2.8
Installation, maintenance, and repair	0.0	0.0	—	0.0	0.0	0.0	0.0	1.0	8.4
Production, transportation, and material moving ...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	5.8
Production	0.0	0.0	0.0	0.0	0.0	0.0	4.1	4.5	4.9
Transportation and material moving	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	7.1
Full time	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Part time	0.0	0.0	0.0	0.0	0.0	0.0	1.7	2.0	4.5
Union	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	2.6
Nonunion	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Average wage within the following percentiles: ⁵									
Less than 10	6.6	5.9	—	0.0	0.0	0.0	—	9.6	—
10 to under 25	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	—
25 to under 50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
50 to under 75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
75 to under 90	0.0	0.0	0.0	0.0	0.0	0.0	0.7	1.2	0.6
90 or greater	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8
Establishment characteristic									
Goods-producing industries	0.0	0.0	0.0	0.0	0.0	0.0	0.9	2.4	1.0
Construction	0.0	0.0	5.4	0.0	0.0	4.2	0.0	—	—
Manufacturing	0.0	0.0	0.0	0.0	0.0	0.0	4.5	3.3	1.4
Service-providing industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade, transportation, and utilities	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	3.5
Wholesale trade	0.0	0.0	5.9	0.0	0.0	0.0	1.7	6.5	2.9
Retail trade	0.0	0.0	0.0	0.0	0.0	—	0.0	0.0	2.4
Transportation and warehousing	7.2	7.1	—	0.0	0.0	—	5.5	4.0	7.1
Utilities	0.0	0.0	0.9	0.0	0.0	0.0	—	—	—
Information	0.0	0.0	—	—	—	—	—	5.9	13.3
Financial activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Finance and insurance	0.0	0.0	1.4	0.0	0.0	0.0	0.0	3.6	0.0
Credit intermediation and related activities	0.0	0.0	0.0	0.0	0.0	0.0	—	—	0.0
Insurance carriers and related activities	0.0	0.0	4.2	0.0	0.0	—	0.0	3.9	—
Real estate and rental and leasing	0.0	0.0	—	0.0	0.0	—	0.0	0.0	—
Professional and business services	0.0	0.0	2.0	0.0	0.0	0.0	2.3	5.3	0.0
Professional and technical services	0.0	—	2.0	0.0	—	0.0	8.9	10.2	0.0
Administrative and waste services	0.0	0.0	0.0	0.0	0.0	—	5.2	1.0	0.0

See footnotes at end of table.

Table 36. Standard errors for substance abuse treatment benefits:¹ Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient detoxification ²			Inpatient rehabilitation ³			Outpatient rehabilitation ⁴		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic									
Education and health services	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	1.9
Educational services	0.0	0.0	—	0.0	0.0	0.0	2.0	0.4	9.2
Junior colleges, colleges, and universities	0.0	0.0	0.0	0.0	0.0	0.0	6.9	—	10.8
Health care and social assistance	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	4.7
Leisure and hospitality	0.0	0.0	—	0.0	0.0	0.0	1.0	0.0	—
Accommodation and food services	0.0	0.0	—	0.0	0.0	—	2.9	0.0	—
Other services	0.0	0.0	—	0.0	0.0	—	0.0	0.0	—
1 to 99 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7
1 to 49 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4
50 to 99 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	2.4
100 workers or more	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1
100 to 499 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	2.7
500 workers or more	0.0	0.0	0.8	0.0	0.0	0.0	3.8	4.5	7.1
Geographic area									
New England	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	2.9
Middle Atlantic	—	—	—	0.0	0.0	0.0	8.0	6.5	0.0
East North Central	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1
West North Central	0.0	0.0	—	0.0	0.0	—	0.0	0.0	0.8
South Atlantic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
East South Central	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0
West South Central	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
Mountain	0.0	0.0	0.6	0.0	0.0	0.0	4.2	5.9	—
Pacific	0.0	0.0	0.0	0.0	0.0	—	1.6	0.4	—

¹ Substance abuse treatment benefits provide inpatient and outpatient care for alcohol or drug dependency.

² Inpatient detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

³ Inpatient rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

⁴ Outpatient rehabilitation includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 37. Standard errors for alcohol abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient detoxification ¹			Inpatient rehabilitation ²			Outpatient rehabilitation ³		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Worker characteristic									
Management, professional, and related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Management, business, and financial	0.0	0.0	0.0	0.0	0.0	0.0	1.6	2.2	1.4
Professional and related	0.0	0.0	5.2	0.0	0.0	0.0	0.0	0.0	2.9
Service	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	–
Sales and office	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sales and related	0.0	0.0	2.3	0.0	0.0	0.0	0.0	0.0	0.0
Office and administrative support	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Natural resources, construction, and maintenance	0.0	0.0	4.0	0.0	0.0	4.2	0.0	3.5	2.2
Construction, extraction, farming, fishing, and forestry	0.0	0.0	2.9	0.0	0.0	7.8	4.1	6.8	2.8
Installation, maintenance, and repair	0.0	0.0	–	0.0	0.0	0.0	0.0	1.0	8.4
Production, transportation, and material moving ...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	5.8
Production	0.0	0.0	0.0	0.0	0.0	0.0	4.2	4.5	4.9
Transportation and material moving	0.0	0.0	–	0.0	0.0	0.0	0.0	0.0	7.1
Full time	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Part time	0.0	0.0	0.0	0.0	0.0	0.0	1.7	2.0	4.5
Union	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	2.6
Nonunion	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Average wage within the following percentiles: ⁴									
Less than 10	6.6	5.9	–	0.0	0.0	0.0	–	9.6	–
10 to under 25	0.0	0.0	–	0.0	0.0	0.0	0.0	0.0	–
25 to under 50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
50 to under 75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
75 to under 90	0.0	0.0	0.0	0.0	0.0	0.0	0.7	1.2	0.6
90 or greater	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	2.8
Establishment characteristic									
Goods-producing industries	0.0	0.0	0.0	0.0	0.0	0.0	0.9	2.4	1.0
Construction	0.0	0.0	5.4	0.0	0.0	4.2	0.0	–	–
Manufacturing	0.0	0.0	0.0	0.0	0.0	0.0	4.5	3.3	1.4
Service-providing industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade, transportation, and utilities	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	3.5
Wholesale trade	0.0	0.0	5.9	0.0	0.0	0.0	1.7	6.5	2.9
Retail trade	0.0	0.0	0.0	0.0	0.0	–	0.0	0.0	2.4
Transportation and warehousing	7.2	7.1	–	0.0	0.0	–	5.5	4.0	7.1
Utilities	0.0	0.0	0.9	0.0	0.0	0.0	–	–	–
Information	0.0	0.0	–	–	–	–	–	5.9	13.3
Financial activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Finance and insurance	0.0	0.0	1.4	0.0	0.0	0.0	0.0	3.6	0.0
Credit intermediation and related activities	0.0	0.0	0.0	0.0	0.0	0.0	–	–	0.0
Insurance carriers and related activities	0.0	0.0	4.2	0.0	0.0	–	0.0	3.9	–
Real estate and rental and leasing	0.0	0.0	–	0.0	0.0	–	0.0	0.0	–
Professional and business services	0.0	0.0	2.0	0.0	0.0	0.0	2.7	9.5	0.0
Professional and technical services	0.0	–	2.0	0.0	–	0.0	9.6	10.8	0.0
Administrative and waste services	0.0	0.0	0.0	0.0	0.0	–	5.2	1.0	0.0

See footnotes at end of table.

Table 37. Standard errors for alcohol abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient detoxification ¹			Inpatient rehabilitation ²			Outpatient rehabilitation ³		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic									
Education and health services	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	1.9
Educational services	0.0	0.0	—	0.0	0.0	0.0	2.2	3.9	9.2
Junior colleges, colleges, and universities	0.0	0.0	0.0	0.0	0.0	0.0	7.1	12.3	10.8
Health care and social assistance	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	4.7
Leisure and hospitality	0.0	0.0	—	0.0	0.0	0.0	1.0	0.0	—
Accommodation and food services	0.0	0.0	—	0.0	0.0	—	2.9	0.0	—
Other services	0.0	0.0	—	0.0	0.0	—	0.0	0.0	—
1 to 99 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7
1 to 49 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4
50 to 99 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	2.4
100 workers or more	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1
100 to 499 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	2.7
500 workers or more	0.0	0.0	0.8	0.0	0.0	0.0	4.1	4.5	7.1
Geographic area									
New England	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	2.9
Middle Atlantic	—	—	—	0.0	0.0	0.0	7.7	6.4	0.0
East North Central	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1
West North Central	0.0	0.0	—	0.0	0.0	—	0.0	0.0	0.8
South Atlantic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
East South Central	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0
West South Central	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
Mountain	0.0	0.0	0.6	0.0	0.0	0.0	7.4	3.8	—
Pacific	0.0	0.0	0.0	0.0	0.0	—	1.6	0.4	—

¹ Inpatient detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

² Inpatient rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

³ Outpatient rehabilitation includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

