

Table 13. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008

(All workers participating in medical care plans = 100 percent)

Characteristic	Total	With service requirement	Service requirement					Median service requirement (in months)
			1 month	2 months	3 months	Greater than 3 months	Not determinable	
All workers	100	61	24	7	22	7	(1)	—
Worker characteristic								
Management, professional, and related	100	47	27	5	10	4	(1)	1
Management, business, and financial	100	49	28	6	12	2	(1)	1
Professional and related	100	45	27	—	9	—	(1)	1
Service	100	66	24	—	33	5	—	3
Sales and office	100	65	24	8	26	7	(1)	—
Sales and related	100	76	19	10	35	12	—	3
Office and administrative support	100	60	26	7	21	5	1	2
Natural resources, construction, and maintenance	100	72	15	12	30	14	1	3
Construction, extraction, farming, fishing, and forestry	100	68	—	—	24	19	—	3
Installation, maintenance, and repair	100	76	19	11	35	10	1	3
Production, transportation, and material moving	100	70	22	11	28	9	1	3
Production	100	71	24	12	27	7	1	—
Transportation and material moving	100	68	19	8	30	10	1	3
Full time	100	61	24	7	23	7	(1)	2
Union	100	61	18	9	22	12	(1)	3
Nonunion	100	61	25	7	22	6	(1)	2
Average wage within the following percentiles: ²								
Less than 10	100	78	—	—	25	—	—	3
25 to under 50	100	69	22	9	28	10	(1)	3
50 to under 75	100	66	24	9	26	6	(1)	—
75 to under 90	100	58	27	6	18	7	(1)	2
90 or greater	100	44	25	5	10	—	—	1
Establishment characteristic								
Goods-producing industries	100	67	23	13	21	9	(1)	2
Construction	100	76	16	13	30	17	—	3
Manufacturing	100	63	26	13	20	5	(1)	2
Service-providing industries	100	59	24	5	23	7	(1)	—
Trade, transportation, and utilities	100	69	18	7	31	12	1	3
Wholesale trade	100	65	19	—	33	—	—	3
Retail trade	100	77	17	10	31	18	1	3
Transportation and warehousing	100	59	17	—	32	—	—	3
Utilities	100	38	—	—	—	—	—	—
Information	100	58	24	—	26	—	(1)	—
Financial activities	100	61	28	11	20	—	—	2
Finance and insurance	100	55	34	4	14	—	—	1
Credit intermediation and related activities	100	55	32	—	14	—	—	1
Insurance carriers and related activities	100	52	33	—	15	—	—	1
Real estate and rental and leasing	100	83	—	—	40	—	—	—
Professional and business services	100	50	23	—	18	—	—	—
Professional and technical services	100	43	25	—	—	—	—	—
Education and health services	100	57	32	—	17	—	1	1
Educational services	100	35	30	—	—	(1)	—	1

See footnotes at end of table.

Table 13. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in medical care plans = 100 percent)

Characteristic	Total	With service requirement	Service requirement					Median service requirement (in months)
			1 month	2 months	3 months	Greater than 3 months	Not determinable	
Establishment characteristic								
Junior colleges, colleges, and universities	100	36	30	—	—	1	—	1
Health care and social assistance	100	61	32	—	19	—	1	—
Leisure and hospitality	100	58	22	—	30	—	—	3
Accommodation and food services	100	65	—	—	36	—	—	3
Other services	100	41	—	—	—	—	—	—
1 to 99 workers	100	65	21	8	26	9	(1)	3
1 to 49 workers	100	64	21	9	25	8	1	3
50 to 99 workers	100	67	21	—	30	11	—	3
100 workers or more	100	58	25	7	19	6	(1)	2
100 to 499 workers	100	67	28	9	23	7	(1)	2
500 workers or more	100	47	22	6	15	5	(1)	2
Geographic area								
New England	100	51	19	8	19	—	—	2
Middle Atlantic	100	67	26	—	27	—	1	—
East North Central	100	65	28	9	22	6	(1)	2
West North Central	100	68	31	10	21	—	—	2
South Atlantic	100	57	18	7	26	6	(1)	3
East South Central	100	61	29	—	22	—	—	—
West South Central	100	64	26	—	23	—	(1)	2
Mountain	100	58	25	—	14	14	—	—
Pacific	100	55	18	7	21	9	1	3

See footnotes at end of table.

Table 13. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in medical care plans = 100 percent)

Characteristic	With no service requirement	Not determinable
All workers	27	12
Worker characteristic		
Management, professional, and related	40	13
Management, business, and financial	35	15
Professional and related	43	12
Service	22	11
Sales and office	25	10
Sales and related	17	7
Office and administrative support	28	11
Natural resources, construction, and maintenance	20	8
Construction, extraction, farming, fishing, and forestry	24	8
Installation, maintenance, and repair	16	8
Production, transportation, and material moving	17	14
Production	14	15
Transportation and material moving	21	11
Full time	28	11
Union	24	15
Nonunion	28	11
Average wage within the following percentiles: ²		
Less than 10	—	—
25 to under 50	21	10
50 to under 75	24	11
75 to under 90	32	11
90 or greater	45	11
Establishment characteristic		
Goods-producing industries	20	13
Construction	19	5
Manufacturing	21	15
Service-providing industries	30	11
Trade, transportation, and utilities	21	10
Wholesale trade	22	12
Retail trade	14	9
Transportation and warehousing	33	8
Utilities	43	19
Information	29	13
Financial activities	33	6
Finance and insurance	39	6
Credit intermediation and related activities	40	5
Insurance carriers and related activities	41	7
Real estate and rental and leasing	—	—
Professional and business services	32	17
Professional and technical services	46	11
Education and health services	34	8
Educational services	60	5

See footnotes at end of table.

Table 13. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in medical care plans = 100 percent)

Characteristic	With no service requirement	Not determinable
Establishment characteristic		
Junior colleges, colleges, and universities	57	7
Health care and social assistance	30	9
Leisure and hospitality	31	11
Accommodation and food services	32	3
Other services	46	12
1 to 99 workers	27	8
1 to 49 workers	28	9
50 to 99 workers	25	8
100 workers or more	28	14
100 to 499 workers	21	12
500 workers or more	37	16
Geographic area		
New England	36	14
Middle Atlantic	25	8
East North Central	22	13
West North Central	23	8
South Atlantic	35	8
East South Central	29	10
West South Central	26	10
Mountain	30	13
Pacific	27	17

¹ Less than 0.5 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: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

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

(All workers participating in medical care plans = 100 percent)

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
All workers	99	99	98	100	70	73	67
Worker characteristic							
Management, professional, and related	99	98	96	100	72	72	65
Management, business, and financial	100	97	94	99	70	72	63
Professional and related	99	98	98	100	72	73	67
Service	100	100	99	100	66	70	64
Sales and office	100	98	98	100	71	73	68
Sales and related	99	98	99	100	71	75	70
Office and administrative support	100	98	97	100	71	72	67
Natural resources, construction, and maintenance	99	99	98	100	73	76	74
Construction, extraction, farming, fishing, and forestry	100	99	98	100	72	73	76
Installation, maintenance, and repair	99	99	97	100	74	78	71
Production, transportation, and material moving	100	100	98	99	69	73	68
Production	100	100	98	100	72	75	70
Transportation and material moving	100	100	99	99	65	71	66
Full time	100	99	98	100	71	73	68
Part time	99	99	98	100	65	66	63
Union	100	100	99	100	73	69	68
Nonunion	99	98	97	100	70	73	67
Average wage within the following percentiles: ³							
Less than 10	99	99	100	100	62	67	56
10 to under 25	100	100	99	100	65	67	61
25 to under 50	100	98	98	100	71	75	71
50 to under 75	100	99	97	100	72	74	69
75 to under 90	99	98	97	99	74	74	68
90 or greater	99	98	97	100	68	69	62
Establishment characteristic							
Goods-producing industries	100	99	98	99	72	73	69
Construction	100	99	99	100	69	72	73
Manufacturing	100	99	97	99	72	73	68
Service-providing industries	99	98	97	100	70	73	67
Trade, transportation, and utilities	100	99	98	99	68	73	68
Wholesale trade	100	100	95	100	65	69	63
Retail trade	99	98	99	99	70	74	69
Transportation and warehousing	100	99	97	99	65	79	75
Utilities	100	100	100	100	64	68	66
Information	100	99	99	100	70	66	60
Financial activities	100	97	95	100	65	66	60
Finance and insurance	100	96	95	100	66	67	63
Credit intermediation and related activities	100	99	97	100	66	67	63
Insurance carriers and related activities	100	91	91	100	61	64	60
Real estate and rental and leasing	100	100	94	100	63	62	49
Professional and business services	98	96	95	100	70	67	62
Professional and technical services	96	95	93	100	71	67	65
Administrative and waste services	100	99	100	100	66	64	59

See footnotes at end of table.

