

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

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

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

See footnotes at end of table.

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

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

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

See footnotes at end of table.

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

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

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	10	88	—	—	54	46	—	—
Worker characteristic								
Management, professional, and related	10	87	—	—	56	43	—	—
Management, business, and financial	8	89	—	—	55	44	—	—
Professional and related	11	86	—	—	57	42	—	—
Service	14	86	—	—	69	31	—	—
Sales and office	10	88	—	—	58	42	—	—
Sales and related	8	90	—	—	70	30	—	—
Office and administrative support	11	87	—	—	53	47	—	—
Natural resources, construction, and maintenance	10	89	—	—	44	56	—	—
Construction, extraction, farming, fishing, and forestry	—	91	—	1	30	70	—	—
Installation, maintenance, and repair	11	87	—	—	56	44	—	—
Production, transportation, and material moving ...	7	92	—	—	42	58	—	—
Production	7	93	—	—	47	53	—	—
Transportation and material moving	—	92	—	(1)	34	66	—	—
Full time	10	89	—	—	53	47	—	—
Part time	13	86	—	—	75	—	—	—
Union	10	90	—	—	62	38	—	—
Nonunion	10	88	—	—	52	48	—	—
Average wage within the following percentiles: ²								
Less than 10	—	91	—	—	—	64	—	—
10 to under 25	8	92	—	—	66	34	—	—
25 to under 50	9	90	—	—	54	46	—	—
50 to under 75	11	88	—	—	50	50	—	—
75 to under 90	10	87	—	—	54	45	—	—
90 or greater	11	87	—	—	57	42	—	—
Establishment characteristic								
Goods-producing industries	7	92	—	—	45	55	—	—
Construction	—	95	—	1	34	66	—	—
Manufacturing	8	91	—	—	47	53	—	—
Service-providing industries	11	87	—	—	57	43	—	—
Trade, transportation, and utilities	7	91	—	—	52	48	—	—
Wholesale trade	12	88	—	—	—	56	—	—
Retail trade	6	92	—	—	64	36	—	—
Transportation and warehousing	—	94	—	2	—	65	—	—
Utilities	—	92	—	—	65	—	—	—
Information	—	89	—	1	57	43	—	—
Financial activities	12	85	—	—	48	50	—	—
Finance and insurance	14	81	—	—	46	52	—	—
Credit intermediation and related activities	18	81	—	—	42	57	—	—
Insurance carriers and related activities	11	79	—	—	50	45	—	—
Real estate and rental and leasing	—	98	—	—	55	—	—	—
Professional and business services	—	91	—	5	52	47	—	—
Professional and technical services	—	90	—	5	43	56	—	—
Administrative and waste services	—	96	—	(1)	81	—	—	—

See footnotes at end of table.

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

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

Characteristic	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits	No coverage	Not determinable	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic								
Education and health services	22	77	—	—	68	32	—	—
Educational services	18	81	—	—	72	—	—	1
Junior colleges, colleges, and universities	28	71	—	—	79	20	—	—
Health care and social assistance	22	77	—	—	67	33	—	—
Leisure and hospitality	—	94	—	(¹)	50	50	—	—
Accommodation and food services	—	96	—	—	—	—	—	—
Other services	—	77	—	—	68	—	—	—
1 to 99 workers	10	88	—	—	54	45	—	—
1 to 49 workers	13	85	—	—	53	47	—	—
50 to 99 workers	—	94	—	(¹)	59	41	—	—
100 workers or more	9	89	—	—	54	46	—	—
100 to 499 workers	7	91	—	—	52	48	—	—
500 workers or more	12	86	—	—	56	44	—	—
Geographic area								
New England	—	85	—	—	46	53	—	—
Middle Atlantic	23	76	—	—	52	48	—	—
East North Central	4	91	—	—	51	49	—	—
West North Central	—	96	—	1	—	61	—	2
South Atlantic	12	87	—	—	69	31	—	—
East South Central	—	91	—	2	88	—	—	—
West South Central	—	92	—	1	—	55	—	—
Mountain	—	94	—	1	40	60	—	—
Pacific	—	88	—	1	56	44	—	—

¹ Less than 0.5 percent.

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

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