⁴ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 38. Standard errors for drug abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient detoxification ¹			Inpatient rehabilitation ²			Outpatient rehabilitation ³		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Worker characteristic									
Management, professional, and related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7
Management, business, and financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0
Professional and related	0.0	0.0	2.9	0.0	0.0	0.0	0.0	0.0	4.1
Service	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
Sales and office	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sales and related	0.0	0.0	2.3	0.0	0.0	0.0	0.0	0.0	4.1
Office and administrative support	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Natural resources, construction, and maintenance	0.0	0.0	2.8	0.0	0.0	4.2	1.1	4.8	3.7
Construction, extraction, farming, fishing, and forestry	0.0	0.0	2.9	0.0	0.0	7.8	4.1	6.9	2.8
Installation, maintenance, and repair	0.0	0.0	—	0.0	0.0	0.0	0.8	2.9	10.0
Production, transportation, and material moving ...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	4.3
Production	0.0	0.0	0.0	0.0	0.0	0.0	3.7	5.1	7.0
Transportation and material moving	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	6.5
Full time	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Part time	0.0	0.0	0.0	0.0	0.0	0.0	1.7	2.0	4.5
Union	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	2.6
Nonunion	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8
Average wage within the following percentiles: ⁴									
Less than 10	6.6	5.9	—	0.0	0.0	0.0	—	9.6	—
10 to under 25	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	—
25 to under 50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.1
50 to under 75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
75 to under 90	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
90 or greater	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.7
Establishment characteristic									
Goods-producing industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	1.0
Construction	0.0	0.0	5.4	0.0	0.0	4.2	0.0	—	—
Manufacturing	0.0	0.0	0.0	0.0	0.0	0.0	3.7	4.6	4.1
Service-providing industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5
Trade, transportation, and utilities	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.9
Wholesale trade	0.0	0.0	—	0.0	0.0	0.0	1.7	6.5	3.8
Retail trade	0.0	0.0	0.0	0.0	0.0	—	0.0	0.0	7.1
Transportation and warehousing	7.2	7.1	—	0.0	0.0	—	5.6	4.5	7.1
Utilities	0.0	0.0	0.9	0.0	0.0	0.0	—	—	—
Information	0.0	0.0	—	—	—	—	—	5.9	13.3
Financial activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Finance and insurance	0.0	0.0	1.4	0.0	0.0	0.0	0.0	3.5	0.0
Credit intermediation and related activities	0.0	0.0	0.0	0.0	0.0	0.0	—	—	0.0
Insurance carriers and related activities	0.0	0.0	4.2	0.0	0.0	—	0.0	3.9	—
Real estate and rental and leasing	0.0	0.0	—	0.0	0.0	—	0.0	0.0	—
Professional and business services	0.0	0.0	2.0	0.0	0.0	0.0	0.0	6.6	2.8
Professional and technical services	8.1	—	2.0	0.0	0.0	0.0	—	—	5.8
Administrative and waste services	0.0	0.0	0.0	0.0	0.0	—	5.2	1.0	0.0

See footnotes at end of table.

Table 38. Standard errors for drug abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient detoxification ¹			Inpatient rehabilitation ²			Outpatient rehabilitation ³		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic									
Education and health services	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	1.4
Educational services	0.0	0.0	—	0.0	0.0	0.0	0.0	0.4	3.0
Junior colleges, colleges, and universities	0.0	0.0	0.0	0.0	0.0	0.0	6.9	—	10.8
Health care and social assistance	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	4.6
Leisure and hospitality	0.0	0.0	—	0.0	0.0	0.0	1.0	0.0	—
Accommodation and food services	0.0	0.0	—	0.0	0.0	—	2.9	0.0	—
Other services	0.0	0.0	—	0.0	0.0	—	0.0	0.0	—
1 to 99 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1
1 to 49 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.3
50 to 99 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4
100 workers or more	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
100 to 499 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9
500 workers or more	0.0	0.0	0.4	0.0	0.0	0.0	3.6	4.4	—
Geographic area									
New England	0.0	0.0	0.0	0.0	0.0	0.0	2.5	0.0	0.0
Middle Atlantic	—	—	—	0.0	0.0	0.0	8.0	6.5	0.0
East North Central	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7
West North Central	0.0	0.0	—	0.0	0.0	—	0.0	0.0	0.8
South Atlantic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
East South Central	0.0	0.0	0.0	0.0	0.0	0.0	6.7	5.5	0.0
West South Central	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
Mountain	0.0	0.0	0.6	0.0	0.0	0.0	4.2	5.9	—
Pacific	0.0	0.0	0.0	0.0	0.0	—	1.6	0.4	—

¹ Inpatient detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

² Inpatient rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

³ Outpatient rehabilitation includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

⁴ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 39. Standard errors for dental care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Preventive services ¹	Basic services ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
All workers	0.0	0.0	0.4	1.9	1.6	2.0
Worker characteristic						
Management, professional, and related	0.0	0.0	0.5	2.8	2.6	2.8
Management, business, and financial	0.0	0.0	0.6	2.6	2.7	2.7
Professional and related	0.0	0.0	0.5	4.0	3.5	3.7
Service	0.0	0.0	0.7	7.8	4.6	6.3
Sales and office	0.0	0.0	0.5	2.3	2.6	2.7
Sales and related	0.0	0.0	1.0	4.2	3.4	3.1
Office and administrative support	0.0	0.0	0.6	2.3	3.3	3.3
Natural resources, construction, and maintenance	0.0	0.0	2.6	4.4	4.0	4.6
Construction, extraction, farming, fishing, and forestry	0.0	0.0	3.8	8.2	7.1	7.7
Installation, maintenance, and repair	0.0	0.0	3.6	4.1	5.2	4.8
Production, transportation, and material moving ...	0.0	0.0	0.6	2.7	3.2	3.1
Production	0.0	0.0	0.9	3.3	3.6	4.1
Transportation and material moving	0.0	0.0	0.6	3.9	4.8	4.2
Full time	0.0	0.0	0.4	2.0	1.6	2.0
Part time	0.0	0.0	1.2	3.8	4.7	6.8
Union	0.0	0.0	0.9	4.6	3.1	4.5
Nonunion	0.0	0.0	0.4	1.9	1.8	1.9
Average wage within the following percentiles: ⁴						
Less than 10	0.0	0.0	2.1	7.9	8.0	11.8
10 to under 25	0.0	0.0	1.0	6.4	6.2	6.6
25 to under 50	0.0	0.0	0.7	2.8	2.1	2.3
50 to under 75	0.0	0.0	0.5	2.9	2.1	3.0
75 to under 90	0.0	0.0	0.7	2.8	3.2	3.6
90 or greater	0.0	0.0	1.1	3.6	3.1	3.1
Establishment characteristic						
Goods-producing industries	0.0	0.0	1.2	2.8	3.1	3.8
Construction	0.0	0.0	4.2	9.5	5.7	8.7
Manufacturing	0.0	0.0	0.8	3.0	4.1	4.3
Service-providing industries	0.0	0.0	0.3	2.2	1.9	2.0
Trade, transportation, and utilities	0.0	0.0	0.8	2.7	2.9	2.7
Wholesale trade	0.0	0.0	2.1	4.6	5.7	4.2
Retail trade	0.0	0.0	0.7	4.0	3.3	3.5
Transportation and warehousing	0.0	0.0	0.5	4.5	7.4	7.4
Utilities	0.0	0.0	1.9	6.2	8.3	10.0
Information	0.0	0.0	0.5	5.5	6.0	4.7
Financial activities	0.0	0.0	1.2	2.8	3.3	3.5
Finance and insurance	0.0	0.0	1.0	2.5	3.2	3.3
Credit intermediation and related activities	0.0	0.0	2.1	4.4	4.3	5.3
Insurance carriers and related activities	0.0	0.0	0.9	3.2	3.9	5.0
Real estate and rental and leasing	0.0	0.0	4.4	9.0	–	–
Professional and business services	0.0	0.0	0.2	5.8	4.6	5.3
Professional and technical services	0.0	0.0	0.0	9.5	7.8	6.7
Administrative and waste services	0.0	0.0	0.0	11.0	–	–

See footnotes at end of table.

Table 39. Standard errors for dental care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Preventive services ¹	Basic services ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
Establishment characteristic						
Education and health services	0.1	0.1	0.9	4.7	3.1	4.6
Educational services	0.6	0.6	1.0	4.7	6.4	3.9
Junior colleges, colleges, and universities	0.9	0.9	1.3	2.2	4.5	3.7
Health care and social assistance	0.0	0.0	1.1	5.3	3.7	5.4
Leisure and hospitality	0.0	0.0	0.0	11.2	4.3	10.3
Accommodation and food services	0.0	0.0	0.0	14.9	—	—
Other services	0.0	0.0	0.0	12.2	—	—
1 to 99 workers	0.0	0.0	0.6	3.2	2.6	3.2
1 to 49 workers	0.0	0.0	0.7	4.1	3.2	3.4
50 to 99 workers	0.1	0.1	0.9	4.8	4.7	6.0
100 workers or more	0.0	0.0	0.5	2.1	1.8	2.2
100 to 499 workers	0.0	0.0	0.9	3.3	3.0	3.1
500 workers or more	0.0	0.0	0.6	2.3	3.2	3.0
Geographic area						
New England	0.0	0.0	1.5	8.2	5.3	7.4
Middle Atlantic	0.0	0.0	0.6	8.0	3.6	7.8
East North Central	0.0	0.0	0.9	3.9	3.1	2.3
West North Central	0.0	0.0	1.4	7.8	4.6	4.9
South Atlantic	0.0	0.0	1.2	4.8	6.6	4.6
East South Central	0.0	0.0	2.7	7.8	7.6	10.4
West South Central	0.1	0.1	0.6	5.5	4.9	4.4
Mountain	0.0	0.0	1.1	3.7	4.8	7.2
Pacific	0.0	0.0	0.9	3.1	2.7	3.6

¹ Preventative services include dental exams, cleanings, and other preventive care.