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

(All workers participating in medical care plans = 100 percent)

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	100	99	100	100	76	81	74
Educational services	100	99	99	100	74	71	67
Junior colleges, colleges, and universities	100	99	98	99	75	70	63
Health care and social assistance	100	99	100	100	77	82	75
Leisure and hospitality	98	100	100	100	57	64	56
Accommodation and food services	100	100	100	100	53	66	54
Other services	100	100	100	100	86	92	84
1 to 99 workers	100	99	98	100	72	75	69
1 to 49 workers	99	98	98	99	74	77	71
50 to 99 workers	100	100	99	100	68	71	66
100 workers or more	99	98	97	100	69	71	66
100 to 499 workers	99	99	97	100	71	71	65
500 workers or more	100	98	97	99	67	71	67
Geographic area							
New England	100	100	99	99	77	72	67
Middle Atlantic	100	99	96	100	75	76	73
East North Central	98	96	94	99	72	73	67
West North Central	100	98	99	99	64	64	65
South Atlantic	100	99	98	100	69	73	67
East South Central	100	98	98	100	66	76	69
West South Central	100	99	99	100	62	67	62
Mountain	99	99	99	99	72	76	67
Pacific	100	99	100	100	73	75	67

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. Medical care benefits: Median copayment¹ per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2008

(Includes all workers participating in plans with specified copayments)

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	\$250	\$250	\$250	\$20	\$20	\$15	–	\$50	\$75
Worker characteristic									
Management, professional, and related	250	250	250	20	20	15	–	–	–
Management, business, and financial	250	250	250	20	20	15	–	–	–
Professional and related	250	250	250	20	20	15	–	–	–
Service	250	250	250	20	20	15	–	–	–
Sales and office	250	250	250	20	20	20	–	–	100
Sales and related	250	250	250	20	20	20	\$100	–	125
Office and administrative support	250	250	250	20	20	–	–	–	–
Natural resources, construction, and maintenance	250	–	250	20	20	15	75	–	75
Construction, extraction, farming, fishing, and forestry	–	–	250	20	20	–	–	–	–
Installation, maintenance, and repair	–	–	250	20	20	–	–	–	–
Production, transportation, and material moving ...	250	200	250	20	20	–	75	–	75
Production	250	200	–	20	20	20	–	–	100
Transportation and material moving	250	–	250	20	20	15	–	–	–
Full time	250	250	250	20	20	15	–	50	75
Part time	250	250	–	20	20	15	–	–	–
Union	250	–	250	15	15	–	–	–	–
Nonunion	250	250	250	20	20	20	–	50	–
Average wage within the following percentiles: ²									
Less than 10	–	250	–	20	20	20	–	–	–
10 to under 25	250	250	500	20	20	20	–	–	–
25 to under 50	250	250	250	20	20	20	50	–	–
50 to under 75	250	250	250	20	20	15	–	–	100
75 to under 90	250	250	250	20	20	15	–	75	–
90 or greater	250	250	250	20	20	15	–	–	–
Establishment characteristic									
Goods-producing industries	250	250	250	20	20	–	–	30	75
Construction	400	400	–	20	20	15	–	–	–
Manufacturing	250	200	250	20	20	–	30	30	–
Service-providing industries	250	250	250	20	20	15	–	–	–
Trade, transportation, and utilities	250	–	250	20	20	–	100	100	100
Wholesale trade	250	–	–	20	20	15	100	100	100
Retail trade	250	250	–	20	25	20	–	100	125
Transportation and warehousing	250	–	250	20	20	–	–	–	–
Utilities	100	100	250	15	–	–	25	25	25
Information	250	300	–	20	20	15	–	–	–
Financial activities	250	250	250	20	20	20	–	25	–
Finance and insurance	250	250	250	20	20	20	–	–	–
Credit intermediation and related activities	250	250	250	20	20	20	25	25	–
Insurance carriers and related activities	250	250	–	20	20	–	–	–	–
Real estate and rental and leasing	250	–	250	20	25	20	–	20	–
Professional and business services	250	200	–	20	20	–	100	–	–
Professional and technical services	250	–	250	20	20	20	–	–	150
Administrative and waste services	250	–	250	20	20	–	150	–	150

See footnotes at end of table.

Table 15. Medical care benefits: Median copayment¹ per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

(Includes all workers participating in plans with specified copayments)

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	\$250	—	\$250	\$20	\$20	\$15	\$30	—	—
Educational services	250	\$250	250	15	20	15	—	—	\$20
Junior colleges, colleges, and universities	240	250	150	15	—	15	—	—	—
Health care and social assistance	250	—	250	20	20	15	30	—	—
Leisure and hospitality	250	250	—	20	20	20	—	—	50
Accommodation and food services	250	250	—	20	20	—	—	—	—
Other services	—	—	—	20	20	20	—	—	—
1 to 99 workers	250	250	250	20	20	20	—	—	—
1 to 49 workers	250	250	250	20	20	20	—	—	—
50 to 99 workers	250	250	—	20	20	20	—	—	—
100 workers or more	250	250	250	20	20	15	—	\$50	—
100 to 499 workers	250	250	250	20	20	15	—	—	—
500 workers or more	250	—	250	15	20	15	50	50	—
Geographic area									
New England	250	250	250	15	—	15	—	—	—
Middle Atlantic	250	—	250	20	20	15	75	—	75
East North Central	250	200	250	20	20	15	50	50	—
West North Central	250	240	300	20	20	20	—	50	—
South Atlantic	250	250	250	20	20	20	—	50	—
East South Central	250	—	—	20	20	—	—	—	—
West South Central	250	250	500	20	20	20	—	—	—
Mountain	250	250	250	20	20	20	—	—	—
Pacific	250	—	250	—	20	15	—	—	—

¹ A copayment is the amount of covered expenses that an individual must pay before any charges are paid by the medical 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: 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. 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

(Includes all workers participating in plans with specified day limits)

Characteristic	Skilled nursing facility			Home health care ¹		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	90	90	100	100	100	100
Worker characteristic						
Management, professional, and related	90	90	100	100	90	100
Management, business, and financial	100	90	100	100	100	100
Professional and related	90	90	100	90	90	100
Service	—	60	100	100	100	60
Sales and office	100	90	100	90	90	100
Sales and related	100	90	100	—	60	100
Office and administrative support	100	90	100	100	100	—
Natural resources, construction, and maintenance	90	90	100	100	100	100
Construction, extraction, farming, fishing, and forestry	90	—	100	100	90	120
Installation, maintenance, and repair	100	90	100	100	100	100
Production, transportation, and material moving	90	90	100	100	100	100
Production	100	90	100	100	100	100
Transportation and material moving	—	60	100	90	90	100
Full time	90	90	100	100	100	100
Part time	100	90	100	—	—	—
Union	100	90	100	100	100	100
Nonunion	90	90	100	100	90	100
Average wage within the following percentiles: ²						
Less than 10	—	60	—	—	—	—
10 to under 25	90	—	100	100	90	—
25 to under 50	90	—	100	100	100	60
50 to under 75	100	90	100	100	90	100
75 to under 90	100	100	100	100	100	100
90 or greater	—	—	100	90	90	—
Establishment characteristic						
Goods-producing industries	100	90	100	100	100	100
Construction	90	—	100	100	90	—
Manufacturing	100	100	100	100	100	100
Service-providing industries	90	90	100	100	100	100
Trade, transportation, and utilities	90	—	100	—	—	100
Wholesale trade	100	100	100	90	90	100
Retail trade	90	—	100	—	—	100
Transportation and warehousing	60	60	100	—	—	—
Utilities	100	100	100	100	—	100
Information	100	—	100	100	100	100
Financial activities	90	—	100	100	100	—
Finance and insurance	90	—	100	100	100	100
Credit intermediation and related activities	100	100	—	100	100	—
Insurance carriers and related activities	—	60	100	100	100	100
Real estate and rental and leasing	—	—	—	—	100	—
Professional and business services	100	100	100	100	100	100
Professional and technical services	—	—	100	100	100	120
Administrative and waste services	100	100	100	100	100	—

See footnotes at end of table.

Table 16. 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

(Includes all workers participating in plans with specified day limits)

Characteristic	Skilled nursing facility			Home health care ¹		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic						
Education and health services	90	—	100	90	90	100
Educational services	90	90	100	100	100	100
Junior colleges, colleges, and universities	100	90	100	100	100	—
Health care and social assistance	90	—	100	90	90	—
Leisure and hospitality	—	60	100	100	100	—
Accommodation and food services	90	60	—	100	100	—
Other services	90	—	100	90	90	—
1 to 99 workers	100	90	100	90	90	100
1 to 49 workers	100	90	100	90	90	100
50 to 99 workers	100	90	100	100	90	100
100 workers or more	90	—	100	100	100	100
100 to 499 workers	90	90	100	100	100	100
500 workers or more	—	—	100	100	100	90
Geographic area						
New England	100	100	100	100	100	100
Middle Atlantic	100	90	100	100	100	120
East North Central	—	90	—	90	90	60
West North Central	60	—	—	100	100	60
South Atlantic	90	60	100	90	90	60
East South Central	100	90	—	—	90	—
West South Central	60	60	100	100	—	100
Mountain	90	90	100	—	—	100
Pacific	100	100	100	100	100	100

¹ 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.

