

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

See footnotes at end of table.

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

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

See footnotes at end of table.

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

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

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

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

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

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

⁵ Less than 0.05.

⁶ The percentile groupings are based on the

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

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

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

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

See footnotes at end of table.

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

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

See footnotes at end of table.

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

more details.

³ Less than 0.05.

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

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

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

See footnotes at end of table.

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

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

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

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

more details.

³ Less than 0.05.

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

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

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

See footnotes at end of table.

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

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

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

² Less than 0.05.

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

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

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/glossary20082009.htm.

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

See footnotes at end of table.

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

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

See footnotes at end of table.

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

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

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

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

³ Less than 0.05.

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