² Basic services include dental services such as fillings, dental surgery, periodontal care, and endodontics.

³ Major services include dental procedures such as crowns and prosthetics.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates

published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 40. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Preventive services ¹				Basic services ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
All workers	1.2	1.2	-	-	0.4	0.4	-	-
Worker characteristic								
Management, professional, and related	1.9	1.9	-	-	-	0.4	-	(⁵)
Management, business, and financial	1.6	1.6	-	-	-	0.9	-	-
Professional and related	2.6	2.6	-	-	-	0.3	-	(⁵)
Service	6.0	6.0	-	-	-	0.4	-	-
Sales and office	1.7	1.7	-	-	0.5	0.5	-	-
Sales and related	2.3	2.3	-	-	-	1.0	-	(⁵)
Office and administrative support	1.9	1.9	-	-	-	0.5	-	(⁵)
Natural resources, construction, and maintenance	1.7	1.7	-	-	-	2.0	-	-
Construction, extraction, farming, fishing, and forestry	2.5	2.5	-	-	-	2.4	-	-
Installation, maintenance, and repair	2.6	2.6	-	-	-	2.9	-	-
Production, transportation, and material moving ...	1.3	1.3	-	-	-	0.4	-	-
Production	1.6	1.6	-	-	-	0.6	-	-
Transportation and material moving	2.0	2.0	-	-	-	0.7	-	-
Full time	1.3	1.3	-	-	0.4	0.4	-	-
Part time	2.4	2.4	-	-	-	1.7	-	-
Union	2.3	2.3	-	-	-	1.2	-	-
Nonunion	1.4	1.4	-	-	0.3	0.3	-	-
Average wage within the following percentiles: ⁶								
Less than 10	-	4.9	-	-	-	3.5	-	-
10 to under 25	-	6.2	-	-	-	0.8	-	-
25 to under 50	1.5	1.5	-	-	0.5	0.5	-	-
50 to under 75	1.6	1.6	-	-	-	0.5	-	(⁵)
75 to under 90	1.8	1.8	-	-	-	0.9	-	(⁵)
90 or greater	2.5	2.5	-	-	-	0.7	-	-
Establishment characteristic								
Goods-producing industries	1.7	1.7	-	-	-	1.1	-	-
Construction	5.2	5.2	-	-	-	4.8	-	-
Manufacturing	1.8	1.8	-	-	-	0.3	-	-
Service-providing industries	1.6	1.6	-	-	0.2	0.2	-	-
Trade, transportation, and utilities	1.6	1.6	-	-	0.8	0.8	-	-
Wholesale trade	3.5	3.5	-	-	-	1.6	-	-
Retail trade	2.5	2.5	-	-	-	1.4	-	-
Transportation and warehousing	-	3.1	-	-	-	0.0	-	-
Utilities	-	3.8	-	-	-	1.9	-	-
Information	-	4.9	-	-	-	0.0	-	-
Financial activities	2.8	2.8	-	-	0.4	0.4	-	-
Finance and insurance	2.5	2.5	-	-	0.5	0.5	-	-
Credit intermediation and related activities	3.8	3.8	-	-	0.6	0.6	-	-
Insurance carriers and related activities	2.7	2.7	-	-	-	1.2	-	-
Real estate and rental and leasing	-	9.1	-	-	-	0.0	-	-
Professional and business services	3.1	3.1	-	-	-	0.5	-	-
Professional and technical services	3.9	3.9	-	-	-	1.1	-	-
Administrative and waste services	-	8.5	-	-	-	0.0	-	-

See footnotes at end of table.

Table 40. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Preventive services ¹				Basic services ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
Establishment characteristic								
Education and health services	2.0	2.0	—	—	—	0.4	—	(⁵)
Educational services	—	6.0	—	0.6	—	0.9	—	0.6
Junior colleges, colleges, and universities	—	2.9	—	0.9	—	0.9	—	0.9
Health care and social assistance	2.1	2.1	—	—	—	0.4	—	—
Leisure and hospitality	—	8.3	—	—	—	0.2	—	—
Accommodation and food services	—	10.5	—	—	—	0.2	—	—
Other services	—	16.6	—	—	—	0.0	—	—
1 to 99 workers	2.4	2.4	—	—	—	0.4	—	(⁵)
1 to 49 workers	3.0	3.0	—	—	—	0.6	—	—
50 to 99 workers	2.4	2.4	—	—	—	0.4	—	(⁵)
100 workers or more	1.4	1.4	—	—	0.4	0.4	—	—
100 to 499 workers	2.1	2.1	—	—	0.4	0.4	—	—
500 workers or more	2.4	2.4	—	—	—	0.9	—	—
Geographic area								
New England	2.7	2.7	—	—	—	1.3	—	—
Middle Atlantic	1.8	1.8	—	—	—	1.4	—	—
East North Central	3.8	3.8	—	—	—	0.5	—	(⁵)
West North Central	—	4.0	—	—	—	0.4	—	—
South Atlantic	—	4.7	—	—	—	0.3	—	—
East South Central	—	3.4	—	—	—	1.7	—	—
West South Central	1.8	1.9	—	—	—	2.5	—	(⁵)
Mountain	—	5.5	—	—	—	1.4	—	—
Pacific	2.4	2.4	—	—	—	0.6	—	—

See footnotes at end of table.

Table 40. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Major services ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
All workers	—	0.4	0.4	—
Worker characteristic				
Management, professional, and related	—	0.5	0.4	—
Management, business, and financial	—	0.6	0.6	—
Professional and related	—	0.5	0.5	—
Service	—	0.7	—	—
Sales and office	—	0.5	0.5	—
Sales and related	—	1.0	—	(⁵)
Office and administrative support	—	0.6	—	(⁵)
Natural resources, construction, and maintenance	—	2.6	—	—
Construction, extraction, farming, fishing, and forestry	—	3.8	—	—
Installation, maintenance, and repair	—	3.6	—	—
Production, transportation, and material moving	—	0.6	—	0.2
Production	—	0.9	—	0.4
Transportation and material moving	—	0.6	—	—
Full time	—	0.4	0.4	—
Part time	—	1.2	—	(⁵)
Union	—	0.9	—	—
Nonunion	—	0.4	0.4	—
Average wage within the following percentiles: ⁶				
Less than 10	—	2.1	—	—
10 to under 25	—	1.0	—	0.6
25 to under 50	—	0.7	0.7	—
50 to under 75	—	0.5	0.4	—
75 to under 90	—	0.7	0.7	—
90 or greater	—	1.1	1.1	—
Establishment characteristic				
Goods-producing industries	—	1.2	—	0.2
Construction	—	4.2	—	—
Manufacturing	—	0.8	—	0.3
Service-providing industries	—	0.3	0.3	—
Trade, transportation, and utilities	—	0.8	0.8	—
Wholesale trade	—	2.1	2.1	—
Retail trade	—	0.7	—	(⁵)
Transportation and warehousing	—	0.5	—	—
Utilities	—	2.1	—	—
Information	—	0.5	—	—
Financial activities	—	1.2	—	(⁵)
Finance and insurance	—	1.1	—	(⁵)
Credit intermediation and related activities	—	2.1	—	—
Insurance carriers and related activities	—	1.1	—	—
Real estate and rental and leasing	—	4.4	—	—
Professional and business services	—	0.2	—	—
Professional and technical services	—	0.0	—	—
Administrative and waste services	—	0.0	—	—

See footnotes at end of table.

Table 40. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Major services ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Establishment characteristic				
Education and health services	—	0.9	0.9	—
Educational services	—	1.0	0.8	—
Junior colleges, colleges, and universities	—	1.3	1.0	—
Health care and social assistance	—	1.1	—	—
Leisure and hospitality	—	0.0	—	—
Accommodation and food services	—	0.0	—	—
Other services	—	0.0	—	—
1 to 99 workers	—	0.6	—	(⁵)
1 to 49 workers	—	0.7	—	—
50 to 99 workers	—	0.9	—	(⁵)
100 workers or more	—	0.5	0.5	—
100 to 499 workers	—	0.9	0.8	—
500 workers or more	—	0.6	0.6	—
Geographic area				
New England	—	1.5	—	—
Middle Atlantic	—	0.6	0.6	—
East North Central	—	0.9	—	0.2
West North Central	—	1.4	—	—
South Atlantic	—	1.2	—	(⁵)
East South Central	—	2.7	—	—
West South Central	—	0.6	—	(⁵)
Mountain	—	1.1	—	—
Pacific	—	0.9	—	(⁵)

¹ Preventative services include dental exams, cleanings, and other preventive care.