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 17. Fee-for-service plans: Coverage for selected services, private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
All workers	99	98	98	100	70	73	68
Worker characteristic							
Management, professional, and related	99	97	96	99	71	73	66
Management, business, and financial	99	97	94	99	70	72	63
Professional and related	99	98	97	100	72	73	67
Service	100	99	100	100	65	69	64
Sales and office	99	98	98	99	70	73	69
Sales and related	99	98	99	99	71	76	70
Office and administrative support	99	98	97	99	70	72	69
Natural resources, construction, and maintenance	99	98	98	100	76	81	79
Construction, extraction, farming, fishing, and forestry	100	99	98	100	75	78	83
Installation, maintenance, and repair	99	98	98	100	76	84	75
Production, transportation, and material moving	100	100	99	99	68	73	68
Production	100	100	99	99	71	74	70
Transportation and material moving	100	100	99	99	65	72	66
Full time	99	98	98	99	70	74	69
Part time	98	98	98	100	67	68	65
Union	100	100	99	99	77	73	74
Nonunion	99	98	97	100	69	73	67
Average wage within the following percentiles: ³							
Less than 10	99	98	100	100	60	65	53
10 to under 25	100	99	100	100	63	65	59
25 to under 50	99	98	98	99	71	76	72
50 to under 75	100	98	98	100	71	75	71
75 to under 90	99	98	96	99	73	74	69
90 or greater	99	98	97	100	70	71	65
Establishment characteristic							
Goods-producing industries	100	99	97	99	71	74	71
Construction	100	99	99	100	69	74	75
Manufacturing	100	99	97	99	71	73	68
Service-providing industries	99	98	98	100	70	73	68
Trade, transportation, and utilities	100	99	99	99	68	75	70
Wholesale trade	100	100	100	100	65	67	61
Retail trade	99	98	99	99	72	76	71
Transportation and warehousing	100	98	97	99	63	86	80
Utilities	100	100	100	100	61	64	64
Information	100	99	99	100	69	68	63
Financial activities	100	96	95	100	65	67	61
Finance and insurance	100	96	95	100	64	68	62
Credit intermediation and related activities	100	99	98	100	64	68	62
Insurance carriers and related activities	100	90	91	100	60	64	60
Real estate and rental and leasing	99	99	95	100	67	66	57
Professional and business services	97	95	94	100	67	65	61
Professional and technical services	95	95	93	100	70	68	66
Administrative and waste services	100	99	100	100	63	60	55

See footnotes at end of table.

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

(All workers participating in fee-for-service plans = 100 percent)

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	100	99	100	100	78	81	75
Educational services	100	99	99	100	77	72	66
Junior colleges, colleges, and universities	100	98	98	99	83	77	69
Health care and social assistance	100	99	100	100	78	82	76
Leisure and hospitality	97	100	100	100	58	68	59
Accommodation and food services	100	100	100	100	54	67	56
Other services	100	100	100	100	93	97	86
1 to 99 workers	99	98	98	100	72	75	69
1 to 49 workers	99	98	98	99	75	78	71
50 to 99 workers	100	100	99	100	66	69	64
100 workers or more	99	98	97	100	69	72	68
100 to 499 workers	99	98	98	100	72	73	68
500 workers or more	100	98	97	99	66	71	68
Geographic area							
New England	100	100	99	99	80	77	74
Middle Atlantic	100	99	98	100	77	79	76
East North Central	98	95	94	99	72	72	67
West North Central	100	99	99	99	62	62	64
South Atlantic	100	99	97	100	68	72	68
East South Central	100	98	98	100	65	76	70
West South Central	100	99	99	100	63	68	64
Mountain	99	98	99	99	72	77	67
Pacific	100	99	99	100	73	78	69

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. Fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans = 100 percent)

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	99	84	98	80	79	98
Worker characteristic						
Management, professional, and related	99	84	99	80	81	99
Management, business, and financial	99	84	99	79	80	99
Professional and related	99	85	100	81	81	99
Service	98	81	96	81	75	96
Sales and office	98	81	98	77	77	98
Sales and related	99	80	98	76	76	98
Office and administrative support	98	81	98	78	78	98
Natural resources, construction, and maintenance	100	91	99	86	86	99
Construction, extraction, farming, fishing, and forestry	100	92	98	84	84	98
Installation, maintenance, and repair	100	90	100	89	88	100
Production, transportation, and material moving ...	99	85	97	77	78	97
Production	99	82	97	74	75	97
Transportation and material moving	100	89	98	81	83	98
Full time	99	85	98	80	80	98
Part time	94	73	94	71	68	94
Union	99	89	96	83	81	96
Nonunion	99	83	99	79	79	98
Average wage within the following percentiles: ³						
Less than 10	96	73	95	70	69	95
10 to under 25	97	74	92	72	67	92
25 to under 50	99	84	98	79	79	98
50 to under 75	99	87	99	81	82	99
75 to under 90	99	87	99	84	84	99
90 or greater	99	82	99	77	78	99
Establishment characteristic						
Goods-producing industries	99	87	97	78	79	97
Construction	99	92	99	84	85	99
Manufacturing	99	85	98	76	77	97
Service-providing industries	99	83	98	80	79	98
Trade, transportation, and utilities	99	81	98	78	78	98
Wholesale trade	100	80	100	79	79	100
Retail trade	98	80	97	76	76	96
Transportation and warehousing	100	85	100	83	84	100
Utilities	96	79	96	68	68	94
Information	98	92	100	89	85	100
Financial activities	100	76	100	74	74	100
Finance and insurance	100	74	100	73	72	100
Credit intermediation and related activities	100	72	100	70	70	100
Insurance carriers and related activities ...	100	74	100	71	71	100
Real estate and rental and leasing	99	81	99	81	81	99
Professional and business services	98	75	96	75	72	96
Professional and technical services	100	77	100	76	76	100
Administrative and waste services	93	63	87	66	56	87

See footnotes at end of table.

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

(All workers participating in fee-for-service plans = 100 percent)

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	100	90	100	86	85	100
Educational services	99	86	99	81	84	99
Junior colleges, colleges, and universities	99	90	99	83	88	99
Health care and social assistance	100	90	100	86	85	100
Leisure and hospitality	99	94	99	90	90	99
Accommodation and food services	98	96	100	96	96	100
Other services	100	99	100	92	98	100
1 to 99 workers	100	85	98	80	80	98
1 to 49 workers	100	85	99	81	82	99
50 to 99 workers	100	84	97	77	76	97
100 workers or more	98	83	98	79	79	98
100 to 499 workers	99	84	99	80	81	98
500 workers or more	98	82	97	79	77	97
Geographic area						
New England	100	85	100	83	80	100
Middle Atlantic	100	88	99	85	87	99
East North Central	100	81	99	79	77	99
West North Central	98	84	99	81	81	99
South Atlantic	99	79	99	78	78	99
East South Central	99	88	99	82	83	99
West South Central	99	84	94	74	75	94
Mountain	96	83	96	75	73	96
Pacific	99	88	98	82	82	97

See footnotes at end of table.

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

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
All workers	80	79
Worker characteristic		
Management, professional, and related	80	81
Management, business, and financial	79	80
Professional and related	81	81
Service	81	75
Sales and office	77	77
Sales and related	76	76
Office and administrative support	78	78
Natural resources, construction, and maintenance	86	86
Construction, extraction, farming, fishing, and forestry	84	84
Installation, maintenance, and repair	89	88
Production, transportation, and material moving	77	78
Production	74	75
Transportation and material moving	81	83
Full time	80	80
Part time	71	68
Union	83	81
Nonunion	79	79
Average wage within the following percentiles: ³		
Less than 10	70	69
10 to under 25	72	67
25 to under 50	79	79
50 to under 75	81	82
75 to under 90	84	84
90 or greater	77	78
Establishment characteristic		
Goods-producing industries	78	79
Construction	84	85
Manufacturing	76	77
Service-providing industries	80	79
Trade, transportation, and utilities	78	78
Wholesale trade	79	79
Retail trade	76	76
Transportation and warehousing	83	84
Utilities	67	68
Information	89	85
Financial activities	74	74
Finance and insurance	73	72
Credit intermediation and related activities	70	70
Insurance carriers and related activities	71	71
Real estate and rental and leasing	81	81
Professional and business services	75	72
Professional and technical services	76	76
Administrative and waste services	66	56

See footnotes at end of table.

