

**Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008**

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

Characteristic	Total	Fee-for-service plan					Not determinable
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	
All workers .....	100	78	4	58	10	5	( <sup>1</sup> )
<b>Worker characteristic</b>							
Management, professional, and related .....	100	78	—	57	10	7	—
Management, business, and financial .....	100	77	3	58	11	5	( <sup>1</sup> )
Professional and related .....	100	79	—	56	10	—	( <sup>1</sup> )
Service .....	100	78	—	59	9	—	( <sup>1</sup> )
Sales and office .....	100	78	3	59	10	5	( <sup>1</sup> )
Sales and related .....	100	80	2	65	10	3	( <sup>1</sup> )
Office and administrative support .....	100	76	4	56	10	6	( <sup>1</sup> )
Natural resources, construction, and maintenance	100	75	—	53	10	7	—
Construction, extraction, farming, fishing, and forestry .....	100	76	—	58	—	—	( <sup>1</sup> )
Installation, maintenance, and repair .....	100	74	—	49	14	5	—
Production, transportation, and material moving ...	100	79	3	62	10	2	1
Production .....	100	79	—	64	11	—	—
Transportation and material moving .....	100	78	4	59	9	4	1
Full time .....	100	78	4	59	10	5	( <sup>1</sup> )
Part time .....	100	76	—	54	11	—	( <sup>1</sup> )
Union .....	100	73	6	54	7	6	( <sup>1</sup> )
Nonunion .....	100	79	4	59	11	5	( <sup>1</sup> )
Average wage within the following percentiles: <sup>2</sup>							
10 to under 25 .....	100	79	—	65	10	2	—
25 to under 50 .....	100	81	3	63	11	4	( <sup>1</sup> )
50 to under 75 .....	100	74	4	56	9	6	( <sup>1</sup> )
75 to under 90 .....	100	78	6	56	10	5	( <sup>1</sup> )
90 or greater .....	100	77	—	56	10	—	( <sup>1</sup> )
<b>Establishment characteristic</b>							
Goods-producing industries .....	100	80	3	63	10	4	—
Construction .....	100	81	—	64	—	—	—
Manufacturing .....	100	80	3	63	12	—	—
Service-providing industries .....	100	77	4	57	10	6	( <sup>1</sup> )
Trade, transportation, and utilities .....	100	80	2	62	11	3	( <sup>1</sup> )
Wholesale trade .....	100	74	—	60	7	5	—
Retail trade .....	100	82	—	63	14	3	—
Transportation and warehousing .....	100	82	—	63	11	—	( <sup>1</sup> )
Information .....	100	84	—	49	16	—	—
Financial activities .....	100	77	7	53	10	7	( <sup>1</sup> )
Finance and insurance .....	100	78	5	53	9	10	( <sup>1</sup> )
Credit intermediation and related activities	100	76	5	50	8	12	( <sup>1</sup> )
Insurance carriers and related activities ....	100	79	—	52	13	8	—
Real estate and rental and leasing .....	100	73	—	51	—	—	—
Professional and business services .....	100	79	—	61	6	—	( <sup>1</sup> )
Professional and technical services .....	100	84	—	64	—	—	—
Education and health services .....	100	74	—	51	14	—	( <sup>1</sup> )
Educational services .....	100	63	—	48	—	—	( <sup>1</sup> )
Junior colleges, colleges, and universities	100	62	—	44	—	—	( <sup>1</sup> )
Health care and social assistance .....	100	76	—	52	14	—	( <sup>1</sup> )

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Total	Fee-for-service plan					
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
<b>Establishment characteristic</b>							
Leisure and hospitality .....	100	71	—	57	—	—	( <sup>1</sup> )
Other services .....	100	65	—	44	—	—	1
1 to 99 workers .....	100	76	5	58	10	4	( <sup>1</sup> )
1 to 49 workers .....	100	75	4	58	9	4	—
50 to 99 workers .....	100	81	—	58	11	—	1
100 workers or more .....	100	79	3	59	10	6	( <sup>1</sup> )
100 to 499 workers .....	100	79	3	62	9	—	—
500 workers or more .....	100	78	4	54	12	8	( <sup>1</sup> )
<b>Geographic area</b>							
New England .....	100	58	—	40	10	4	—
Middle Atlantic .....	100	71	—	47	14	—	( <sup>1</sup> )
East North Central .....	100	84	2	72	7	3	( <sup>1</sup> )
West North Central .....	100	92	—	72	—	—	( <sup>1</sup> )
South Atlantic .....	100	81	4	55	14	—	—
West South Central .....	100	88	2	70	12	4	( <sup>1</sup> )
Pacific .....	100	63	—	47	5	—	( <sup>1</sup> )

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
All workers .....	22	18	4	—
<b>Worker characteristic</b>				
Management, professional, and related .....	22	18	4	—
Management, business, and financial .....	23	20	3	—
Professional and related .....	21	17	4	—
Service .....	22	19	3	—
Sales and office .....	22	20	3	—
Sales and related .....	20	18	—	—
Office and administrative support .....	24	20	3	—
Natural resources, construction, and maintenance .....	25	17	8	—
Construction, extraction, farming, fishing, and forestry .....	24	14	—	—
Installation, maintenance, and repair .....	26	20	6	—
Production, transportation, and material moving .....	21	17	—	—
Production .....	21	16	—	—
Transportation and material moving .....	22	19	—	—
Full time .....	22	18	4	—
Part time .....	24	20	—	—
Union .....	27	21	7	—
Nonunion .....	21	18	3	—
Average wage within the following percentiles: <sup>2</sup>				
10 to under 25 .....	21	19	—	—
25 to under 50 .....	19	16	—	—
50 to under 75 .....	26	21	5	—
75 to under 90 .....	22	17	4	—
90 or greater .....	23	18	5	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	20	15	5	—
Construction .....	19	13	7	—
Manufacturing .....	20	16	—	—
Service-providing industries .....	23	20	3	—
Trade, transportation, and utilities .....	20	17	—	—
Wholesale trade .....	26	19	—	—
Retail trade .....	18	18	—	—
Transportation and warehousing .....	18	—	—	—
Information .....	16	15	—	—
Financial activities .....	23	21	2	—
Finance and insurance .....	22	20	2	—
Credit intermediation and related activities .....	24	22	—	—
Insurance carriers and related activities .....	21	17	3	—
Real estate and rental and leasing .....	27	24	—	—
Professional and business services .....	21	20	—	—
Professional and technical services .....	16	—	—	—
Education and health services .....	26	20	6	—
Educational services .....	37	28	10	—
Junior colleges, colleges, and universities .....	38	23	15	—
Health care and social assistance .....	24	19	—	—

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
<b>Establishment characteristic</b>				
Leisure and hospitality .....	29	27	—	—
Other services .....	35	30	—	—
1 to 99 workers .....	24	20	4	—
1 to 49 workers .....	25	22	3	—
50 to 99 workers .....	19	15	—	—
100 workers or more .....	21	17	4	—
100 to 499 workers .....	21	17	—	—
500 workers or more .....	22	18	4	—
<b>Geographic area</b>				
New England .....	42	32	—	—
Middle Atlantic .....	29	21	8	—
East North Central .....	16	12	4	—
West North Central .....	8	4	—	—
South Atlantic .....	19	17	—	—
West South Central .....	12	12	—	—
Pacific .....	37	35	—	—

<sup>1</sup> Less than 0.5 percent.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20082009.htm).