² Coverage for dental procedures may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to maximum dollar limitations.

³ Basic services include dental services such as fillings, dental surgery, periodontal care, and endodontics.

⁴ Major services include dental procedures such as crowns and prosthetics.

⁵ Less than 0.05.

⁶ The percentile groupings are based on the

average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 41. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2008

Characteristic	Employee and dependent				
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median percent of covered charges ²
All workers	—	1.6	1.6	—	0.0
Worker characteristic					
Management, professional, and related	—	2.6	2.6	—	0.0
Management, business, and financial	—	2.7	2.7	—	0.0
Professional and related	—	3.5	3.5	—	0.0
Service	—	4.6	4.6	—	0.0
Sales and office	—	2.6	2.5	—	0.0
Sales and related	—	3.4	3.3	—	0.0
Office and administrative support	—	3.3	3.4	—	0.0
Natural resources, construction, and maintenance	—	4.0	4.0	—	12.1
Construction, extraction, farming, fishing, and forestry	—	7.1	7.1	—	—
Installation, maintenance, and repair	—	5.2	5.2	—	2.8
Production, transportation, and material moving ...	—	3.2	3.3	—	0.0
Production	—	3.6	3.7	—	0.0
Transportation and material moving	—	4.8	4.8	—	0.0
Full time	—	1.6	1.6	—	0.0
Part time	—	4.7	4.8	—	0.0
Union	—	3.1	3.1	—	0.0
Nonunion	—	1.8	1.8	—	0.0
Average wage within the following percentiles: ³					
Less than 10	—	8.0	8.0	—	11.9
10 to under 25	—	6.2	6.3	—	0.0
25 to under 50	—	2.1	2.1	—	0.0
50 to under 75	—	2.1	2.1	—	0.0
75 to under 90	—	3.2	3.2	—	0.0
90 or greater	—	3.1	3.4	—	0.0
Establishment characteristic					
Goods-producing industries	—	3.1	3.1	—	0.0
Construction	—	5.7	5.1	—	—
Manufacturing	—	4.1	4.2	—	0.0
Service-providing industries	—	1.9	1.9	—	0.0
Trade, transportation, and utilities	—	2.9	3.0	—	0.0
Wholesale trade	—	5.7	5.7	—	0.0
Retail trade	—	3.3	3.4	—	0.0
Transportation and warehousing	—	7.4	7.4	—	0.0
Utilities	—	8.3	8.5	—	0.0
Information	—	6.0	6.0	—	0.0
Financial activities	—	3.3	3.1	—	0.0
Finance and insurance	—	3.2	3.0	—	0.0
Credit intermediation and related activities	—	4.3	4.2	—	0.0
Insurance carriers and related activities	—	3.9	4.2	—	0.0
Real estate and rental and leasing	—	—	8.0	2.8	4.4
Professional and business services	—	4.6	4.5	—	0.0
Professional and technical services	—	7.8	7.8	—	0.0
Administrative and waste services	—	8.9	8.9	—	10.9

See footnotes at end of table.

Table 41. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Employee and dependent				
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median percent of covered charges ²
Establishment characteristic					
Education and health services	—	3.1	3.2	—	0.0
Educational services	—	6.4	6.4	—	0.0
Junior colleges, colleges, and universities	—	4.5	4.4	—	0.0
Health care and social assistance	—	3.7	3.7	—	0.0
Leisure and hospitality	—	4.3	4.3	—	4.4
Accommodation and food services	—	5.0	5.0	—	7.3
Other services	—	—	17.1	—	—
1 to 99 workers	—	2.6	2.7	—	0.0
1 to 49 workers	—	3.2	3.4	—	0.0
50 to 99 workers	—	4.7	4.8	—	0.0
100 workers or more	—	1.8	1.8	—	0.0
100 to 499 workers	—	3.0	3.0	—	0.0
500 workers or more	—	3.2	3.1	—	0.0
Geographic area					
New England	—	5.3	5.3	—	0.0
Middle Atlantic	—	3.6	3.7	—	0.0
East North Central	—	3.1	3.3	—	0.0
West North Central	—	4.6	4.3	—	0.0
South Atlantic	—	6.6	6.6	—	0.0
East South Central	—	7.6	7.6	—	2.8
West South Central	—	4.9	4.9	—	0.0
Mountain	—	4.8	4.8	—	0.0
Pacific	—	2.7	2.9	—	0.0

See footnotes at end of table.

Table 41. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Dependent only					Median lifetime maximum ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median percent of covered charges ²	
All workers	—	2.0	2.0	—	0.0	\$0.00
Worker characteristic						
Management, professional, and related	—	2.8	2.8	—	0.0	0.00
Management, business, and financial	—	2.7	3.1	—	0.0	0.00
Professional and related	—	3.7	3.7	—	0.0	0.00
Service	—	6.3	6.3	—	0.0	260.49
Sales and office	—	2.7	2.7	—	0.0	0.00
Sales and related	—	3.1	3.3	—	0.0	—
Office and administrative support	—	3.3	3.2	—	0.0	0.00
Natural resources, construction, and maintenance	—	4.6	4.6	—	0.0	0.00
Construction, extraction, farming, fishing, and forestry	—	7.7	7.7	—	0.0	342.11
Installation, maintenance, and repair	—	4.8	4.8	—	0.0	0.00
Production, transportation, and material moving ...	—	3.1	3.1	—	0.0	39.24
Production	—	4.1	4.1	—	0.0	0.00
Transportation and material moving	—	4.2	4.2	—	0.0	132.35
Full time	—	2.0	2.0	—	0.0	0.00
Part time	—	6.8	6.6	—	0.0	—
Union	—	4.5	4.5	—	0.0	48.06
Nonunion	—	1.9	2.0	—	0.0	0.00
Average wage within the following percentiles: ³						
Less than 10	—	11.8	11.8	—	0.0	0.00
10 to under 25	—	6.6	6.6	—	0.0	—
25 to under 50	—	2.3	2.4	—	0.0	88.84
50 to under 75	—	3.0	3.0	—	0.0	0.00
75 to under 90	—	3.6	3.6	—	0.0	0.00
90 or greater	—	3.1	2.9	—	0.0	0.00
Establishment characteristic						
Goods-producing industries	—	3.8	3.8	—	0.0	0.00
Construction	—	8.7	9.2	—	0.0	0.00
Manufacturing	—	4.3	4.3	—	0.0	79.70
Service-providing industries	—	2.0	2.0	—	0.0	0.00
Trade, transportation, and utilities	—	2.7	2.6	—	0.0	0.00
Wholesale trade	—	4.2	4.2	—	0.0	0.00
Retail trade	—	3.5	3.8	—	0.0	0.00
Transportation and warehousing	—	7.4	7.4	—	0.0	438.75
Utilities	—	10.0	10.0	—	0.0	224.79
Information	—	4.7	4.6	—	0.0	0.00
Financial activities	—	3.5	3.6	—	0.0	0.00
Finance and insurance	—	3.3	3.3	—	0.0	0.00
Credit intermediation and related activities	—	5.3	5.0	—	0.0	0.00
Insurance carriers and related activities	—	5.0	5.0	—	0.0	0.00
Real estate and rental and leasing	—	9.8	11.0	—	0.0	—
Professional and business services	—	5.3	5.4	—	0.0	49.05
Professional and technical services	—	6.7	6.7	—	0.0	342.81
Administrative and waste services	—	—	10.6	—	0.0	76.62

See footnotes at end of table.

Table 41. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Dependent only					Median lifetime maximum ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median percent of covered charges ²	
Establishment characteristic						
Education and health services	—	4.6	4.6	—	0.0	—
Educational services	—	3.9	4.0	—	0.0	\$417.39
Junior colleges, colleges, and universities	—	3.7	3.7	—	0.0	0.00
Health care and social assistance	—	5.4	5.4	—	0.0	—
Leisure and hospitality	—	10.3	10.3	—	0.0	325.38
Accommodation and food services	—	—	12.4	—	0.0	0.00
Other services	—	—	12.7	—	0.0	0.00
1 to 99 workers	—	3.2	3.2	—	0.0	87.20
1 to 49 workers	—	3.4	3.4	—	0.0	185.89
50 to 99 workers	—	6.0	6.0	—	0.0	187.95
100 workers or more	—	2.2	2.3	—	0.0	0.00
100 to 499 workers	—	3.1	3.2	—	0.0	0.00
500 workers or more	—	3.0	3.0	—	0.0	0.00
Geographic area						
New England	—	7.4	7.4	—	0.0	—
Middle Atlantic	—	7.8	8.1	—	0.0	58.86
East North Central	—	2.3	2.3	—	0.0	76.62
West North Central	—	4.9	5.0	—	0.0	167.07
South Atlantic	—	4.6	4.8	—	0.0	0.00
East South Central	—	10.4	10.4	—	0.0	155.74
West South Central	—	4.4	4.4	—	0.0	0.00
Mountain	—	7.2	7.1	—	0.0	0.00
Pacific	—	3.6	3.6	—	0.0	0.00

¹ Coverage for orthodontia care benefits may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to maximum dollar amounts.