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

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
Establishment characteristic		
Education and health services	86	85
Educational services	81	84
Junior colleges, colleges, and universities	83	88
Health care and social assistance	86	85
Leisure and hospitality	90	90
Accommodation and food services	96	96
Other services	92	98
1 to 99 workers	80	80
1 to 49 workers	81	82
50 to 99 workers	77	76
100 workers or more	79	79
100 to 499 workers	80	81
500 workers or more	79	77
Geographic area		
New England	83	80
Middle Atlantic	85	86
East North Central	79	77
West North Central	81	81
South Atlantic	78	78
East South Central	82	82
West South Central	74	75
Mountain	75	73
Pacific	82	82

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 19. Health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2008

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
All workers	100	100	97	100	71	71	64
Worker characteristic							
Management, professional, and related	100	99	97	100	72	72	65
Management, business, and financial	100	99	95	100	70	71	63
Professional and related	100	100	98	100	73	73	65
Service	100	100	99	100	70	72	65
Sales and office	100	100	97	100	72	72	64
Sales and related	100	100	98	100	69	70	68
Office and administrative support	100	100	96	100	74	73	63
Natural resources, construction, and maintenance	100	100	97	100	65	60	57
Construction, extraction, farming, fishing, and forestry	100	100	100	100	60	58	54
Installation, maintenance, and repair	100	100	95	100	68	62	59
Production, transportation, and material moving	100	100	97	100	73	72	69
Production	100	100	96	100	77	77	71
Transportation and material moving	100	100	100	100	68	65	66
Full time	100	100	97	100	72	71	65
Part time	100	100	99	100	59	59	55
Union	100	100	100	100	64	58	53
Nonunion	100	100	97	100	73	74	67
Average wage within the following percentiles: ³							
Less than 10	100	100	100	100	82	82	79
10 to under 25	100	100	99	100	73	72	68
25 to under 50	100	100	99	100	70	74	67
50 to under 75	100	100	96	100	74	71	65
75 to under 90	100	100	97	100	76	74	67
90 or greater	100	99	97	100	60	62	54
Establishment characteristic							
Goods-producing industries	100	100	99	99	73	70	65
Construction	100	100	100	100	68	63	62
Manufacturing	100	100	99	99	76	73	67
Service-providing industries	100	100	97	100	71	71	64
Trade, transportation, and utilities	100	100	93	100	66	66	63
Wholesale trade	100	100	82	100	68	75	67
Retail trade	100	100	99	100	62	64	63
Transportation and warehousing	100	100	98	100	70	–	50
Utilities	100	100	100	100	81	90	81
Information	100	100	100	100	75	56	43
Financial activities	100	98	94	100	66	62	55
Finance and insurance	100	98	94	100	71	66	64
Credit intermediation and related activities	100	99	94	100	75	66	67
Insurance carriers and related activities	100	95	92	100	65	66	58
Real estate and rental and leasing	100	100	93	100	–	–	–
Professional and business services	100	99	97	100	81	76	66
Professional and technical services	100	99	92	100	81	65	58
Administrative and waste services	100	100	100	100	74	74	70

See footnotes at end of table.

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

(All workers participating in health maintenance organizations = 100 percent)

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	100	100	100	100	72	80	72
Educational services	100	99	99	100	69	70	67
Junior colleges, colleges, and universities	100	99	98	100	62	58	54
Health care and social assistance	100	100	100	100	72	82	74
Leisure and hospitality	100	100	100	100	55	55	48
Accommodation and food services	100	100	100	100	—	63	—
Other services	100	100	100	100	74	82	80
1 to 99 workers	100	100	99	100	74	76	71
1 to 49 workers	100	99	98	100	74	74	70
50 to 99 workers	100	100	99	100	75	82	75
100 workers or more	100	100	96	100	69	67	59
100 to 499 workers	100	100	94	100	67	63	54
500 workers or more	100	100	98	99	71	71	65
Geographic area							
New England	100	99	100	100	73	65	58
Middle Atlantic	100	100	91	100	72	70	65
East North Central	100	100	96	100	67	73	71
West North Central	100	98	96	94	78	78	74
South Atlantic	100	100	98	100	76	78	65
East South Central	100	100	96	100	70	73	69
West South Central	100	100	100	100	55	57	—
Mountain	100	100	100	100	68	70	65
Pacific	100	100	100	100	72	70	65

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

(All workers participating in health maintenance organizations = 100 percent)

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	98	87	98	72	79	98
Worker characteristic						
Management, professional, and related	98	89	98	74	79	97
Management, business, and financial	97	89	97	78	84	95
Professional and related	99	89	98	72	76	98
Service	96	90	99	73	83	99
Sales and office	99	82	99	72	77	99
Sales and related	100	72	100	71	67	100
Office and administrative support	98	86	98	72	80	98
Natural resources, construction, and maintenance						
Construction, extraction, farming, fishing, and forestry	100	91	100	61	74	100
Installation, maintenance, and repair	98	87	99	72	80	99
Production, transportation, and material moving ...						
Production	97	89	98	72	84	98
Production	97	87	98	72	82	98
Transportation and material moving	97	93	98	70	88	98
Full time	98	88	98	73	80	98
Part time	96	78	97	56	71	97
Union	98	91	100	78	83	100
Nonunion	98	86	98	71	78	98
Average wage within the following percentiles: ³						
Less than 10	100	95	100	92	87	100
10 to under 25	96	91	97	69	79	97
25 to under 50	98	80	99	68	75	98
50 to under 75	98	88	99	72	81	99
75 to under 90	100	89	99	77	82	98
90 or greater	98	89	98	74	77	97
Establishment characteristic						
Goods-producing industries	99	89	98	71	82	98
Construction	100	100	100	64	87	100
Manufacturing	98	84	98	73	80	98
Service-providing industries	98	87	98	72	79	98
Trade, transportation, and utilities	99	78	99	64	69	99
Wholesale trade	100	81	100	74	70	100
Retail trade	97	67	97	60	58	97
Transportation and warehousing	100	92	100	–	92	100
Utilities	97	97	97	–	62	97
Information	100	93	100	92	84	100
Financial activities	98	78	100	72	77	99
Finance and insurance	100	84	100	73	76	98
Credit intermediation and related activities						
Insurance carriers and related activities	100	84	100	71	75	100
Real estate and rental and leasing	100	88	100	79	79	100
Professional and business services	91	62	100	–	78	100
Professional and technical services	100	92	99	86	91	99
Administrative and waste services	100	90	98	88	90	98
Administrative and waste services	100	89	100	75	89	100

See footnotes at end of table.

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

(All workers participating in health maintenance organizations = 100 percent)

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	99	93	99	75	79	99
Educational services	100	91	100	77	82	100
Junior colleges, colleges, and universities	100	91	100	75	77	100
Health care and social assistance	99	94	99	74	78	98
Leisure and hospitality	94	94	100	79	83	100
Accommodation and food services	100	100	100	93	93	100
Other services	82	82	82	—	71	82
1 to 99 workers	97	84	98	65	78	98
1 to 49 workers	97	85	98	65	79	98
50 to 99 workers	97	81	98	66	76	98
100 workers or more	99	90	99	78	80	98
100 to 499 workers	99	89	99	75	77	99
500 workers or more	98	90	99	81	84	98
Geographic area						
New England	100	89	100	85	86	100
Middle Atlantic	93	81	94	67	80	94
East North Central	99	84	97	76	79	97
West North Central	100	81	100	81	81	100
South Atlantic	99	94	99	77	86	98
East South Central	99	93	100	92	93	100
West South Central	100	82	100	65	61	100
Mountain	99	87	99	77	85	99
Pacific	99	89	100	65	74	100

See footnotes at end of table.

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

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
All workers	72	79
Worker characteristic		
Management, professional, and related	74	79
Management, business, and financial	78	84
Professional and related	72	76
Service	73	83
Sales and office	72	76
Sales and related	70	66
Office and administrative support	72	80
Natural resources, construction, and maintenance	66	77
Construction, extraction, farming, fishing, and forestry	61	74
Installation, maintenance, and repair	71	79
Production, transportation, and material moving ...	72	84
Production	72	82
Transportation and material moving	70	88
Full time	73	80
Part time	56	71
Union	78	83
Nonunion	71	78
Average wage within the following percentiles: ³		
Less than 10	92	87
10 to under 25	69	79
25 to under 50	68	75
50 to under 75	72	81
75 to under 90	77	82
90 or greater	74	77
Establishment characteristic		
Goods-producing industries	71	82
Construction	64	87
Manufacturing	73	80
Service-providing industries	72	79
Trade, transportation, and utilities	63	68
Wholesale trade	73	68
Retail trade	60	58
Transportation and warehousing	—	92
Utilities	—	62
Information	92	84
Financial activities	72	77
Finance and insurance	73	76
Credit intermediation and related activities	71	75
Insurance carriers and related activities	79	79
Real estate and rental and leasing	—	78
Professional and business services	86	91
Professional and technical services	88	90
Administrative and waste services	75	89

See footnotes at end of table.

