

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

(Includes all workers participating in plans with specified copayments)

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

See footnotes at end of table.

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

(Includes all workers participating in plans with specified copayments)

Characteristic	Hospital room and board			Physician office visit			Outpatient surgery		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic									
Education and health services	\$250	—	\$250	\$20	\$20	\$15	\$30	—	—
Educational services	250	\$250	250	15	20	15	—	—	\$20
Junior colleges, colleges, and universities	240	250	150	15	—	15	—	—	—
Health care and social assistance	250	—	250	20	20	15	30	—	—
Leisure and hospitality	250	250	—	20	20	20	—	—	50
Accommodation and food services	250	250	—	20	20	—	—	—	—
Other services	—	—	—	20	20	20	—	—	—
1 to 99 workers	250	250	250	20	20	20	—	—	—
1 to 49 workers	250	250	250	20	20	20	—	—	—
50 to 99 workers	250	250	—	20	20	20	—	—	—
100 workers or more	250	250	250	20	20	15	—	\$50	—
100 to 499 workers	250	250	250	20	20	15	—	—	—
500 workers or more	250	—	250	15	20	15	50	50	—
Geographic area									
New England	250	250	250	15	—	15	—	—	—
Middle Atlantic	250	—	250	20	20	15	75	—	75
East North Central	250	200	250	20	20	15	50	50	—
West North Central	250	240	300	20	20	20	—	50	—
South Atlantic	250	250	250	20	20	20	—	50	—
East South Central	250	—	—	20	20	—	—	—	—
West South Central	250	250	500	20	20	20	—	—	—
Mountain	250	250	250	20	20	20	—	—	—
Pacific	250	—	250	—	20	15	—	—	—

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

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

more details.

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