² Note: Medians include only those plans that have specified provision

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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/ebs/glossary20082009.htm.

Table 42. Standard errors for dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Preventive services ¹	Basic services ²	Major services ³
All workers	0.0	0.0	0.0
Worker characteristic			
Management, professional, and related	0.0	0.0	0.0
Management, business, and financial	0.0	0.0	0.0
Professional and related	0.0	0.0	0.0
Service	0.0	0.0	0.0
Sales and office	0.0	0.0	0.0
Sales and related	0.0	0.0	0.0
Office and administrative support	0.0	0.0	0.0
Natural resources, construction, and maintenance	0.0	0.0	0.0
Construction, extraction, farming, fishing, and forestry	0.0	0.0	11.0
Installation, maintenance, and repair	0.0	0.0	0.0
Production, transportation, and material moving ...	0.0	0.0	0.0
Production	0.0	0.0	0.0
Transportation and material moving	0.0	0.0	0.0
Full time	0.0	0.0	0.0
Part time	0.0	0.0	0.0
Union	0.0	0.0	0.0
Nonunion	0.0	0.0	0.0
Average wage within the following percentiles: ⁴			
Less than 10	0.0	0.0	0.0
10 to under 25	0.0	0.0	0.0
25 to under 50	0.0	0.0	0.0
50 to under 75	0.0	0.0	0.0
75 to under 90	0.0	0.0	0.0
90 or greater	0.0	0.0	0.0
Establishment characteristic			
Goods-producing industries	0.0	0.0	0.0
Construction	0.0	0.0	0.0
Manufacturing	0.0	0.0	0.0
Service-providing industries	0.0	0.0	0.0
Trade, transportation, and utilities	0.0	0.0	0.0
Wholesale trade	0.0	0.0	0.0
Retail trade	0.0	0.0	0.0
Transportation and warehousing	0.0	0.0	0.0
Utilities	0.0	0.0	0.0
Information	0.0	0.0	2.0
Financial activities	0.0	0.0	0.0
Finance and insurance	0.0	0.0	0.0
Credit intermediation and related activities	0.0	0.0	0.0
Insurance carriers and related activities ...	0.0	0.0	0.0
Real estate and rental and leasing	0.0	0.0	0.0
Professional and business services	0.0	0.0	0.0
Professional and technical services	0.0	0.0	0.0
Administrative and waste services	0.0	0.0	0.0
Education and health services	0.0	0.0	0.0
Educational services	0.0	0.0	0.0
Junior colleges, colleges, and universities	0.0	0.0	0.0
Health care and social assistance	0.0	0.0	0.0

See footnotes at end of table.

Table 42. Standard errors for dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Preventive services ¹	Basic services ²	Major services ³
Establishment characteristic			
Leisure and hospitality	0.0	0.0	0.0
Accommodation and food services	0.0	0.0	0.0
Other services	0.0	0.0	0.0
1 to 99 workers	0.0	0.0	0.0
1 to 49 workers	0.0	0.0	0.0
50 to 99 workers	0.0	0.0	0.0
100 workers or more	0.0	0.0	0.0
100 to 499 workers	0.0	0.0	0.0
500 workers or more	0.0	0.0	0.0
Geographic area			
New England	0.0	0.0	0.0
Middle Atlantic	0.0	0.0	0.0
East North Central	0.0	0.0	0.0
West North Central	0.0	0.0	0.0
South Atlantic	0.0	0.0	0.0
East South Central	0.0	0.0	0.0
West South Central	0.0	0.0	0.0
Mountain	0.0	0.0	0.0
Pacific	0.0	0.0	0.0

¹ Preventative services include dental exams, cleanings, and other preventive care.

² Basic services include dental services such as fillings, dental surgery, periodontal care, and endodontics.

³ Major services include dental procedures such as crowns and prosthetics.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and

below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 43. Standard errors for dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.7	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1.7	0.4
Worker characteristic								
Management, professional, and related	2.8	0.00	0.00	0.00	0.00	0.00	2.8	0.4
Management, business, and financial	2.7	0.00	0.00	0.00	0.00	0.00	2.6	0.7
Professional and related	3.6	0.00	4.91	0.00	0.00	2.77	3.7	0.4
Service	7.1	0.00	0.00	0.00	0.00	2.77	6.7	0.9
Sales and office	2.1	0.00	0.00	0.00	0.00	0.00	2.0	0.7
Sales and related	3.5	26.65	0.00	0.00	0.00	0.00	3.3	1.2
Office and administrative support	2.3	0.00	18.67	0.00	0.00	0.00	2.3	0.7
Natural resources, construction, and maintenance	3.9	0.00	21.36	0.00	0.00	28.45	3.9	1.4
Construction, extraction, farming, fishing, and forestry	6.3	0.00	0.00	0.00	0.00	38.00	6.5	2.4
Installation, maintenance, and repair	3.9	3.67	2.94	0.00	0.00	21.25	3.6	1.9
Production, transportation, and material moving	2.6	0.00	22.97	0.00	0.00	0.00	2.5	1.0
Production	3.1	0.00	19.20	0.00	0.00	0.00	3.0	1.4
Transportation and material moving	4.1	0.00	0.00	0.00	0.00	3.40	3.9	1.1
Full time	1.8	0.00	5.55	0.00	0.00	0.00	1.8	0.4
Part time	5.5	12.98	0.00	0.00	0.00	0.00	5.3	1.5
Union	3.8	0.00	0.00	0.00	0.00	0.00	3.6	0.7
Nonunion	1.7	0.00	0.00	0.00	0.00	0.00	1.6	0.5
Average wage within the following percentiles: ²								
Less than 10	9.4	35.71	0.00	0.00	0.00	0.00	7.7	5.1
10 to under 25	6.3	0.00	0.00	0.00	0.00	0.00	—	—
25 to under 50	2.7	0.00	0.00	0.00	0.00	11.85	2.7	0.6
50 to under 75	2.5	0.00	24.43	0.00	0.00	0.00	2.4	0.8
75 to under 90	2.1	0.00	24.59	0.00	0.00	0.00	2.1	0.6
90 or greater	2.9	0.00	0.00	0.00	0.00	0.00	3.0	0.6
Establishment characteristic								
Goods-producing industries	2.7	0.00	9.41	0.00	0.00	1.96	2.7	0.7
Construction	6.3	0.00	4.91	0.00	0.00	30.63	5.9	2.1
Manufacturing	2.8	0.00	16.45	0.00	0.00	0.00	2.8	0.6
Service-providing industries	1.9	0.00	0.00	0.00	0.00	0.00	1.9	0.5
Trade, transportation, and utilities	2.5	0.00	0.00	0.00	0.00	15.57	2.3	1.0
Wholesale trade	5.7	0.00	25.49	0.00	0.00	23.01	5.7	(³)
Retail trade	3.1	26.42	0.00	0.00	0.00	0.00	2.6	2.0
Transportation and warehousing	4.6	17.69	0.00	0.00	1.96	0.00	—	—
Utilities	5.6	0.00	8.50	0.00	0.00	43.61	5.5	0.6
Information	5.9	0.00	21.49	0.00	0.00	4.39	5.8	(³)
Financial activities	3.0	27.77	0.00	0.00	0.00	16.33	2.7	0.8
Finance and insurance	2.2	12.02	0.00	0.00	0.00	10.97	2.2	0.7
Credit intermediation and related activities	3.4	4.91	0.00	0.00	0.00	0.00	3.5	1.5
Insurance carriers and related activities	3.7	28.18	0.00	0.00	0.00	7.21	3.9	1.8
Real estate and rental and leasing	10.6	0.00	0.00	0.00	0.00	35.37	8.8	3.1
Professional and business services	3.9	0.00	23.67	0.00	0.00	0.00	3.7	0.9
Professional and technical services	7.1	29.02	0.00	0.00	0.00	7.34	6.8	0.8
Administrative and waste services	10.3	0.00	12.29	4.91	0.00	0.00	—	—

See footnotes at end of table.