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

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
Establishment characteristic		
Education and health services	75	79
Educational services	78	83
Junior colleges, colleges, and universities	77	79
Health care and social assistance	74	78
Leisure and hospitality	79	83
Accommodation and food services	93	93
Other services	—	71
1 to 99 workers	65	78
1 to 49 workers	65	78
50 to 99 workers	66	76
100 workers or more	78	81
100 to 499 workers	75	77
500 workers or more	81	84
Geographic area		
New England	85	86
Middle Atlantic	67	80
East North Central	76	79
West North Central	81	81
South Atlantic	77	86
East South Central	92	93
West South Central	65	61
Mountain	76	84
Pacific	65	74

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. Medical care benefits: Coverage for selected services by type of plan, all private industry workers, National Compensation Survey, 2008

((All workers participating in medical care plans = 100 percent)

Characteristic	All plans			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
All workers	32	80	77	56
Worker characteristic				
Management, professional, and related	33	79	78	55
Management, business, and financial	31	81	79	59
Professional and related	34	77	77	52
Service	30	79	73	46
Sales and office	31	79	76	59
Sales and related	35	82	77	60
Office and administrative support	30	77	76	59
Natural resources, construction, and maintenance	40	87	80	57
Construction, extraction, farming, fishing, and forestry	42	86	77	55
Installation, maintenance, and repair	38	87	83	59
Production, transportation, and material moving ...	30	81	78	56
Production	32	82	80	61
Transportation and material moving	26	81	75	50
Full time	32	80	77	56
Part time	36	79	76	55
Union	32	85	79	50
Nonunion	32	79	77	57
Average wage within the following percentiles: ²				
Less than 10	38	80	77	55
10 to under 25	30	79	73	51
25 to under 50	30	79	76	57
50 to under 75	32	81	78	57
75 to under 90	35	83	79	58
90 or greater	32	77	77	51
Establishment characteristic				
Goods-producing industries	33	82	78	59
Construction	37	87	77	58
Manufacturing	32	79	78	59
Service-providing industries	32	80	77	54
Trade, transportation, and utilities	33	83	79	58
Wholesale trade	38	82	76	50
Retail trade	36	84	79	62
Transportation and warehousing	22	80	79	57
Utilities	—	84	86	69
Information	26	93	92	68
Financial activities	26	73	76	56
Finance and insurance	23	78	80	59
Credit intermediation and related activities	23	79	78	62
Insurance carriers and related activities	18	75	83	58
Real estate and rental and leasing	36	54	61	42
Professional and business services	39	78	72	48
Professional and technical services	38	75	68	53

See footnotes at end of table.

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

((All workers participating in medical care plans = 100 percent))

Characteristic	All plans			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
Establishment characteristic				
Administrative and waste services	39	82	72	40
Education and health services	30	78	76	55
Educational services	34	82	78	56
Junior colleges, colleges, and universities	30	83	77	59
Health care and social assistance	29	77	76	55
Leisure and hospitality	23	79	76	51
Accommodation and food services	—	85	78	55
Other services	30	83	83	49
1 to 99 workers	32	82	76	54
1 to 49 workers	30	81	76	54
50 to 99 workers	36	83	77	56
100 workers or more	32	79	78	57
100 to 499 workers	33	77	78	58
500 workers or more	31	81	77	55
Geographic area				
New England	37	82	77	52
Middle Atlantic	31	82	81	52
East North Central	26	76	70	54
West North Central	29	79	72	52
South Atlantic	35	77	77	54
East South Central	41	81	79	54
West South Central	32	85	83	57
Mountain	32	79	71	56
Pacific	34	83	83	64

See footnotes at end of table.

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

((All workers participating in medical care plans = 100 percent))

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	29	81	77	56	42	77	78	54
Worker characteristic								
Management, professional, and related	30	80	78	55	44	73	78	54
Management, business, and financial	26	82	80	60	50	80	76	58
Professional and related	32	80	76	52	40	69	80	51
Service	22	81	73	48	54	72	74	39
Sales and office	28	78	76	59	42	80	78	60
Sales and related	33	82	78	59	42	82	75	64
Office and administrative support	26	77	75	59	43	79	80	59
Natural resources, construction, and maintenance	41	90	81	60	34	77	78	49
Construction, extraction, farming, fishing, and forestry	45	91	79	57	31	69	71	46
Installation, maintenance, and repair	38	88	82	62	38	84	85	52
Production, transportation, and material moving	27	82	78	57	38	81	80	56
Production	28	83	81	62	47	77	79	57
Transportation and material moving	26	80	73	49	25	88	82	55
Full time	29	81	77	56	43	77	78	54
Part time	35	78	74	55	40	80	82	52
Union	32	86	79	54	32	81	77	39
Nonunion	29	80	77	57	45	76	79	57
Average wage within the following percentiles: ²								
Less than 10	36	81	76	54	—	77	84	64
10 to under 25	24	80	72	51	54	77	77	51
25 to under 50	27	80	76	55	42	79	79	62
50 to under 75	29	83	79	59	41	76	76	52
75 to under 90	32	83	78	58	48	82	82	57
90 or greater	31	79	77	52	35	71	78	46
Establishment characteristic								
Goods-producing industries	33	83	78	61	36	77	75	53
Construction	40	88	75	60	23	85	85	49
Manufacturing	30	81	80	60	39	74	71	52
Service-providing industries	28	80	76	55	44	77	79	54
Trade, transportation, and utilities	31	82	78	55	41	86	83	69
Wholesale trade	33	84	74	43	50	79	81	69
Retail trade	34	83	80	60	44	86	78	72
Transportation and warehousing	23	76	76	57	—	95	95	60
Utilities	—	83	83	66	—	93	99	84
Information	26	93	92	71	24	95	95	54
Financial activities	23	74	80	57	35	68	62	52
Finance and insurance	19	76	81	58	37	85	77	66
Credit intermediation and related activities	19	78	79	61	37	83	75	66
Insurance carriers and related activities	14	72	84	57	—	87	77	64
Real estate and rental and leasing	39	67	76	54	—	—	—	—
Professional and business services	34	77	68	47	59	80	90	50
Professional and technical services	35	76	65	50	53	69	85	68

See footnotes at end of table.

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

((All workers participating in medical care plans = 100 percent))

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								
Administrative and waste services	33	79	66	42	57	89	89	—
Education and health services	25	79	74	54	44	75	82	58
Educational services	32	83	79	60	—	81	78	50
Junior colleges, colleges, and universities	31	88	83	65	28	75	66	50
Health care and social assistance	23	78	74	53	46	74	83	60
Leisure and hospitality	—	88	84	60	—	58	59	—
Accommodation and food services	—	92	83	62	—	63	63	—
Other services	—	95	96	66	—	62	58	—
1 to 99 workers	29	83	76	53	43	79	76	57
1 to 49 workers	26	82	76	53	40	79	76	54
50 to 99 workers	33	85	76	54	51	78	78	66
100 workers or more	30	80	77	58	42	75	80	51
100 to 499 workers	31	79	77	58	42	70	82	56
500 workers or more	28	81	78	58	42	81	77	45
Geographic area								
New England	—	88	82	54	50	74	71	50
Middle Atlantic	30	82	82	52	33	80	79	51
East North Central	24	76	69	54	37	77	73	52
West North Central	27	80	71	51	—	67	85	—
South Atlantic	32	78	77	55	48	74	76	52
East South Central	42	84	82	56	—	—	—	—
West South Central	32	86	83	56	—	74	85	63
Mountain	28	82	73	54	49	63	64	66
Pacific	27	83	80	70	46	83	87	55

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/ebs/glossary20082009.htm.

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

(All workers participating in medical care plans = 100 percent)

Characteristic	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	12	88	—	—
Worker characteristic				
Management, professional, and related	12	87	—	—
Management, business, and financial	10	90	—	—
Professional and related	14	85	—	—
Service	16	84	—	—
Sales and office	10	89	—	—
Sales and related	11	89	—	—
Office and administrative support	10	89	—	—
Natural resources, construction, and maintenance	13	86	—	—
Construction, extraction, farming, fishing, and forestry	9	91	—	—
Installation, maintenance, and repair	18	81	—	—
Production, transportation, and material moving ...	10	90	—	—
Production	13	87	—	—
Transportation and material moving	6	94	—	—
Full time	11	88	—	—
Part time	23	76	—	—
Union	18	82	—	—
Nonunion	11	89	—	—
Average wage within the following percentiles: ³				
Less than 10	—	97	—	1
10 to under 25	14	86	—	—
25 to under 50	10	89	—	—
50 to under 75	12	88	—	—
75 to under 90	11	88	—	—
90 or greater	15	84	—	—
Establishment characteristic				
Goods-producing industries	11	89	—	—
Construction	7	93	—	—
Manufacturing	13	87	—	—
Service-providing industries	12	87	—	—
Trade, transportation, and utilities	9	91	—	—
Wholesale trade	13	87	—	—
Retail trade	8	91	—	—
Transportation and warehousing	—	97	—	—
Utilities	—	84	—	—
Information	—	90	—	—
Financial activities	8	92	—	—
Finance and insurance	9	91	—	—
Credit intermediation and related activities	8	92	—	—
Insurance carriers and related activities ...	12	88	—	—
Real estate and rental and leasing	—	98	—	—
Professional and business services	—	93	—	2
Professional and technical services	—	92	—	4
Administrative and waste services	—	93	—	(²)

See footnotes at end of table.

