

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

Characteristic	With service requirement	Service requirement					Not determinable	Median service requirement (in months)
		1 month	2 months	3 months	Greater than 3 months			
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.