Table 43. Standard errors for dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic								
Education and health services	4.6	\$0.00	\$8.50	\$0.00	\$0.00	\$0.00	4.6	0.5
Educational services	5.9	17.69	0.00	0.00	0.00	35.35	5.7	2.4
Junior colleges, colleges, and universities	4.2	0.00	0.00	0.00	0.00	0.00	4.2	0.1
Health care and social assistance	5.1	0.00	0.00	0.00	0.00	0.00	5.2	0.4
Leisure and hospitality	8.9	33.63	0.00	0.00	0.00	0.00	9.0	1.6
Accommodation and food services	10.9	34.34	0.00	0.00	0.00	0.00	11.0	—
Other services	14.3	0.00	31.41	0.00	0.00	0.00	—	—
1 to 99 workers	3.1	0.00	0.00	0.00	0.00	0.00	2.8	1.2
1 to 49 workers	4.2	0.00	0.00	0.00	0.00	0.00	3.9	1.7
50 to 99 workers	4.5	0.00	0.00	0.00	0.00	30.60	4.5	0.5
100 workers or more	1.9	0.00	28.42	0.00	0.00	0.00	1.9	0.3
100 to 499 workers	2.8	0.00	0.00	0.00	0.00	3.40	2.7	0.6
500 workers or more	2.7	0.00	0.98	0.00	0.00	0.00	2.8	0.4
Geographic area								
New England	10.3	0.00	0.00	0.00	0.00	54.65	—	—
Middle Atlantic	3.3	0.00	0.00	0.00	0.00	0.00	2.6	1.2
East North Central	4.1	0.00	24.70	0.00	0.00	0.00	4.3	0.8
West North Central	4.6	0.00	0.00	0.00	0.00	17.74	4.7	0.4
South Atlantic	2.6	0.00	0.00	0.00	0.00	18.04	2.6	1.0
East South Central	6.0	1.96	30.67	0.00	0.00	0.00	—	—
West South Central	4.2	0.00	2.94	0.00	0.00	0.00	4.0	0.4
Mountain	5.6	0.00	0.00	0.00	0.00	5.19	5.5	4.7
Pacific	5.6	0.00	10.97	0.00	0.00	6.80	5.7	0.3

¹ Amount of deductible is for each insured individual and excludes separate deductibles for orthodontic procedures. A single deductible may not apply to all covered dental procedures. If separate deductibles applied to different procedures, the sum of the deductible amounts was tabulated.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for

more details.

³ Less than 0.05.

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/glossary20082009.htm.

Table 44. Standard errors for dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With annual family deductible	Amount of annual family deductible					With no annual family deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.8	\$0.00	\$7.47	\$0.00	\$0.00	\$0.00	1.8	0.4
Worker characteristic								
Management, professional, and related	3.0	0.00	4.91	0.00	0.00	9.81	3.0	0.4
Management, business, and financial	2.9	0.00	7.85	0.00	0.00	42.54	2.8	0.7
Professional and related	4.1	0.00	30.63	0.00	0.00	13.87	4.2	0.4
Service	6.6	31.41	0.00	58.86	0.00	54.53	6.2	0.9
Sales and office	2.5	0.00	0.00	0.00	0.00	0.00	2.5	0.7
Sales and related	4.0	26.42	66.42	0.00	0.00	0.00	4.0	1.2
Office and administrative support	2.9	0.00	14.28	0.00	0.00	0.00	2.9	0.7
Natural resources, construction, and maintenance	4.3	0.00	14.98	0.00	0.00	54.18	4.2	1.4
Construction, extraction, farming, fishing, and forestry	6.5	17.69	0.00	33.63	0.00	0.00	6.8	2.4
Installation, maintenance, and repair	4.1	5.28	35.03	0.00	0.00	28.67	3.9	1.9
Production, transportation, and material moving	2.8	0.00	29.28	0.00	0.00	9.81	2.8	1.0
Production	3.4	29.84	0.00	13.20	0.00	0.00	3.4	1.4
Transportation and material moving	4.4	31.02	38.62	0.00	0.00	32.91	4.3	1.1
Full time	1.8	0.00	13.24	0.00	0.00	0.00	1.8	0.4
Part time	6.6	18.35	17.69	0.00	0.00	16.99	6.4	1.5
Union	4.0	0.00	22.71	40.45	0.00	0.00	3.9	0.7
Nonunion	1.9	0.00	1.96	0.00	0.00	3.92	1.8	0.5
Average wage within the following percentiles: ²								
Less than 10	9.4	66.54	57.21	0.00	0.00	39.24	10.1	5.1
10 to under 25	7.0	14.68	46.02	0.00	0.00	50.98	7.1	–
25 to under 50	2.8	0.00	9.15	0.00	0.00	70.75	2.8	0.6
50 to under 75	2.8	0.00	27.66	0.00	0.00	0.00	2.8	0.8
75 to under 90	2.9	0.00	15.54	0.00	0.00	0.00	3.0	0.6
90 or greater	3.8	0.00	0.00	0.00	0.00	21.94	3.9	0.6
Establishment characteristic								
Goods-producing industries	3.1	0.00	0.00	0.00	0.00	40.45	3.1	0.7
Construction	5.6	4.91	6.94	0.00	0.00	50.02	5.6	2.1
Manufacturing	3.3	0.00	0.00	9.81	0.00	16.99	3.2	0.6
Service-providing industries	2.0	0.00	0.00	0.00	0.00	0.00	2.1	0.5
Trade, transportation, and utilities	2.9	4.91	0.00	0.00	0.00	27.75	2.9	1.0
Wholesale trade	5.7	25.49	25.01	0.00	0.00	69.55	5.6	(³)
Retail trade	4.2	31.02	44.96	0.00	0.00	19.62	4.3	2.0
Transportation and warehousing	7.6	0.00	30.63	0.00	77.98	0.00	7.4	–
Utilities	8.2	10.97	0.00	66.90	9.81	38.00	8.2	0.6
Information	5.8	15.01	5.55	16.99	0.00	0.00	5.8	(³)
Financial activities	2.8	29.43	0.00	0.00	0.00	54.62	2.8	0.8
Finance and insurance	3.0	4.91	19.62	0.00	0.00	0.00	3.1	0.7
Credit intermediation and related activities	3.9	0.00	72.09	0.00	0.00	0.00	4.2	1.5
Insurance carriers and related activities	4.1	26.87	41.62	0.00	0.00	31.02	4.6	1.8
Real estate and rental and leasing	11.1	0.00	0.00	0.00	0.00	97.62	9.6	3.1
Professional and business services	5.6	0.00	50.18	0.00	0.00	0.00	5.4	0.9
Professional and technical services	7.4	30.63	58.86	0.00	0.00	101.44	7.2	0.8
Administrative and waste services	13.4	0.00	19.02	54.35	0.00	0.00	11.9	–

See footnotes at end of table.

Table 44. Standard errors for dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With annual family deductible	Amount of annual family deductible					With no annual family deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic								
Education and health services	4.5	\$26.42	\$0.00	\$13.87	\$0.00	\$0.00	4.5	0.5
Educational services	6.6	33.99	57.21	0.00	0.00	0.00	6.6	2.4
Junior colleges, colleges, and universities	5.1	0.00	0.00	0.00	0.00	0.00	5.1	0.1
Health care and social assistance	5.0	12.98	0.00	44.96	0.00	0.00	5.1	0.4
Leisure and hospitality	7.2	29.43	38.31	0.00	0.00	0.00	7.4	1.6
Accommodation and food services	—	—	—	—	—	—	6.0	—
Other services	9.2	0.00	24.03	76.62	0.00	0.00	7.2	—
1 to 99 workers	2.7	0.00	67.57	0.00	0.00	0.00	2.6	1.2
1 to 49 workers	3.5	0.00	32.54	0.00	0.00	0.00	3.4	1.7
50 to 99 workers	4.4	18.35	0.00	0.00	0.00	29.50	4.4	0.5
100 workers or more	2.2	0.00	27.06	0.00	0.00	32.54	2.2	0.3
100 to 499 workers	3.4	0.00	16.27	0.00	0.00	60.28	3.3	0.6
500 workers or more	3.0	0.00	4.16	0.00	0.00	0.00	3.1	0.4
Geographic area								
New England	9.6	0.00	0.00	0.00	0.00	139.85	9.6	—
Middle Atlantic	3.7	32.54	2.94	0.00	0.00	0.00	3.6	1.2
East North Central	3.8	20.81	25.96	0.00	0.00	3.92	4.0	0.8
West North Central	5.0	17.69	0.00	0.00	0.00	0.00	5.1	0.4
South Atlantic	4.9	0.00	0.00	0.00	0.00	81.20	5.0	1.0
East South Central	5.3	4.16	27.52	0.00	0.00	0.00	5.8	—
West South Central	4.2	33.63	46.14	0.00	0.00	0.00	4.1	0.4
Mountain	6.5	0.00	43.87	0.00	0.00	56.36	7.0	4.7
Pacific	5.1	0.00	35.50	0.00	0.00	72.26	5.1	0.3

¹ Amount of deductible excludes separate deductibles for orthodontic procedures. A deductible may not apply to all covered dental procedures. If separate deductibles applied to different procedures, the sum of the deductible amounts was tabulated.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for

more details.

³ Less than 0.05.

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/glossary20082009.htm.