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

(All workers participating in medical care plans = 100 percent)

Characteristic	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Establishment characteristic				
Education and health services	25	75	—	—
Educational services	28	72	—	—
Junior colleges, colleges, and universities	34	66	—	—
Health care and social assistance	25	75	—	—
Leisure and hospitality	—	90	—	—
Accommodation and food services	—	97	—	—
Other services	—	75	—	—
1 to 99 workers	14	86	—	—
1 to 49 workers	16	84	—	—
50 to 99 workers	9	90	—	—
100 workers or more	11	89	—	—
100 to 499 workers	10	89	—	—
500 workers or more	12	88	—	—
Geographic area				
New England	16	84	—	—
Middle Atlantic	22	78	—	—
East North Central	8	90	—	—
West North Central	—	95	—	(²)
South Atlantic	13	87	—	—
East South Central	—	92	—	—
West South Central	—	91	—	—
Mountain	—	96	—	(²)
Pacific	14	86	—	—

See footnotes at end of table.

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

(All workers participating in medical care plans = 100 percent)

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	7	92	—	—	29	71	—	—
Worker characteristic								
Management, professional, and related	7	92	—	—	31	69	—	—
Management, business, and financial	5	94	—	—	25	75	—	—
Professional and related	8	90	—	—	35	65	—	—
Service	12	87	—	—	—	71	—	—
Sales and office	6	94	—	—	27	73	—	—
Sales and related	6	93	—	—	29	71	—	—
Office and administrative support	5	94	—	—	27	73	—	—
Natural resources, construction, and maintenance	6	93	—	—	34	66	—	—
Construction, extraction, farming, fishing, and forestry	—	94	—	(²)	—	82	—	—
Installation, maintenance, and repair	—	91	—	1	47	53	—	—
Production, transportation, and material moving ...	6	94	—	—	26	74	—	—
Production	7	93	—	—	37	63	—	—
Transportation and material moving	—	96	—	(²)	—	90	—	—
Full time	7	93	—	—	27	73	—	—
Part time	11	87	—	—	58	42	—	—
Union	—	92	—	(²)	44	56	—	—
Nonunion	7	93	—	—	26	74	—	—
Average wage within the following percentiles: ³								
Less than 10	—	97	—	1	—	97	—	—
10 to under 25	—	92	—	(²)	39	61	—	—
25 to under 50	6	94	—	—	30	70	—	—
50 to under 75	7	93	—	—	25	75	—	—
75 to under 90	7	92	—	—	26	74	—	—
90 or greater	8	91	—	—	38	62	—	—
Establishment characteristic								
Goods-producing industries	5	95	—	—	34	66	—	—
Construction	—	97	—	(²)	25	75	—	—
Manufacturing	7	93	—	—	37	63	—	—
Service-providing industries	7	92	—	—	28	72	—	—
Trade, transportation, and utilities	5	94	—	—	23	77	—	—
Wholesale trade	12	88	—	—	—	85	—	—
Retail trade	3	96	—	—	31	69	—	—
Transportation and warehousing	—	99	—	—	—	91	—	—
Utilities	—	94	—	—	65	—	—	—
Information	2	98	—	—	47	53	—	—
Financial activities	5	94	—	—	15	85	—	—
Finance and insurance	7	93	—	—	19	81	—	—
Credit intermediation and related activities	—	93	—	—	—	87	—	—
Insurance carriers and related activities	—	93	—	—	—	69	—	—
Real estate and rental and leasing	—	98	—	—	—	98	—	—
Professional and business services	—	94	—	3	—	89	—	—
Professional and technical services	—	92	—	5	—	93	—	—
Administrative and waste services	—	96	—	(²)	—	85	—	—

See footnotes at end of table.

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

(All workers participating in medical care plans = 100 percent)

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	16	84	—	—	52	48	—	—
Educational services	16	84	—	—	49	51	—	—
Junior colleges, colleges, and universities	25	75	—	—	50	50	—	—
Health care and social assistance	16	84	—	—	52	48	—	—
Leisure and hospitality	—	92	—	—	—	86	—	—
Accommodation and food services	—	96	—	—	—	100	—	—
Other services	—	80	—	—	—	66	—	—
1 to 99 workers	8	91	—	—	31	69	—	—
1 to 49 workers	10	89	—	—	32	68	—	—
50 to 99 workers	—	95	—	(²)	29	71	—	—
100 workers or more	6	93	—	—	28	72	—	—
100 to 499 workers	5	94	—	—	26	74	—	—
500 workers or more	7	93	—	—	30	70	—	—
Geographic area								
New England	—	87	—	—	21	79	—	—
Middle Atlantic	19	81	—	—	31	69	—	—
East North Central	4	94	—	—	32	68	—	—
West North Central	—	96	—	(²)	—	80	—	—
South Atlantic	8	92	—	—	—	67	—	—
East South Central	—	96	—	—	—	—	—	—
West South Central	—	93	—	—	—	76	—	—
Mountain	—	97	—	(²)	—	93	—	—
Pacific	—	97	—	(²)	33	67	—	—

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 0.5 percent.

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: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

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

(All workers participating in medical care plans = 100 percent)

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	20	79	—	—
Worker characteristic				
Management, professional, and related	20	78	—	—
Management, business, and financial	19	79	—	—
Professional and related	21	77	—	—
Service	26	74	—	—
Sales and office	21	78	—	—
Sales and related	20	78	—	—
Office and administrative support	21	77	—	—
Natural resources, construction, and maintenance	18	80	—	—
Construction, extraction, farming, fishing, and forestry	13	86	—	—
Installation, maintenance, and repair	23	75	—	—
Production, transportation, and material moving ...	15	85	—	—
Production	15	84	—	—
Transportation and material moving	13	86	—	—
Full time	19	79	—	—
Part time	28	71	—	—
Union	24	76	—	—
Nonunion	19	79	—	—
Average wage within the following percentiles: ²				
Less than 10	—	88	—	—
10 to under 25	20	80	—	—
25 to under 50	17	81	—	—
50 to under 75	21	78	—	—
75 to under 90	20	78	—	—
90 or greater	21	77	—	—
Establishment characteristic				
Goods-producing industries	15	85	—	—
Construction	10	89	—	—
Manufacturing	16	83	—	—
Service-providing industries	21	77	—	—
Trade, transportation, and utilities	16	82	—	—
Wholesale trade	21	79	—	—
Retail trade	17	82	—	—
Transportation and warehousing	10	89	—	—
Utilities	—	83	—	—
Information	18	82	—	—
Financial activities	20	77	—	—
Finance and insurance	21	75	—	—
Credit intermediation and related activities	24	75	—	—
Insurance carriers and related activities	19	72	—	—
Real estate and rental and leasing	—	84	—	—
Professional and business services	14	82	—	—
Professional and technical services	—	85	—	5
Administrative and waste services	—	76	—	(¹)

See footnotes at end of table.

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

(All workers participating in medical care plans = 100 percent)

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	34	65	—	—
Educational services	38	61	—	—
Junior colleges, colleges, and universities	47	51	—	—
Health care and social assistance	33	66	—	—
Leisure and hospitality	—	81	—	(¹)
Accommodation and food services	—	85	—	—
Other services	39	61	—	—
1 to 99 workers	21	78	—	—
1 to 49 workers	23	75	—	—
50 to 99 workers	16	84	—	—
100 workers or more	19	80	—	—
100 to 499 workers	17	82	—	—
500 workers or more	21	77	—	—
Geographic area				
New England	—	71	—	(¹)
Middle Atlantic	31	68	—	—
East North Central	11	85	—	—
West North Central	5	93	—	—
South Atlantic	23	76	—	—
East South Central	15	83	—	—
West South Central	12	87	—	—
Mountain	—	88	—	1
Pacific	27	72	—	—

See footnotes at end of table.

