

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

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

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

See footnotes at end of table.

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

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

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

See footnotes at end of table.

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

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

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	7	92	—	—	29	71	—	—
Worker characteristic								
Management, professional, and related	7	92	—	—	31	69	—	—
Management, business, and financial	5	94	—	—	25	75	—	—
Professional and related	8	90	—	—	35	65	—	—
Service	12	87	—	—	—	71	—	—
Sales and office	6	94	—	—	27	73	—	—
Sales and related	6	93	—	—	29	71	—	—
Office and administrative support	5	94	—	—	27	73	—	—
Natural resources, construction, and maintenance	6	93	—	—	34	66	—	—
Construction, extraction, farming, fishing, and forestry	—	94	—	(²)	—	82	—	—
Installation, maintenance, and repair	—	91	—	1	47	53	—	—
Production, transportation, and material moving ...	6	94	—	—	26	74	—	—
Production	7	93	—	—	37	63	—	—
Transportation and material moving	—	96	—	(²)	—	90	—	—
Full time	7	93	—	—	27	73	—	—
Part time	11	87	—	—	58	42	—	—
Union	—	92	—	(²)	44	56	—	—
Nonunion	7	93	—	—	26	74	—	—
Average wage within the following percentiles: ³								
Less than 10	—	97	—	1	—	97	—	—
10 to under 25	—	92	—	(²)	39	61	—	—
25 to under 50	6	94	—	—	30	70	—	—
50 to under 75	7	93	—	—	25	75	—	—
75 to under 90	7	92	—	—	26	74	—	—
90 or greater	8	91	—	—	38	62	—	—
Establishment characteristic								
Goods-producing industries	5	95	—	—	34	66	—	—
Construction	—	97	—	(²)	25	75	—	—
Manufacturing	7	93	—	—	37	63	—	—
Service-providing industries	7	92	—	—	28	72	—	—
Trade, transportation, and utilities	5	94	—	—	23	77	—	—
Wholesale trade	12	88	—	—	—	85	—	—
Retail trade	3	96	—	—	31	69	—	—
Transportation and warehousing	—	99	—	—	—	91	—	—
Utilities	—	94	—	—	65	—	—	—
Information	2	98	—	—	47	53	—	—
Financial activities	5	94	—	—	15	85	—	—
Finance and insurance	7	93	—	—	19	81	—	—
Credit intermediation and related activities	—	93	—	—	—	87	—	—
Insurance carriers and related activities	—	93	—	—	—	69	—	—
Real estate and rental and leasing	—	98	—	—	—	98	—	—
Professional and business services	—	94	—	3	—	89	—	—
Professional and technical services	—	92	—	5	—	93	—	—
Administrative and waste services	—	96	—	(²)	—	85	—	—

See footnotes at end of table.

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

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

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Establishment characteristic								
Education and health services	16	84	—	—	52	48	—	—
Educational services	16	84	—	—	49	51	—	—
Junior colleges, colleges, and universities	25	75	—	—	50	50	—	—
Health care and social assistance	16	84	—	—	52	48	—	—
Leisure and hospitality	—	92	—	—	—	86	—	—
Accommodation and food services	—	96	—	—	—	100	—	—
Other services	—	80	—	—	—	66	—	—
1 to 99 workers	8	91	—	—	31	69	—	—
1 to 49 workers	10	89	—	—	32	68	—	—
50 to 99 workers	—	95	—	(²)	29	71	—	—
100 workers or more	6	93	—	—	28	72	—	—
100 to 499 workers	5	94	—	—	26	74	—	—
500 workers or more	7	93	—	—	30	70	—	—
Geographic area								
New England	—	87	—	—	21	79	—	—
Middle Atlantic	19	81	—	—	31	69	—	—
East North Central	4	94	—	—	32	68	—	—
West North Central	—	96	—	(²)	—	80	—	—
South Atlantic	8	92	—	—	—	67	—	—
East South Central	—	96	—	—	—	—	—	—
West South Central	—	93	—	—	—	76	—	—
Mountain	—	97	—	(²)	—	93	—	—
Pacific	—	97	—	(²)	33	67	—	—

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

² Less than 0.5 percent.

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

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

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