Table 45. Standard errors for dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With annual maximum	Amount of annual plan maximum					With no annual maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.0	\$0.00	\$0.00	\$0.00	\$33.99	\$0.00	0.8	0.8
Worker characteristic								
Management, professional, and related	2.2	0.00	0.00	0.00	85.53	0.00	1.3	2.2
Management, business, and financial	2.1	0.00	55.50	0.00	369.44	0.00	1.7	2.1
Professional and related	3.4	0.00	0.00	19.62	0.00	0.00	1.6	3.5
Service	4.8	0.00	0.00	238.91	452.78	0.00	–	–
Sales and office	1.4	0.00	0.00	241.11	0.00	0.00	1.3	0.4
Sales and related	1.7	0.00	0.00	0.00	0.00	332.70	1.5	0.7
Office and administrative support	1.7	0.00	0.00	0.00	79.10	0.00	1.6	0.4
Natural resources, construction, and maintenance	1.1	0.00	0.00	21.94	195.23	0.00	1.1	(²)
Construction, extraction, farming, fishing, and forestry	1.6	0.00	0.00	379.59	292.85	98.11	1.6	(²)
Installation, maintenance, and repair	1.6	0.00	27.75	0.00	127.16	0.00	1.6	(²)
Production, transportation, and material moving	1.4	0.00	0.00	33.99	190.24	353.73	1.2	0.5
Production	1.5	0.00	0.00	0.00	0.00	460.16	1.4	0.4
Transportation and material moving	3.0	196.95	0.00	226.07	182.75	392.43	–	–
Full time	1.1	0.00	0.00	0.00	100.05	0.00	0.8	0.9
Part time	3.0	0.00	0.00	345.61	0.00	277.49	2.9	0.9
Union	1.9	0.00	170.21	0.00	0.00	353.73	1.9	(²)
Nonunion	1.2	0.00	0.00	79.70	0.00	0.00	0.8	1.0
Average wage within the following percentiles: ³								
Less than 10	3.9	0.00	0.00	147.16	392.55	166.78	–	–
10 to under 25	6.2	0.00	0.00	413.80	0.00	39.24	–	–
25 to under 50	1.1	0.00	0.00	181.70	0.00	0.00	1.1	0.3
50 to under 75	1.2	0.00	0.00	0.00	314.10	0.00	1.2	0.4
75 to under 90	1.2	0.00	0.00	0.00	125.64	0.00	0.9	1.0
90 or greater	3.3	0.00	0.00	0.00	279.56	147.16	2.0	3.2
Establishment characteristic								
Goods-producing industries	1.2	0.00	0.00	0.00	167.07	376.79	1.2	0.2
Construction	4.5	0.00	0.00	235.25	375.89	0.00	–	–
Manufacturing	1.6	0.00	0.00	19.62	159.41	492.98	–	–
Service-providing industries	1.3	0.00	0.00	0.00	0.00	0.00	1.0	1.1
Trade, transportation, and utilities	1.6	0.00	0.00	0.00	0.00	0.00	1.4	0.6
Wholesale trade	3.3	162.69	0.00	209.27	0.00	377.04	–	–
Retail trade	2.3	0.00	0.00	0.00	148.14	0.00	1.9	1.1
Transportation and warehousing	2.7	286.03	198.17	0.00	404.51	0.00	–	–
Utilities	5.6	298.38	69.37	9.81	295.14	0.00	–	–
Information	4.9	259.38	218.49	0.00	320.47	0.00	–	–
Financial activities	1.8	0.00	0.00	0.00	546.24	0.00	1.7	0.9
Finance and insurance	1.8	0.00	196.21	0.00	0.00	0.00	1.6	0.9
Credit intermediation and related activities	2.4	69.37	111.86	0.00	635.81	0.00	2.0	1.8
Insurance carriers and related activities	2.7	0.00	142.85	0.00	0.00	154.50	3.2	1.6
Real estate and rental and leasing	5.8	0.00	0.00	191.25	138.74	620.48	–	–
Professional and business services	4.5	0.00	389.10	0.00	310.09	240.31	2.7	4.2
Professional and technical services	8.0	0.00	141.49	0.00	438.20	672.59	4.6	8.6
Administrative and waste services	8.5	363.79	661.04	0.00	345.47	546.24	–	–

See footnotes at end of table.

Table 45. Standard errors for dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With annual maximum	Amount of annual plan maximum					With no annual maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic								
Education and health services	1.4	\$0.00	\$0.00	\$171.06	\$0.00	\$496.29	1.5	0.3
Educational services	4.0	0.00	0.00	0.00	0.00	758.48	4.0	(²)
Junior colleges, colleges, and universities	2.7	0.00	0.00	0.00	80.90	366.56	2.8	(²)
Health care and social assistance	1.2	0.00	0.00	73.42	0.00	196.21	1.3	0.4
Leisure and hospitality	5.8	0.00	0.00	0.00	161.50	0.00	—	—
Accommodation and food services	6.8	416.23	0.00	103.36	208.81	0.00	—	—
Other services	4.4	0.00	0.00	588.64	460.16	259.57	—	—
1 to 99 workers	1.9	0.00	0.00	162.99	0.00	0.00	1.8	0.9
1 to 49 workers	1.9	0.00	0.00	251.09	0.00	0.00	1.5	1.3
50 to 99 workers	3.4	0.00	0.00	140.47	0.00	345.75	—	—
100 workers or more	1.5	0.00	0.00	0.00	221.12	0.00	1.1	1.2
100 to 499 workers	2.5	0.00	0.00	0.00	272.94	259.57	1.6	2.2
500 workers or more	2.3	0.00	105.66	0.00	241.51	0.00	2.5	0.4
Geographic area								
New England	2.2	325.38	0.00	70.75	0.00	64.33	—	—
Middle Atlantic	2.2	0.00	0.00	97.12	429.66	0.00	1.8	0.8
East North Central	2.3	0.00	0.00	227.77	0.00	0.00	2.4	0.5
West North Central	1.7	353.73	0.00	306.18	0.00	282.47	1.5	0.5
South Atlantic	4.5	0.00	0.00	324.05	0.00	0.00	1.4	4.6
East South Central	3.7	0.00	0.00	48.06	125.64	0.00	—	—
West South Central	2.2	0.00	0.00	55.50	0.00	0.00	2.6	3.1
Mountain	3.2	0.00	197.44	0.00	240.31	189.98	—	—
Pacific	2.0	0.00	200.10	0.00	0.00	169.93	2.1	0.8

¹ Includes all covered dental procedures except orthodontia. Coverage for dental procedures may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to annual plan maximum. If separate annual maximums applied to different dental procedures, the sum of the maximum was tabulated.

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2007." 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/glossary20082009.htm.

Table 46. Standard errors for vision care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Eye exams	Glasses	Contact lenses ¹
All workers	0.2	0.2	1.6
Worker characteristic			
Management, professional, and related	0.3	0.4	2.6
Management, business, and financial	0.6	1.0	4.9
Professional and related	0.1	0.2	2.4
Service	0.3	0.1	5.9
Sales and office	0.3	0.1	1.6
Sales and related	0.2	0.0	1.1
Office and administrative support	0.4	0.2	2.4
Natural resources, construction, and maintenance	0.3	0.4	6.2
Construction, extraction, farming, fishing, and forestry	0.0	0.0	7.2
Installation, maintenance, and repair	0.7	0.8	6.1
Production, transportation, and material moving ...	0.3	0.1	2.4
Production	0.4	0.0	3.7
Transportation and material moving	0.3	0.1	3.3
Full time	0.2	0.2	1.8
Part time	0.1	0.0	2.6
Union	0.1	0.3	1.7
Nonunion	0.2	0.2	2.1
Average wage within the following percentiles: ²			
Less than 10	0.0	0.0	8.7
10 to under 25	0.2	0.2	4.6
25 to under 50	0.3	0.1	2.7
50 to under 75	0.2	0.1	1.6
75 to under 90	0.4	0.5	2.7
90 or greater	0.2	0.3	3.6
Establishment characteristic			
Goods-producing industries	0.4	0.0	3.5
Construction	0.0	0.0	8.5
Manufacturing	0.5	0.0	3.2
Service-providing industries	0.2	0.2	1.7
Trade, transportation, and utilities	0.5	0.9	3.6
Wholesale trade	0.0	0.0	9.1
Retail trade	0.0	0.0	2.3
Transportation and warehousing	0.0	0.0	8.7
Utilities	7.9	12.9	11.9
Information	0.0	0.0	1.1
Financial activities	0.8	0.0	4.7
Finance and insurance	1.0	0.0	1.6
Credit intermediation and related activities	1.5	0.0	4.2
Insurance carriers and related activities ...	0.2	0.0	3.9
Real estate and rental and leasing	0.0	0.0	17.0
Professional and business services	0.2	0.0	2.9
Professional and technical services	0.4	0.0	4.8
Administrative and waste services	0.0	0.0	2.8
Education and health services	0.5	0.5	5.7
Educational services	0.5	2.7	9.6
Junior colleges, colleges, and universities	0.9	4.3	4.7
Health care and social assistance	0.7	0.3	5.8
Leisure and hospitality	0.0	0.0	10.6

See footnotes at end of table.