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

(All workers participating in medical care plans = 100 percent)

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	10	88	—	—	54	46	—	—
Worker characteristic								
Management, professional, and related	10	87	—	—	56	43	—	—
Management, business, and financial	8	89	—	—	55	44	—	—
Professional and related	11	86	—	—	57	42	—	—
Service	14	86	—	—	69	31	—	—
Sales and office	10	88	—	—	58	42	—	—
Sales and related	8	90	—	—	70	30	—	—
Office and administrative support	11	87	—	—	53	47	—	—
Natural resources, construction, and maintenance	10	89	—	—	44	56	—	—
Construction, extraction, farming, fishing, and forestry	—	91	—	1	30	70	—	—
Installation, maintenance, and repair	11	87	—	—	56	44	—	—
Production, transportation, and material moving ...	7	92	—	—	42	58	—	—
Production	7	93	—	—	47	53	—	—
Transportation and material moving	—	92	—	(1)	34	66	—	—
Full time	10	89	—	—	53	47	—	—
Part time	13	86	—	—	75	—	—	—
Union	10	90	—	—	62	38	—	—
Nonunion	10	88	—	—	52	48	—	—
Average wage within the following percentiles: ²								
Less than 10	—	91	—	—	—	64	—	—
10 to under 25	8	92	—	—	66	34	—	—
25 to under 50	9	90	—	—	54	46	—	—
50 to under 75	11	88	—	—	50	50	—	—
75 to under 90	10	87	—	—	54	45	—	—
90 or greater	11	87	—	—	57	42	—	—
Establishment characteristic								
Goods-producing industries	7	92	—	—	45	55	—	—
Construction	—	95	—	1	34	66	—	—
Manufacturing	8	91	—	—	47	53	—	—
Service-providing industries	11	87	—	—	57	43	—	—
Trade, transportation, and utilities	7	91	—	—	52	48	—	—
Wholesale trade	12	88	—	—	—	56	—	—
Retail trade	6	92	—	—	64	36	—	—
Transportation and warehousing	—	94	—	2	—	65	—	—
Utilities	—	92	—	—	65	—	—	—
Information	—	89	—	1	57	43	—	—
Financial activities	12	85	—	—	48	50	—	—
Finance and insurance	14	81	—	—	46	52	—	—
Credit intermediation and related activities	18	81	—	—	42	57	—	—
Insurance carriers and related activities	11	79	—	—	50	45	—	—
Real estate and rental and leasing	—	98	—	—	55	—	—	—
Professional and business services	—	91	—	5	52	47	—	—
Professional and technical services	—	90	—	5	43	56	—	—
Administrative and waste services	—	96	—	(1)	81	—	—	—

See footnotes at end of table.

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

(All workers participating in medical care plans = 100 percent)

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	22	77	—	—	68	32	—	—
Educational services	18	81	—	—	72	—	—	1
Junior colleges, colleges, and universities	28	71	—	—	79	20	—	—
Health care and social assistance	22	77	—	—	67	33	—	—
Leisure and hospitality	—	94	—	(¹)	50	50	—	—
Accommodation and food services	—	96	—	—	—	—	—	—
Other services	—	77	—	—	68	—	—	—
1 to 99 workers	10	88	—	—	54	45	—	—
1 to 49 workers	13	85	—	—	53	47	—	—
50 to 99 workers	—	94	—	(¹)	59	41	—	—
100 workers or more	9	89	—	—	54	46	—	—
100 to 499 workers	7	91	—	—	52	48	—	—
500 workers or more	12	86	—	—	56	44	—	—
Geographic area								
New England	—	85	—	—	46	53	—	—
Middle Atlantic	23	76	—	—	52	48	—	—
East North Central	4	91	—	—	51	49	—	—
West North Central	—	96	—	1	—	61	—	2
South Atlantic	12	87	—	—	69	31	—	—
East South Central	—	91	—	2	88	—	—	—
West South Central	—	92	—	1	—	55	—	—
Mountain	—	94	—	1	40	60	—	—
Pacific	—	88	—	1	56	44	—	—

¹ Less than 0.5 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: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

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

(All workers participating in medical care plans = 100 percent)

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	14	84	—	—
Worker characteristic				
Management, professional, and related	14	83	—	—
Management, business, and financial	11	83	—	—
Professional and related	15	82	—	—
Service	19	81	—	—
Sales and office	12	85	—	—
Sales and related	13	86	—	—
Office and administrative support	12	85	—	—
Natural resources, construction, and maintenance	13	84	—	—
Construction, extraction, farming, fishing, and forestry	10	88	—	—
Installation, maintenance, and repair	16	81	—	—
Production, transportation, and material moving ...	12	86	—	—
Production	15	83	—	—
Transportation and material moving	8	91	—	—
Full time	13	84	—	—
Part time	20	78	—	—
Union	20	79	—	—
Nonunion	12	85	—	—
Average wage within the following percentiles: ²				
Less than 10	—	96	—	—
10 to under 25	13	86	—	—
25 to under 50	11	87	—	—
50 to under 75	14	83	—	—
75 to under 90	14	83	—	—
90 or greater	16	81	—	—
Establishment characteristic				
Goods-producing industries	12	85	—	—
Construction	6	93	—	—
Manufacturing	15	82	—	—
Service-providing industries	14	84	—	—
Trade, transportation, and utilities	11	86	—	—
Wholesale trade	15	80	—	—
Retail trade	12	87	—	—
Transportation and warehousing	—	93	—	3
Utilities	—	87	—	(¹)
Information	9	90	—	—
Financial activities	8	87	—	—
Finance and insurance	8	87	—	—
Credit intermediation and related activities	7	90	—	—
Insurance carriers and related activities	10	81	—	—
Real estate and rental and leasing	—	85	—	5
Professional and business services	—	88	—	5
Professional and technical services	—	91	—	7
Administrative and waste services	—	81	—	(¹)

See footnotes at end of table.

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

(All workers participating in medical care plans = 100 percent)

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	23	76	—	—
Educational services	30	69	—	—
Junior colleges, colleges, and universities	33	65	—	—
Health care and social assistance	22	78	—	—
Leisure and hospitality	—	83	—	(¹)
Accommodation and food services	—	85	—	—
Other services	34	66	—	—
1 to 99 workers	14	85	—	—
1 to 49 workers	14	84	—	—
50 to 99 workers	12	87	—	—
100 workers or more	13	84	—	—
100 to 499 workers	10	87	—	—
500 workers or more	17	80	—	—
Geographic area				
New England	21	78	—	—
Middle Atlantic	23	73	—	—
East North Central	9	85	—	—
West North Central	—	93	—	1
South Atlantic	12	85	—	—
East South Central	12	86	—	—
West South Central	—	92	—	1
Mountain	5	93	—	—
Pacific	19	80	—	—

See footnotes at end of table.

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

(All workers participating in medical care plans = 100 percent)

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	8	90	—	—	33	64	—	—
Worker characteristic								
Management, professional, and related	8	88	—	—	35	63	—	—
Management, business, and financial	5	89	—	—	32	63	—	—
Professional and related	9	88	—	—	36	62	—	—
Service	11	89	—	—	48	51	—	—
Sales and office	7	91	—	—	31	66	—	—
Sales and related	5	95	—	—	46	52	—	—
Office and administrative support	8	89	—	—	25	71	—	—
Natural resources, construction, and maintenance	8	90	—	—	29	68	—	—
Construction, extraction, farming, fishing, and forestry	—	90	—	2	—	83	—	(¹)
Installation, maintenance, and repair	8	90	—	—	40	55	—	—
Production, transportation, and material moving ...	8	91	—	—	30	67	—	—
Production	9	90	—	—	39	57	—	—
Transportation and material moving	6	94	—	—	—	83	—	—
Full time	8	90	—	—	32	65	—	—
Part time	9	89	—	—	57	42	—	—
Union	—	90	—	1	50	50	—	—
Nonunion	8	90	—	—	30	67	—	—
Average wage within the following percentiles: ²								
Less than 10	—	98	—	—	—	82	—	—
10 to under 25	—	93	—	(¹)	38	61	—	—
25 to under 50	6	92	—	—	33	66	—	—
50 to under 75	9	89	—	—	29	67	—	—
75 to under 90	8	88	—	—	35	62	—	—
90 or greater	9	88	—	—	39	58	—	—
Establishment characteristic								
Goods-producing industries	8	89	—	—	30	69	—	—
Construction	—	95	—	1	—	85	—	—
Manufacturing	10	87	—	—	35	64	—	—
Service-providing industries	8	90	—	—	34	62	—	—
Trade, transportation, and utilities	5	93	—	—	35	58	—	—
Wholesale trade	10	90	—	—	29	54	—	—
Retail trade	4	95	—	—	47	52	—	—
Transportation and warehousing	—	96	—	3	—	83	—	—
Utilities	—	94	—	(¹)	—	—	—	—
Information	—	97	—	1	45	55	—	—
Financial activities	5	90	—	—	20	74	—	—
Finance and insurance	6	89	—	—	15	79	—	—
Credit intermediation and related activities	—	92	—	2	—	83	—	6
Insurance carriers and related activities	7	84	—	—	—	70	—	8
Real estate and rental and leasing	—	95	—	5	—	58	—	7
Professional and business services	—	93	—	5	—	67	—	3
Professional and technical services	—	92	—	7	—	85	—	8
Administrative and waste services	—	96	—	(¹)	—	—	—	—

See footnotes at end of table.