Table 46. Standard errors for vision care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Eye exams	Glasses	Contact lenses ¹
Establishment characteristic			
Accommodation and food services	0.0	0.0	13.8
Other services	0.0	0.0	17.4
1 to 99 workers	0.1	0.0	2.7
1 to 49 workers	0.2	0.0	3.6
50 to 99 workers	0.0	0.0	5.5
100 workers or more	0.3	0.3	2.1
100 to 499 workers	0.4	0.5	3.6
500 workers or more	0.3	0.2	1.7
Geographic area			
New England	0.5	0.0	9.0
Middle Atlantic	0.4	0.5	5.9
East North Central	0.4	0.2	2.9
West North Central	2.0	2.9	6.0
South Atlantic	0.4	0.0	2.4
East South Central	0.6	0.0	11.8
West South Central	0.9	0.0	7.4
Mountain	0.0	0.4	5.9
Pacific	0.0	0.1	1.6

¹ Includes plans that provide coverage for elected purchase of contact lenses; medically necessary contact lenses (cataract surgery) normally are provided under the surgical portion of a medical plan and are not described in this table.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 47. Standard errors for vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Eye exams				Glasses			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	2.2	2.2	-	-	1.3	1.4	-	-
Worker characteristic								
Management, professional, and related	3.3	3.3	(³)	(³)	1.3	1.4	-	-
Management, business, and financial	3.6	3.7	-	-	-	2.5	-	0.6
Professional and related	3.7	3.7	-	-	1.4	1.5	-	-
Service	4.6	4.6	-	-	-	5.7	-	-
Sales and office	4.6	4.6	-	-	2.7	2.7	-	-
Sales and related	-	5.3	-	-	-	5.3	-	-
Office and administrative support	6.0	6.0	-	-	-	3.1	-	(³)
Natural resources, construction, and maintenance	3.9	3.9	-	-	-	4.4	-	(³)
Construction, extraction, farming, fishing, and forestry	5.3	5.3	-	-	-	4.8	-	(³)
Installation, maintenance, and repair	4.8	4.8	-	-	-	6.9	-	(³)
Production, transportation, and material moving ...	4.6	4.7	-	-	2.3	2.3	-	-
Production	5.8	5.9	-	-	2.0	2.0	-	-
Transportation and material moving	6.1	6.1	-	-	-	4.5	-	(³)
Full time	2.4	2.4	-	-	1.2	1.2	-	-
Part time	3.2	3.2	-	-	-	10.8	-	-
Union	4.3	4.3	-	-	4.4	4.4	-	-
Nonunion	2.1	2.2	-	-	1.1	1.2	-	-
Average wage within the following percentiles: ⁴								
Less than 10	-	6.5	-	-	-	4.3	-	-
10 to under 25	-	3.8	-	(³)	-	2.3	-	-
25 to under 50	3.2	3.3	-	-	2.9	2.9	-	-
50 to under 75	4.4	4.4	-	-	2.2	2.2	-	-
75 to under 90	2.5	2.6	-	-	1.4	1.6	-	-
90 or greater	3.3	3.3	-	-	2.6	2.6	-	-
Establishment characteristic								
Goods-producing industries	3.6	3.6	-	-	2.2	2.2	-	-
Construction	5.4	5.4	-	-	-	5.2	-	-
Manufacturing	4.9	4.9	-	-	1.9	1.9	-	-
Service-providing industries	2.5	2.5	-	-	1.7	1.7	-	-
Trade, transportation, and utilities	3.4	3.5	-	-	-	2.5	-	0.5
Wholesale trade	-	3.3	-	-	-	1.7	-	-
Retail trade	-	3.1	-	-	-	1.5	-	-
Transportation and warehousing	-	12.9	-	-	-	11.2	-	-
Utilities	-	10.9	-	8.1	-	13.3	-	8.1
Information	-	8.2	-	-	-	3.6	-	-
Financial activities	4.1	4.2	-	-	2.0	2.0	-	-
Finance and insurance	3.2	3.4	-	-	2.4	2.4	-	-
Credit intermediation and related activities	-	4.8	-	-	-	2.8	-	-
Insurance carriers and related activities	-	5.3	-	-	-	4.8	-	-
Real estate and rental and leasing	-	13.8	-	-	-	2.0	-	-
Professional and business services	6.7	6.7	-	-	-	3.2	-	-
Professional and technical services	-	8.3	-	(³)	-	2.2	-	-
Administrative and waste services	-	5.6	-	-	-	6.9	-	-

See footnotes at end of table.

Table 47. Standard errors for vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Eye exams				Glasses			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Establishment characteristic								
Education and health services	5.3	5.3	—	—	—	5.7	—	—
Educational services	—	3.3	—	—	—	4.4	—	—
Junior colleges, colleges, and universities	—	4.8	—	—	—	6.3	—	—
Health care and social assistance	5.9	5.9	—	—	—	6.5	—	—
Leisure and hospitality	—	5.4	—	—	—	6.2	—	—
Accommodation and food services	—	4.9	—	—	—	8.2	—	—
Other services	—	4.8	—	—	—	0.0	—	—
1 to 99 workers	2.8	2.8	—	—	—	2.1	—	—
1 to 49 workers	3.6	3.6	—	—	—	2.1	—	—
50 to 99 workers	5.3	5.4	—	—	—	4.6	—	—
100 workers or more	2.7	2.8	—	—	1.5	1.6	—	—
100 to 499 workers	3.2	3.3	—	—	2.5	2.4	—	—
500 workers or more	4.2	4.2	—	—	2.0	2.0	—	—
Geographic area								
New England	—	14.3	—	—	—	14.3	—	—
Middle Atlantic	5.5	5.3	—	—	3.7	3.7	—	—
East North Central	5.5	5.7	—	—	2.1	2.1	—	—
West North Central	—	8.4	—	2.0	—	9.1	—	1.8
South Atlantic	—	5.9	—	(³)	—	2.6	—	—
East South Central	—	8.2	—	0.6	—	1.1	—	—
West South Central	—	6.6	—	0.9	—	2.5	—	—
Mountain	—	4.2	—	—	—	2.0	—	—
Pacific	5.6	5.6	—	—	—	3.7	—	—

See footnotes at end of table.

Table 47. Standard errors for vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Contact lenses ²			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.8	1.8	1.2	1.0
Worker characteristic				
Management, professional, and related	1.2	2.8	2.4	1.3
Management, business, and financial	—	5.1	—	2.7
Professional and related	0.8	2.5	2.4	0.6
Service	—	5.9	—	0.6
Sales and office	—	1.8	1.6	—
Sales and related	—	1.3	—	1.1
Office and administrative support	—	2.6	2.4	—
Natural resources, construction, and maintenance	—	6.7	—	2.2
Construction, extraction, farming, fishing, and forestry	—	7.6	—	3.3
Installation, maintenance, and repair	—	8.2	—	3.5
Production, transportation, and material moving	—	3.0	—	1.6
Production	—	3.9	—	2.1
Transportation and material moving	—	4.6	—	1.8
Full time	0.8	1.9	1.3	1.1
Part time	—	9.1	—	0.8
Union	—	2.8	1.6	—
Nonunion	0.9	2.3	1.6	1.4
Average wage within the following percentiles: ⁴				
Less than 10	—	8.9	—	(³)
10 to under 25	—	4.8	—	(³)
25 to under 50	—	2.9	2.6	—
50 to under 75	1.0	1.9	1.6	1.5
75 to under 90	—	2.8	2.1	—
90 or greater	—	4.1	2.8	—
Establishment characteristic				
Goods-producing industries	—	3.8	—	1.9
Construction	—	8.9	—	2.9
Manufacturing	—	3.8	—	2.4
Service-providing industries	1.0	1.9	1.5	1.2
Trade, transportation, and utilities	—	3.9	—	3.8
Wholesale trade	—	8.9	—	10.3
Retail trade	—	2.6	—	0.9
Transportation and warehousing	—	9.5	—	—
Utilities	—	11.9	—	8.1
Information	—	3.2	—	0.7
Financial activities	—	4.7	—	4.4
Finance and insurance	—	1.6	—	1.6
Credit intermediation and related activities	—	4.2	—	1.2
Insurance carriers and related activities	—	3.9	—	3.8
Real estate and rental and leasing	—	17.0	—	16.6
Professional and business services	—	3.9	—	0.6
Professional and technical services	—	4.8	—	—
Administrative and waste services	—	6.0	—	—

See footnotes at end of table.

Table 47. Standard errors for vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Contact lenses ²			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Establishment characteristic				
Education and health services	—	5.7	—	0.7
Educational services	—	9.7	—	0.6
Junior colleges, colleges, and universities	—	6.3	4.7	—
Health care and social assistance	—	5.9	—	0.8
Leisure and hospitality	—	10.5	—	0.7
Accommodation and food services	—	13.8	—	1.0
Other services	—	17.4	—	—
1 to 99 workers	—	3.0	2.6	—
1 to 49 workers	—	3.7	—	1.8
50 to 99 workers	—	5.5	—	1.1
100 workers or more	1.1	2.3	1.3	1.3
100 to 499 workers	—	3.7	1.8	—
500 workers or more	1.5	2.2	1.7	0.6
Geographic area				
New England	—	8.6	—	2.7
Middle Atlantic	—	6.1	2.4	—
East North Central	—	4.0	—	1.5
West North Central	—	8.2	—	1.9
South Atlantic	—	2.4	—	1.2
East South Central	—	11.6	—	1.3
West South Central	—	7.0	—	0.4
Mountain	—	4.8	—	5.6
Pacific	—	3.3	—	1.5

¹ Includes plans subject to copayment, cash allowance, and retail discount.

² Includes plans that provide coverage for elected purchase of contact lenses; medically necessary contact lenses (cataract surger) normally are provided under the surgical portion of a medical plan and are not described in this table.

³ Less than 0.05.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.