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

(All workers participating in medical care plans = 100 percent)

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	19	81	—	—	36	63	—	—
Educational services	—	83	—	1	54	45	—	—
Junior colleges, colleges, and universities	25	73	—	—	46	52	—	—
Health care and social assistance	19	81	—	—	32	68	—	—
Leisure and hospitality	—	94	—	(¹)	—	57	—	—
Accommodation and food services	—	96	—	—	—	—	—	—
Other services	—	77	—	—	55	—	—	—
1 to 99 workers	8	90	—	—	32	66	—	—
1 to 49 workers	9	88	—	—	29	69	—	—
50 to 99 workers	—	93	—	1	41	58	—	—
100 workers or more	8	90	—	—	34	62	—	—
100 to 499 workers	5	93	—	—	30	65	—	—
500 workers or more	11	86	—	—	40	59	—	—
Geographic area								
New England	—	85	—	1	30	69	—	—
Middle Atlantic	18	80	—	—	37	53	—	—
East North Central	4	90	—	—	36	60	—	—
West North Central	—	96	—	1	—	65	—	4
South Atlantic	8	89	—	—	29	69	—	—
East South Central	—	92	—	2	66	—	—	4
West South Central	—	95	—	1	—	68	—	—
Mountain	—	95	—	1	—	85	—	—
Pacific	—	89	—	1	35	65	—	—

¹ Less than 0.5 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: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

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

(All workers participating in medical care plans = 100 percent)

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	3	97	—	—
Worker characteristic				
Management, professional, and related	4	96	—	—
Management, business, and financial	2	98	—	—
Professional and related	5	95	—	—
Service	—	97	—	(¹)
Sales and office	2	98	—	—
Sales and related	—	98	—	(¹)
Office and administrative support	2	98	—	—
Natural resources, construction, and maintenance	—	98	—	(¹)
Construction, extraction, farming, fishing, and forestry	—	97	—	(¹)
Installation, maintenance, and repair	—	99	—	(¹)
Production, transportation, and material moving ...	—	98	—	1
Production	—	97	—	(¹)
Transportation and material moving	—	98	—	1
Full time	2	97	—	—
Part time	—	94	—	(¹)
Union	4	96	—	—
Nonunion	2	97	—	—
Average wage within the following percentiles: ²				
Less than 10	—	100	—	—
10 to under 25	—	99	—	(¹)
25 to under 50	2	98	—	—
50 to under 75	3	97	—	—
75 to under 90	—	96	—	1
90 or greater	4	96	—	—
Establishment characteristic				
Goods-producing industries	3	96	—	—
Construction	—	96	—	—
Manufacturing	3	96	—	—
Service-providing industries	2	97	—	—
Trade, transportation, and utilities	—	98	—	1
Wholesale trade	—	97	—	—
Retail trade	—	99	—	1
Transportation and warehousing	—	98	—	1
Utilities	—	96	—	—
Information	—	100	—	—
Financial activities	2	98	—	—
Finance and insurance	2	98	—	—
Credit intermediation and related activities	—	98	—	—
Insurance carriers and related activities	—	98	—	(¹)
Real estate and rental and leasing	—	100	—	—
Professional and business services	—	96	—	—
Professional and technical services	—	95	—	—
Administrative and waste services	—	96	—	—

See footnotes at end of table.

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

(All workers participating in medical care plans = 100 percent)

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	4	96	—	—
Educational services	—	97	—	(¹)
Junior colleges, colleges, and universities	—	96	—	1
Health care and social assistance	5	95	—	—
Leisure and hospitality	—	100	—	—
Accommodation and food services	—	100	—	—
Other services	—	100	—	—
1 to 99 workers	4	96	—	—
1 to 49 workers	4	96	—	—
50 to 99 workers	—	96	—	(¹)
100 workers or more	2	98	—	—
100 to 499 workers	1	99	—	—
500 workers or more	2	97	—	—
Geographic area				
New England	3	96	—	—
Middle Atlantic	7	92	—	—
East North Central	—	98	—	1
West North Central	—	97	—	1
South Atlantic	—	98	—	(¹)
East South Central	—	99	—	—
West South Central	—	99	—	(¹)
Mountain	—	94	—	1
Pacific	—	99	—	(¹)

See footnotes at end of table.

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

(All workers participating in medical care plans = 100 percent)

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	3	97	—	—	—	98	—	(¹)
Worker characteristic								
Management, professional, and related	—	96	—	1	—	97	—	(¹)
Management, business, and financial	—	98	—	1	—	97	—	(¹)
Professional and related	—	94	—	(¹)	—	97	—	(¹)
Service	—	97	—	(¹)	—	100	—	(¹)
Sales and office	2	97	—	—	—	99	—	(¹)
Sales and related	—	97	—	1	—	100	—	—
Office and administrative support	2	97	—	—	—	99	—	(¹)
Natural resources, construction, and maintenance	—	99	—	(¹)	—	94	—	(¹)
Construction, extraction, farming, fishing, and forestry	—	100	—	—	—	88	—	(¹)
Installation, maintenance, and repair	—	99	—	(¹)	—	99	—	—
Production, transportation, and material moving ...	—	97	—	1	—	99	—	(¹)
Production	—	97	—	1	—	98	—	(¹)
Transportation and material moving	—	98	—	1	—	99	—	—
Full time	2	97	—	—	—	98	—	(¹)
Part time	—	92	—	(¹)	—	98	—	(¹)
Union	—	95	—	1	—	98	—	(¹)
Nonunion	2	97	—	—	—	98	—	(¹)
Average wage within the following percentiles: ²								
Less than 10	—	99	—	—	—	100	—	—
10 to under 25	—	99	—	(¹)	—	100	—	—
25 to under 50	2	97	—	—	—	99	—	(¹)
50 to under 75	3	97	—	—	—	98	—	(¹)
75 to under 90	—	96	—	1	—	98	—	(¹)
90 or greater	—	96	—	(¹)	—	95	—	(¹)
Establishment characteristic								
Goods-producing industries	—	97	—	1	—	94	—	1
Construction	—	99	—	—	—	85	—	—
Manufacturing	—	96	—	1	—	96	—	1
Service-providing industries	3	97	—	—	—	99	—	(¹)
Trade, transportation, and utilities	—	98	—	1	—	99	—	—
Wholesale trade	—	96	—	—	—	100	—	—
Retail trade	—	99	—	1	—	100	—	—
Transportation and warehousing	—	99	—	1	—	97	—	—
Utilities	—	95	—	—	—	100	—	—
Information	—	100	—	—	—	100	—	—
Financial activities	2	98	—	—	—	99	—	—
Finance and insurance	3	97	—	—	—	99	—	—
Credit intermediation and related activities	—	97	—	—	—	99	—	—
Insurance carriers and related activities	—	97	—	(¹)	—	100	—	—
Real estate and rental and leasing	—	100	—	—	—	100	—	—
Professional and business services	—	95	—	—	—	100	—	—
Professional and technical services	—	94	—	—	—	100	—	—
Administrative and waste services	—	95	—	—	—	100	—	—

See footnotes at end of table.

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

(All workers participating in medical care plans = 100 percent)

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	—	95	—	(¹)	—	97	—	(¹)
Educational services	—	98	—	(¹)	—	96	—	(¹)
Junior colleges, colleges, and universities	—	97	—	1	4	95	—	—
Health care and social assistance	—	95	—	(¹)	—	98	—	—
Leisure and hospitality	—	100	—	—	—	100	—	—
Accommodation and food services	—	100	—	—	—	100	—	—
Other services	—	100	—	—	—	100	—	—
1 to 99 workers	—	95	—	(¹)	—	98	—	—
1 to 49 workers	—	95	—	1	—	98	—	—
50 to 99 workers	—	95	—	(¹)	—	99	—	—
100 workers or more	1	98	—	—	—	97	—	(¹)
100 to 499 workers	1	99	—	—	—	98	—	—
500 workers or more	2	98	—	—	—	97	—	1
Geographic area								
New England	—	96	—	1	—	97	—	(¹)
Middle Atlantic	—	91	—	(¹)	—	95	—	—
East North Central	—	98	—	1	—	100	—	—
West North Central	—	98	—	1	—	90	—	6
South Atlantic	—	98	—	(¹)	—	98	—	—
East South Central	—	99	—	—	—	99	—	—
West South Central	—	99	—	(¹)	—	100	—	—
Mountain	—	93	—	1	—	100	—	—
Pacific	—	99	—	(¹)	—	99	—	—

¹ Less than 0.5 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: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.